

# Annual Housing Statistics Bulletin 2002

## Incorporating December Quarter 2002



AN ROINN COMHSHAOIL AGUS RIALTAIS ÁITIÚIL  
DEPARTMENT OF THE ENVIRONMENT  
AND LOCAL GOVERNMENT



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# Annual Housing Statistics Bulletin 2002 Incorporating December Quarter 2002

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## INTRODUCTION

### PART I - HOUSING ACTIVITY

#### House Completions

The number of new houses (including apartments) completed in the period since 1998 is given in Part I, together with a breakdown between the local authority, private and voluntary sectors.

#### Update

Trends in the completion figures for new houses between the December quarter 2002 and the September quarter 2002 and in 2002 over the previous year are as follows:

<i>Category</i>	<i>Change on September Quarter'02</i>	<i>Change in year 2002 over year 2001</i>
<i>Total houses</i>	+ 16%	+10%
<i>* Private houses</i>	+ 9%	+ 9%
<i>* Local Authority houses</i>	+103%	+22%
<i>Voluntary/non-profit houses</i>	+ 36%	+ 9%

\* The breakdown for private and local authority housing is provisional. The local authority figures do not include houses acquired by the authorities (see pages 47,48 and 49).

#### New House Guarantee Registrations

Part I also sets out details on the number of new houses registered under a building guarantee product – HomeBond and Premier Guarantee are currently the two products available in the Irish residential market (the latter since 2002). While not all new houses are registered under a building guarantee product, these figures serve as a useful indicator of future house building activity.

### PART II - HOUSING LOANS

Part II provides details of the number and value of loans approved and paid since 1998. The information is broken down between the following categories; banks and other agencies, building societies and local authorities. A breakdown between annuity and endowment mortgages, fixed and variable interest rate mortgages and a percentage breakdown of the range of house loans paid is also given.

#### Update

The changes in the **number** of loans approved and paid by all agencies between the December quarter 2002 and the September quarter 2002 and in 2002 over the previous year are as follows:

<i>Number of:</i>	<i>Change on September Quarter'02</i>	<i>Change in year 2002 over year 2001</i>
<i>Loans Approved</i>	-3%	+35%
<i>Loans Paid</i>	+3%	+19%

**Note**

Arising from the conversion of First National Building Society to First Active plc. in 1998 there is a change in the categories of lender used in relation to the data on loan approvals and payments (pages 16 to 21) and house prices (pages 34 to 41). First Active plc. is now included under "Banks and Other Agencies" and figures are shown retrospectively to 1998 on this basis.

**PART III - PROFILE OF BORROWERS**

Part III gives a profile of borrowers in relation to previous tenure, marital status, income and occupation.

**PART IV - HOUSE PRICES**

The house price figures shown in Part IV of the Bulletin are average prices for the quarter or year as the case may be, and are derived from the data supplied by the mortgage lending agencies on loans approved by them. In comparing house price figures from one period to another, account should be taken of the fact that changes in the mix of houses and apartments to which the data relates affect the average figures. Prices are shown for the whole country, the five main urban areas (Cork, Dublin, Limerick, Waterford and Galway) and for other areas of the country. Average prices are also shown separately for houses and apartments. A percentage breakdown of the ranges of house prices is also provided.

**Update**

*The changes in average house prices in the year 2002 compared to 2001, between the December quarter 2002 and the September quarter 2002 and between the December quarter 2002 and the corresponding quarter in 2001 are as follows:*

<i>House type and area</i>	<i>2002 on 2001</i>	<i>Dec. Qtr'02 on Sept. Qtr'02</i>	<i>Dec. Qtr'02 on Dec. Qtr'01</i>
<b><i>New House Prices</i></b>			
<i>Nationally</i>	+8.3 %	+3.8%	+14.2%
<i>Dublin Area</i>	+5.4%	+0.2%	+13.2%
<b><i>Second-hand Houses Prices</i></b>			
<i>Nationally</i>	+10.5%	+5.1%	+19.6%
<i>Dublin Area</i>	+11.0%	+6.0%	+21.6%

**PART V - LOCAL AUTHORITY VOLUNTARY AND CO-OPERATIVE HOUSING**

Details in relation to local authority voluntary and co-operative housing, sale of local authority houses and first time lettings are shown in Part V.

## **PART VI - ACTIVITY UNDER SOCIAL AND AFFORDABLE HOUSING SCHEMES**

Activity under schemes such as shared ownership system etc. are shown in Part VI.

## **PART VII - ACCOMMODATION OF TRAVELLERS AT 29 NOVEMBER 2002**

The information in relation to traveller families was compiled from returns from local authorities in respect of the situation which applied on 29 November, 2002.

The information supplied by local authorities is for the purposes of monitoring progress made at local level in meeting the accommodation needs of traveller families and cannot be regarded as a census of the number of travellers. The main information relates to numbers of traveller families, which have been accommodated:

- (a) directly by local authorities
- (b) by voluntary bodies or travellers themselves with assistance of local authorities and
- (c) traveller families on unauthorised site or other unserviced locations.

Terms used:

"Halting sites" includes permanent, temporary and transient sites.

"Unauthorised sites" includes families on the roadside, in private yards, gardens, fields and unofficial sites.

"Group housing" is housing specifically designed to accommodate a number of traveller families.

## **PART VIII - HOUSING GRANTS**

This Part contains details in relation to housing grants (including new house, disabled persons and essential repairs grants) approved and paid since 1998.

## **PART IX - RENTED HOUSING**

Part IX contains details of the level of enforcement of requirements for registration, standards and rent books and the registration of houses and landlords at 31 December, 2002.

## **PART X - ASSESSMENT OF THE NUMBER OF HOMELESS PERSONS**

Summary results of the assessment of homelessness, as carried out by each local authority as part of the local authority assessment of housing needs at 28 March 2002, are shown in Part X.

## **PART XI - CAPITAL INVESTMENT IN HOUSING**

This Part gives public capital expenditure and capital formation in housing.

### **Note - Analysis of Loan Approvals**

The data shown on pages 24-25, 30-31 and 42-43 have been derived from 27,900 mortgage loan statistical survey forms and on pages 26-29 and page 32 from a lesser number of forms (some forms had incomplete data) which have been submitted by borrowers at loan approval stage and returned to the Department by the mortgage lending agencies.

### **Revisions**

Every effort is made to ensure that the figures published are as accurate as possible at the time of printing. The publication of revised figures is sometimes unavoidable where updated figures are received after a Bulletin has been published or where there has been typographical error. Revised figures are given in the subsequent issue to the Bulletin in order to maintain the highest possible level of accuracy of the published data.

### **Symbols and Conventions used**

Rounding of figures:

where figures have been rounded, the sum of the constituent items may not always agree with the total shown.

Symbols used:

n/a = not available

(p) = provisional

(r) = revised

**Please note that in this Bulletin, the term 'house' includes a flat or apartment unless otherwise indicated.**

For further information on any of the statistics contained in this Bulletin, please contact the Department of the Environment and Local Government, Housing Policy & Supply Section, Custom House, Dublin 1.  
Telephone 01-8882176 / 01-8882187.

The Bulletin is on the Department's website <http://www.environ.ie/housing/policy.html#bulletin>

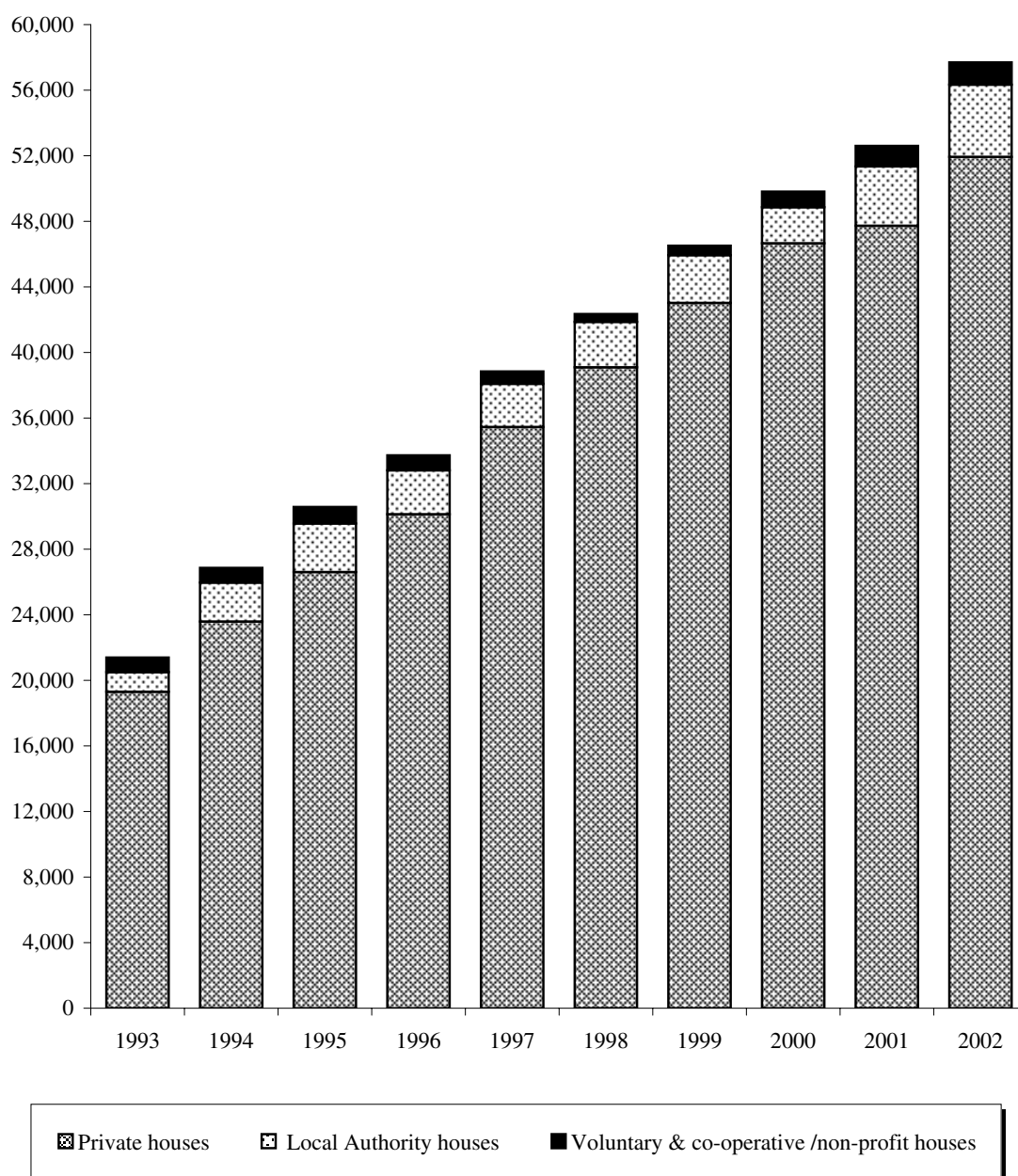
# PART I - HOUSING ACTIVITY

## HOUSE COMPLETIONS BY SECTOR

Year and Quarter	Social Housing		Private Houses	Total
	Local Authority	Voluntary & Co-operative/		
	Houses *	Non-Profit Houses		
1998	2,771	485	39,093	42,349
1999	2,909	579	43,024	46,512
2000	2,204	951	46,657	49,812
2001	3,622	1,253	47,727	52,602
<b>2002</b>	<b>(p) 4,403</b>	<b>1,360</b>	<b>(p) 51,932</b>	<b>57,695</b>
2000				
QI	272	133	10,302	10,707
QII	434	330	11,590	12,354
QIII	495	235	11,892	12,622
QIV	1,003	253	12,873	14,129
2001				
QI	577	216	10,277	11,070
QII	722	298	12,079	13,099
QIII	818	350	11,799	12,967
QIV	1,505	389	13,572	15,466
2002				
QI	450	318	11,210	11,978
QII	(r)1,009	312	(r) 12,119	13,440
QIII	973	309	13,662	14,944
<b>QIV</b>	<b>(p)1,971</b>	<b>421</b>	<b>(p) 14,941</b>	<b>17,333</b>

\* Does not include houses acquired by local authorities (see pages 47, 48 and 49)

## HOUSE COMPLETIONS BY SECTOR



- Footnotes: - (a) The local authority figures include demountables and pre-fabricated houses.
- (b) The local authority house completions from 1993 onwards do not include houses acquired by them. These are shown separately on pages 47-49. (Local authority figures prior to 1993 include a small but unquantified number of houses acquired by the authorities.)
- (c) The figures for private houses from 1993 onwards are not directly comparable with those for previous years which contained an unquantified number of voluntary & co-operative/non-profit houses.
- (d) "Voluntary & co-operative/non-profit houses" consists of completions under the capital loan & subsidy and capital assistance schemes as shown by area on page 50.

**HOUSE COMPLETIONS - BY AREA**

County Councils	TOTAL HOUSE COMPLETIONS					PRIVATE HOUSE COMPLETIONS				
	1998	1999	2000	2001	2002	1998	1999	2000	2001	(p)2002
Carlow	603	816	717	658	<b>695</b>	568	717	643	513	<b>683</b>
Cavan	495	664	696	883	<b>1,163</b>	453	597	644	790	<b>953</b>
Clare	1,221	1,487	1,652	1,487	<b>1,466</b>	1,162	1,383	1,563	1,416	<b>1,413</b>
Cork	3,903	3,702	4,546	4,838	<b>4,754</b>	3,758	3,471	4,356	4,429	<b>4,440</b>
Donegal	1,883	2,393	2,545	2,722	<b>2,765</b>	1,738	2,152	2,346	2,460	<b>2,160</b>
D/Laoghaire-Rathdown	549	886	860	1,166	<b>785</b>	432	848	843	1,077	<b>703</b>
Fingal	2,618	4,296	4,044	3,602	<b>4,308</b>	2,576	4,213	3,976	3,495	<b>4,155</b>
Galway	1,849	2,113	2,117	2,467	<b>2,265</b>	1,775	1,979	2,002	2,348	<b>2,075</b>
Kerry	1,638	1,686	1,665	1,813	<b>1,838</b>	1,513	1,506	1,581	1,603	<b>1,623</b>
Kildare	2,509	2,419	2,366	2,426	<b>3,126</b>	2,405	2,283	2,305	2,165	<b>2,934</b>
Kilkenny	701	708	736	1,007	<b>1,119</b>	645	636	671	844	<b>1,088</b>
Laois	452	660	839	1,027	<b>862</b>	425	577	791	905	<b>808</b>
Leitrim	295	396	658	750	<b>691</b>	264	366	626	687	<b>612</b>
Limerick	1,197	610	586	754	<b>1,452</b>	1,125	544	515	620	<b>1,269</b>
Longford	310	293	311	614	<b>735</b>	260	235	275	496	<b>620</b>
Louth	1,171	1,581	1,513	2,046	<b>1,923</b>	992	1,478	1,417	1,908	<b>1,743</b>
Mayo	1,527	1,797	2,237	1,790	<b>1,694</b>	1,431	1,684	2,021	1,654	<b>1,660</b>
Meath	1,422	1,480	2,303	2,553	<b>2,924</b>	1,331	1,336	2,227	2,381	<b>2,696</b>
Monaghan	423	353	426	685	<b>611</b>	360	344	372	567	<b>558</b>
North Tipperary	823	1,032	1,132	1,006	<b>1,263</b>	747	982	1,119	935	<b>1,166</b>
Offaly	624	604	900	945	<b>853</b>	605	539	818	877	<b>737</b>
Roscommon	305	406	411	500	<b>740</b>	242	385	383	464	<b>650</b>
Sligo	903	865	708	778	<b>755</b>	746	828	627	679	<b>675</b>
South Dublin	2,013	2,049	2,139	1,746	<b>3,406</b>	1,847	1,902	1,906	1,490	<b>3,293</b>
South Tipperary	557	606	521	546	<b>589</b>	470	518	440	484	<b>484</b>
Waterford	520	1,007	1,074	1,000	<b>1,324</b>	471	942	1,026	943	<b>1,172</b>
Westmeath	1,105	1,140	1,578	1,517	<b>1,187</b>	1,053	1,129	1,478	1,478	<b>1,125</b>
Wexford	1,484	2,375	2,432	1,955	<b>2,342</b>	1,390	2,212	2,198	1,773	<b>2,002</b>
Wicklow	1,335	1,294	1,484	1,914	<b>2,002</b>	1,173	1,171	1,408	1,792	<b>1,806</b>
<b>City Councils</b>										
Cork	1,266	1,006	1,186	752	<b>812</b>	1,198	804	1,081	646	<b>570</b>
Dublin	3,777	2,804	2,362	3,091	<b>4,124</b>	3,420	2,527	2,178	2,638	<b>3,280</b>
Galway	1,026	875	1,116	1,436	<b>1,496</b>	895	738	1,035	1,359	<b>1,407</b>
Limerick	906	1,336	1,234	1,326	<b>766</b>	833	1,280	1,190	1,129	<b>718</b>
Waterford	539	373	318	402	<b>460</b>	390	318	196	282	<b>254</b>
Conversions	400	400	400	400	<b>400</b>	400	400	400	400	<b>400</b>
<b>TOTALS</b>	<b>42,349</b>	<b>46,512</b>	<b>49,812</b>	<b>52,602</b>	<b>57,695</b>	<b>39,093</b>	<b>43,024</b>	<b>46,657</b>	<b>47,727</b>	<b>51,932</b>

Footnotes:- (a) County Council areas include Borough and Town Councils.

(b) Total house completions are based on the number of new dwellings connected by the ESB to the electricity supply and may be at variance with local authority figures due to different interpretation of boundaries.

**NEW HOUSE GUARANTEE REGISTRATIONS**

County	1998	1999	2000	2001	2002				TOTAL
					Q1	Q11	Q111	Q1V	
Carlow	495	529	369	305	92	129	108	100	<b>429</b>
Cavan	176	229	270	201	69	99	116	86	<b>370</b>
Clare	801	1,158	891	648	180	285	269	130	<b>864</b>
Cork	3,266	4,174	4,424	2,957	1,460	1,674	1,445	1,389	<b>5,968</b>
Donegal	736	1,020	850	710	253	258	156	137	<b>804</b>
Dublin *	8,356	8,956	8,122	8,724	3,473	5,115	5,038	4,653	<b>18,279</b>
Galway	1,381	1,721	1,831	1,780	973	697	696	766	<b>3,132</b>
Kerry	684	727	739	639	396	337	419	409	<b>1,561</b>
Kildare	2,361	1,972	2,064	1,933	419	746	606	421	<b>2,192</b>
Kilkenny	511	512	607	648	204	261	228	371	<b>1,064</b>
Laois	293	597	809	346	147	132	236	306	<b>821</b>
Leitrim	35	220	259	313	38	81	10	84	<b>213</b>
Limerick	1,439	1,543	1,381	862	392	490	502	440	<b>1,824</b>
Longford	31	42	103	131	82	71	29	56	<b>238</b>
Louth	1,087	1,020	1,298	855	272	476	256	336	<b>1,340</b>
Mayo	763	830	903	407	160	169	291	217	<b>837</b>
Meath	1,139	2,350	2,595	1,993	556	776	967	578	<b>2,877</b>
Monaghan	111	47	205	147	57	24	56	53	<b>190</b>
Offaly	289	431	638	399	123	169	201	147	<b>640</b>
Roscommon	152	183	254	289	100	173	59	15	<b>347</b>
Sligo	472	391	369	335	108	189	119	140	<b>556</b>
Tipperary	730	1,024	1,024	538	180	343	334	241	<b>1,098</b>
Waterford	893	919	1,121	881	397	489	332	332	<b>1,550</b>
Westmeath	725	928	976	777	232	238	384	153	<b>1,007</b>
Wexford	1,357	1,640	1,697	1,049	475	503	324	309	<b>1,611</b>
Wicklow	784	689	814	978	258	392	403	292	<b>1,345</b>
<b>TOTALS</b>	<b>29,067</b>	<b>33,852</b>	<b>34,613</b>	<b>28,845</b>	<b>11,096</b>	<b>14,316</b>	<b>13,584</b>	<b>12,161</b>	<b>51,157</b>

Footnotes:- (a) Data up to and including 2001 represent HomeBond Registrations.

(b) Data from 2002 includes HomeBond Registrations and Premier Guarantee Registrations.

(c) County Council areas include City, Borough and Town Councils.

(d) \* Figures for County Dublin include the new county councils of Dun Laoghaire-Rathdown, Fingal and South Dublin.

## HOUSE COMPLETIONS

### NEW HOUSES COMPLETED BY TYPE FROM JANUARY TO 31 DECEMBER 2002

County Councils	Bungalow	House Detached	House Semi-Detached	House Terraced	Flat/ Apartment	Total
Carlow	121	189	270	20	95	695
Cavan	214	464	342	64	79	1,163
Clare	181	707	381	57	140	1,466
Cork	720	1,706	1,395	436	497	4,754
Donegal	865	969	548	229	154	2,765
D/Laoghaire-Rathdown	34	54	248	109	340	785
Fingal	118	327	1,422	1,201	1,240	4,308
Galway	403	1,107	437	51	267	2,265
Kerry	419	754	423	77	165	1,838
Kildare	416	566	1,265	236	643	3,126
Kilkenny	179	321	300	177	142	1,119
Laois	156	206	362	68	70	862
Leitrim	235	243	131	27	55	691
Limerick	313	316	408	108	307	1,452
Longford	195	212	110	51	167	735
Louth	221	229	1,223	93	157	1,923
Mayo	506	613	378	70	127	1,694
Meath	374	383	1,742	178	247	2,924
Monaghan	142	257	121	25	66	611
North Tipperary	377	432	318	42	94	1,263
Offaly	235	219	273	52	74	853
Roscommon	219	306	132	27	56	740
Sligo	219	269	161	66	40	755
South Dublin	29	197	2,000	328	852	3,406
South Tipperary	145	188	209	13	34	589
Waterford	218	290	375	61	380	1,324
Westmeath	244	297	406	60	180	1,187
Wexford	939	410	703	109	181	2,342
Wicklow	347	391	837	154	273	2,002
<b>City Councils</b>						
Cork	17	81	320	92	302	812
Dublin	27	171	376	442	3,108	4,124
Galway	15	109	461	135	776	1,496
Limerick	12	141	337	70	206	766
Waterford	15	33	219	69	124	460
<b>TOTALS</b>	<b>8,870</b>	<b>13,157</b>	<b>18,633</b>	<b>4,997</b>	<b>11,638</b>	<b>57,295</b>

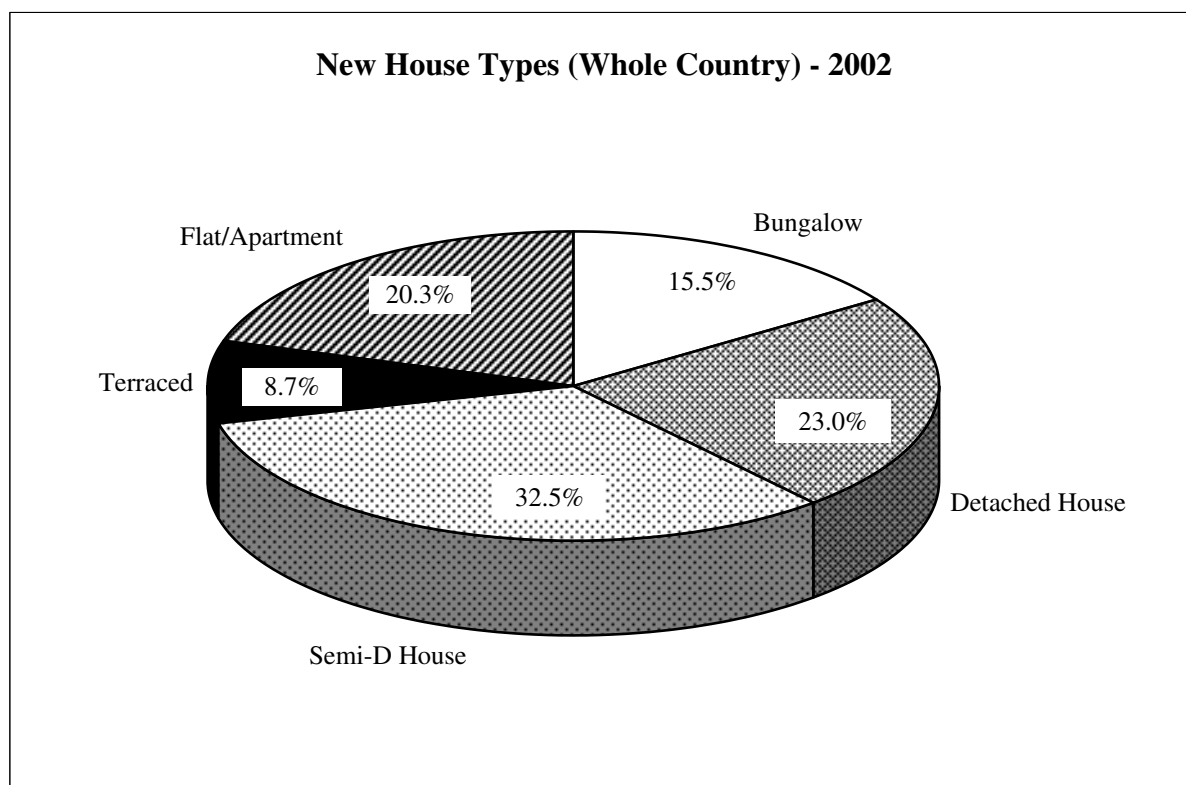
Footnotes:- (a) County Council areas include Borough and Town Councils.

(b) These data are based on the number of new dwellings connected by the ESB to the electricity supply but exclude conversions which are included on page 12.

## HOUSE COMPLETIONS

### NEW HOUSES COMPLETED (PERCENTAGES) BY TYPE 1998 - 2002

Year	Bungalow	House Detached	House Semi-D	House Terraced	Flat / Apartment
Percentages	%	%	%	%	%
1998	17.5	23.0	34.2	3.5	21.8
1999	17.8	28.1	30.4	3.7	19.9
2000	18.4	30.0	29.3	4.4	18.0
2001	17.3	29.6	26.8	5.9	20.4
<b>2002</b>	<b>15.5</b>	<b>23.0</b>	<b>32.5</b>	<b>8.7</b>	<b>20.3</b>



Footnote:- These data are based on the number of new dwellings connected by the ESB to the electricity supply.

## PART II - HOUSING LOANS

### LOAN APPROVALS AND PAYMENTS - ALL AGENCIES

( BUILDING SOCIETIES, BANKS AND OTHER AGENCIES, LOCAL AUTHORITIES )

#### LOANS APPROVED

Year and Quarter	New Houses		Other Houses		Totals	
	Number	Value €m	Number	Value €m	Number	Value €m
1998	29,220	2459.0	39,705	3196.1	68,925	5654.9
1999	32,722	3293.4	45,850	4399.3	78,572	7692.7
2000	33,289	3726.2	47,567	5277.4	80,856	9003.7
2001	29,277	3695.9	39,785	5036.6	69,062	8732.6
<b>2002</b>	<b>39,399</b>	<b>5985.9</b>	<b>53,737</b>	<b>8373.4</b>	<b>93,136</b>	<b>14359.3</b>
2001						
QI	7,232	868.4	9,134	1105.3	16,366	1973.7
QII	8,175	1074.6	11,418	1431.6	19,593	2506.2
QIII	7,582	945.7	10,530	1373.0	18,112	2318.7
QIV	6,288	807.3	8,703	1126.6	14,991	1933.8
<b>2002</b>						
QI	9,518	1380.7	12,301	1825.8	21,819	3206.5
QII	11,362	1699.2	15,569	2397.8	26,931	4097.0
QIII	9,401	1426.7	13,138	2052.6	22,539	3479.3
QIV	<b>9,118</b>	<b>1479.3</b>	<b>12,729</b>	<b>2097.3</b>	<b>21,847</b>	<b>3576.5</b>

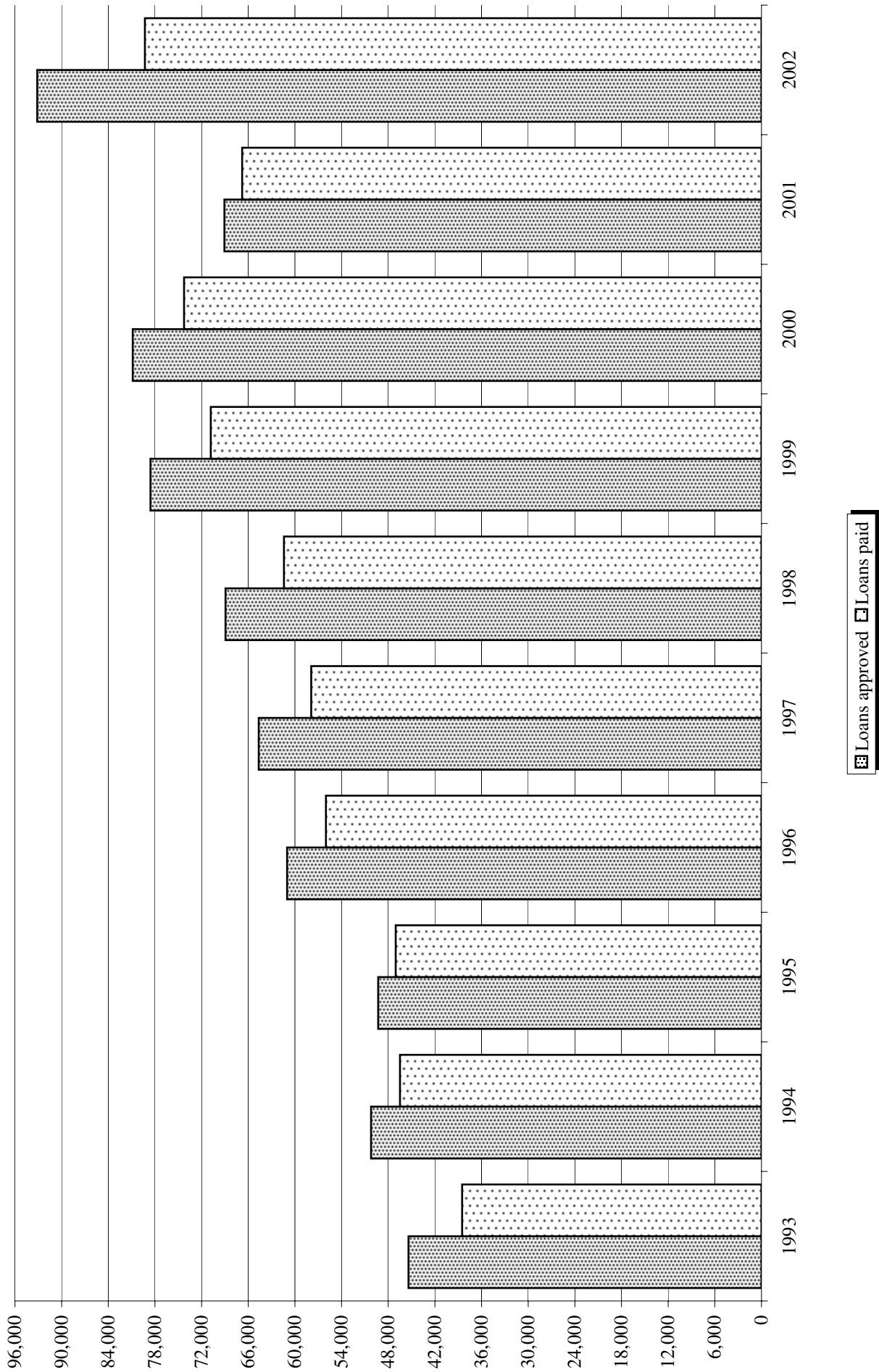
#### LOANS PAID

Year and Quarter	New Houses		Other Houses		Totals	
	Number	Value €m	Number	Value €m	Number	Value €m
1998	27,355	1967.2	34,052	2619.9	61,407	4587.1
1999	31,359	2776.8	39,458	3740.1	70,817	6516.9
2000	31,533	3093.6	42,725	4504.6	74,258	7598.2
2001	29,431	3309.2	37,355	4354.7	66,786	7664.0
<b>2002</b>	<b>32,298</b>	<b>4353.8</b>	<b>46,994</b>	<b>6471.4</b>	<b>79,292</b>	<b>10825.2</b>
2001						
QI	6,807	746.1	8,047	909.8	14,854	1655.9
QII	7,771	861.5	10,025	1128.0	17,796	1989.7
QIII	7,358	835.1	10,070	1231.4	17,428	2066.5
QIV	7,495	866.5	9,213	1085.5	16,708	1952.0
<b>2002</b>						
QI	6,601	809.1	8,071	1035.3	14,672	1844.3
QII	8,245	1062.8	12,232	1658.4	20,477	2721.2
QIII	8,333	1135.8	13,418	1883.8	21,751	3019.6
QIV	<b>9,119</b>	<b>1346.1</b>	<b>13,273</b>	<b>1893.9</b>	<b>22,392</b>	<b>3240.0</b>

#### Note

In recent years due to the developments in the mortgage market these data contained an unquantified element of refinancing of existing mortgages (e.g. involving the redemption of an existing mortgage and its replacement with a mortgage from a different lender). Steps are being taken by the Department with the co-operation of the mortgage lenders to endeavour to exclude such refinancing loans.

NUMBER OF LOANS APPROVED AND PAID BY ALL LENDING AGENCIES



**LOAN APPROVALS AND PAYMENTS - BUILDING SOCIETIES**

**\* BUILDING SOCIETIES**

**LOANS APPROVED**

Year and Quarter	New Houses		Other Houses		Totals	
	Number	Value €m	Number	Value €m	Number	Value €m
1998	7,237	642.6	9,084	795.2	16,321	1437.7
1999	6,909	728.8	9,517	919.0	16,426	1647.7
2000	7,648	857.2	10,053	1033.8	17,701	1891.0
2001	7,422	981.5	8,158	1124.3	15,580	2105.8
<b>2002</b>	<b>10,522</b>	<b>1635.6</b>	<b>9,787</b>	<b>1597.5</b>	<b>20,309</b>	<b>3233.0</b>
<b>2001</b>						
QI	1,801	227.0	1,958	243.0	3,759	469.9
QII	2,152	295.3	2,279	334.2	4,431	629.5
QIII	1,850	238.7	2,094	278.3	3,944	517.0
QIV	1,619	220.4	1,827	268.9	3,446	489.3
<b>2002</b>						
QI	2,720	407.7	2,451	374.7	5,171	782.4
QII	3,236	490.5	2,901	460.5	6,137	951.0
QIII	2,327	365.5	2,344	390.5	4,671	755.9
QIV	<b>2,239</b>	<b>371.9</b>	<b>2,091</b>	<b>371.8</b>	<b>4,330</b>	<b>743.7</b>

**LOANS PAID**

Year and Quarter	New Houses		Other Houses		Totals	
	Number	Value €m	Number	Value €m	Number	Value €m
1998	7,702	553.5	8,267	683.4	15,969	1237.0
1999	8,582	790.9	8,290	913.1	16,872	1704.0
2000	6,994	682.4	8,821	967.3	15,815	1649.6
2001	6,713	836.9	7,202	955.4	13,915	1792.2
<b>2002</b>	<b>7,683</b>	<b>1097.4</b>	<b>8,119</b>	<b>1253.8</b>	<b>15,802</b>	<b>2351.2</b>
<b>2001</b>						
QI	1,488	175.1	1,758	212.0	3,246	387.1
QII	1,834	224.9	1,818	247.6	3,652	472.5
QIII	1,696	211.4	1,961	263.1	3,657	474.5
QIV	1,695	225.5	1,665	232.7	3,360	458.1
<b>2002</b>						
QI	1,527	203.3	1,659	227.0	3,186	430.3
QII	2,059	281.0	2,289	343.7	4,348	624.7
QIII	1,936	273.4	2,220	359.8	4,156	633.2
QIV	<b>2,161</b>	<b>339.6</b>	<b>1,951</b>	<b>323.4</b>	<b>4,112</b>	<b>663.0</b>

\* Excludes Permanent tsb and First Active plc.- See note on page 7.

**LOAN APPROVALS AND PAYMENTS - BANKS AND OTHER AGENCIES**

**\* BANKS AND OTHER AGENCIES**

**LOANS APPROVED**

Year and Quarter	New Houses		Other Houses		Totals	
	Number	Value €m	Number	Value €m	Number	Value €m
1998	21,932	1814.6	30,499	2396.2	52,431	4210.8
1999	25,779	2563.1	36,255	3476.9	62,034	6040.0
2000	25,581	2865.0	37,418	4238.1	62,999	7103.2
2001	21,780	2707.5	31,510	3904.3	53,290	6611.8
<b>2002</b>	<b>28,788</b>	<b>4341.2</b>	<b>43,821</b>	<b>6765.0</b>	<b>72,609</b>	<b>11106.2</b>
2001						
QI	5,416	639.9	7,151	860.9	12,567	1500.8
QII	6,001	777.0	9,117	1096.0	15,118	1873.0
QIII	5,713	705.2	8,403	1092.1	14,116	1797.2
QIV	4,650	585.4	6,839	855.4	11,489	1440.8
<b>2002</b>						
QI	6,786	971.6	9,816	1448.5	16,602	2420.2
QII	8,099	1206.2	12,631	1934.3	20,730	3140.5
QIII	7,044	1058.1	10,767	1659.9	17,811	2718.0
QIV	<b>6,859</b>	<b>1105.2</b>	<b>10,607</b>	<b>1722.3</b>	<b>17,466</b>	<b>2827.4</b>

**LOANS PAID**

Year and Quarter	New Houses		Other Houses		Totals	
	Number	Value €m	Number	Value €m	Number	Value €m
1998	19,562	1411.3	25,665	1932.5	45,227	3344.0
1999	22,713	1984.1	31,091	2823.9	53,804	4808.0
2000	24,487	2409.6	33,843	3534.3	58,330	5943.8
2001	22,647	2467.3	30,069	3393.8	52,716	5861.1
<b>2002</b>	<b>24,522</b>	<b>3249.4</b>	<b>38,744</b>	<b>5207.0</b>	<b>63,266</b>	<b>8456.4</b>
2001						
QI	5,305	570.5	6,271	696.6	11,576	1267.1
QII	5,922	635.5	8,191	879.4	14,113	1514.9
QIII	5,646	622.6	8,087	966.9	13,733	1589.5
QIV	5,774	638.7	7,520	850.9	13,294	1489.6
<b>2002</b>						
QI	5,054	604.4	6,394	807.1	11,448	1411.5
QII	6,159	780.1	9,917	1312.7	16,076	2092.8
QIII	6,377	861.1	11,172	1522.0	17,549	2383.1
QIV	<b>6,932</b>	<b>1003.8</b>	<b>11,261</b>	<b>1565.2</b>	<b>18,193</b>	<b>2569.0</b>

\* Includes Permanent tsb and First Active plc.- See note on page 7.

## LOAN APPROVALS AND PAYMENTS - LOCAL AUTHORITIES

### LOCAL AUTHORITIES

#### LOANS APPROVED

Year and Quarter	New Houses		Other Houses		Totals	
	Number	Value €m	Number	Value €m	Number	Value €m
1998	51	1.8	122	4.6	173	6.2
1999	34	1.7	78	3.3	112	5.0
2000	60	4.1	96	5.5	156	9.5
2001	75	6.9	117	8.0	192	14.9
<b>2002</b>	<b>89</b>	<b>9.1</b>	<b>129</b>	<b>10.9</b>	<b>218</b>	<b>20.0</b>
2001						
QI	15	1.4	25	1.5	40	2.9
QII	22	2.3	22	1.5	44	3.7
QIII	19	1.8	33	2.7	52	4.4
QIV	19	1.5	37	2.3	56	3.8
<b>2002</b>						
QI	12	1.4	34	2.5	46	3.9
QII	27	2.5	37	3.0	64	5.4
QIII	30	3.1	27	2.2	57	5.3
QIV	<b>20</b>	<b>2.2</b>	<b>31</b>	<b>3.2</b>	<b>51</b>	<b>5.4</b>

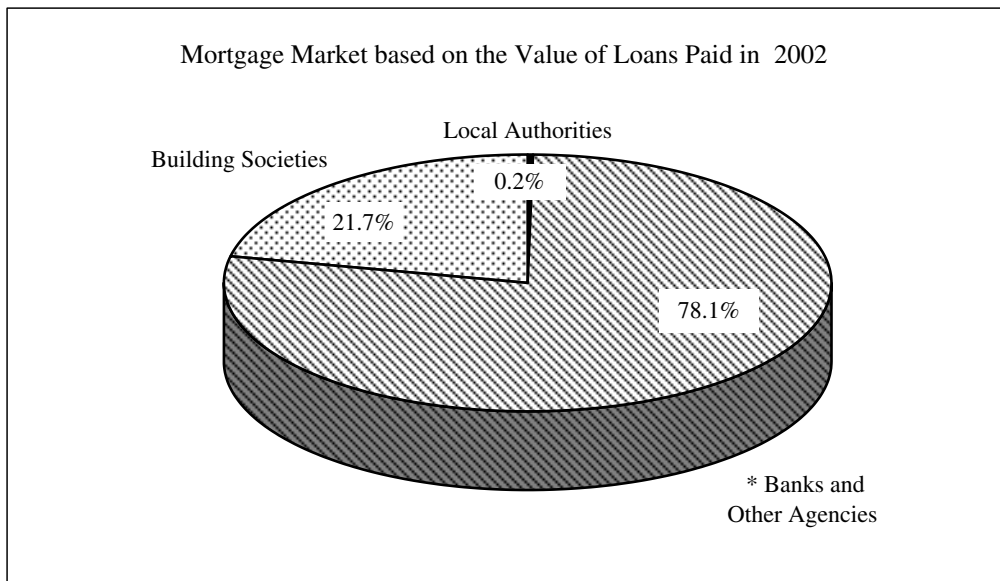
#### LOANS PAID

Year and Quarter	New Houses		Other Houses		Totals	
	Number	Value €m	Number	Value €m	Number	Value €m
1998	91	2.3	120	3.8	211	6.1
1999	64	1.8	77	3.2	141	5.0
2000	52	1.7	61	3.0	113	4.7
2001	71	5.1	84	5.5	155	10.7
<b>2002</b>	<b>93</b>	<b>7.1</b>	<b>131</b>	<b>10.5</b>	<b>224</b>	<b>17.6</b>
2001						
QI	14	0.5	18	1.1	32	1.7
QII	15	1.1	16	1.1	31	2.3
QIII	16	1.1	22	1.4	38	2.5
QIV	26	2.3	28	1.9	54	4.2
<b>2002</b>						
QI	20	1.4	18	1.2	38	2.6
QII	27	1.8	26	1.9	53	3.7
QIII	20	1.3	26	2.1	46	3.4
QIV	<b>26</b>	<b>2.7</b>	<b>61</b>	<b>5.3</b>	<b>87</b>	<b>7.9</b>

**PERCENTAGE SHARE OF MORTGAGE MARKET BASED ON THE VALUE OF LOANS PAID**

**PERCENTAGES**

<b>Year and Quarter</b>	<b>Building Societies</b>	<b>* Banks and Other Agencies</b>	<b>Local Authorities</b>
1998	27.0	72.9	0.1
1999	26.1	73.8	0.1
2000	21.7	78.2	0.1
2001	23.4	76.5	0.1
<b>2002</b>	<b>21.7</b>	<b>78.1</b>	<b>0.2</b>
2001			
QI	23.4	76.5	0.1
QII	23.7	76.1	0.1
QIII	23.0	76.9	0.1
QIV	23.5	76.3	0.2
<b>2002</b>			
QI	23.3	76.5	0.1
QII	23.0	76.9	0.1
QIII	21.0	78.9	0.1
QIV	<b>20.5</b>	<b>79.3</b>	<b>0.2</b>



\* Includes Permanent tsb and First Active plc. - See note on page 7.

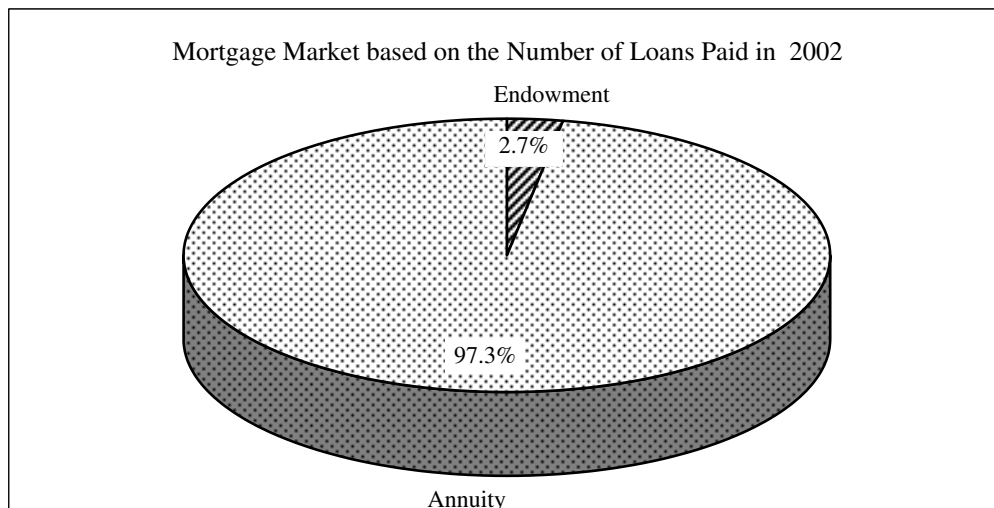
**BREAKDOWN OF MORTGAGE MARKET BY ANNUITY AND ENDOWMENT MORTGAGES**

**LOANS APPROVED**

Year and Quarter	Annuity		Endowment	
	Number	%	Number	%
1998	67,082	97.3	1,843	2.7
1999	76,518	97.4	2,054	2.6
2000	79,034	97.7	1,822	2.3
2001	67,699	98.0	1,363	2.0
<b>2002</b>	<b>90,019</b>	<b>96.7</b>	<b>3,117</b>	<b>3.3</b>
2001				
QI	16,068	98.2	298	1.8
QII	19,192	98.0	401	2.0
QIII	17,783	98.2	329	1.8
QIV	14,656	97.8	335	2.2
2002				
QI	21,391	98.0	428	2.0
QII	25,552	94.9	1,379	5.1
QIII	21,871	97.0	668	3.0
QIV	<b>21,205</b>	<b>97.1</b>	<b>642</b>	<b>2.9</b>

**LOANS PAID**

Year and Quarter	Annuity		Endowment	
	Number	%	Number	%
1998	59,616	97.1	1,791	2.9
1999	68,941	97.4	1,876	2.6
2000	72,468	97.6	1,790	2.4
2001	65,352	97.9	1,434	2.1
<b>2002</b>	<b>77,130</b>	<b>97.3</b>	<b>2,162</b>	<b>2.7</b>
2001				
QI	14,499	97.6	355	2.4
QII	17,477	98.2	319	1.8
QIII	17,078	98.0	350	2.0
QIV	16,298	97.5	410	2.5
2002				
QI	14,362	97.9	310	2.1
QII	19,976	97.6	501	2.4
QIII	21,149	97.2	602	2.8
QIV	<b>21,643</b>	<b>96.7</b>	<b>749</b>	<b>3.3</b>



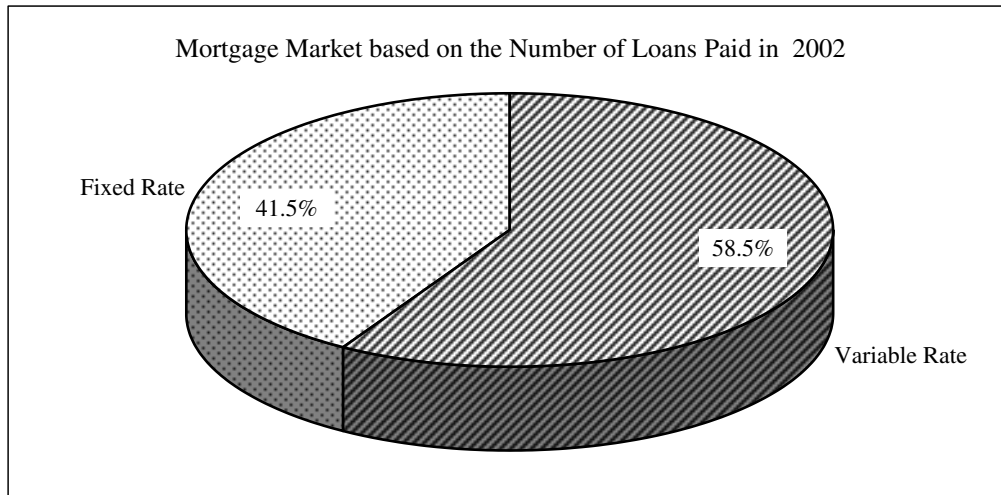
LOANS APPROVED

Year and Quarter	Fixed Rate		Variable Rate	
	Number	%	Number	%
1998	47,491	68.9	21,434	31.1
1999	53,437	68.0	25,135	32.0
2000	37,512	46.4	43,344	53.6
2001	33,913	49.1	35,149	50.9
<b>2002</b>	<b>37,859</b>	<b>40.6</b>	<b>55,277</b>	<b>59.4</b>
2001				
QI	8,602	52.6	7,764	47.4
QII	9,888	50.5	9,705	49.5
QIII	8,597	47.5	9,515	52.5
QIV	6,826	45.5	8,165	54.5
<b>2002</b>				
QI	9,678	44.4	12,141	55.6
QII	11,733	43.6	15,198	56.4
QIII	8,589	38.1	13,950	61.9
QIV	<b>7,859</b>	<b>36.0</b>	<b>13,988</b>	<b>64.0</b>

LOANS PAID

Year and Quarter	Fixed Rate		Variable Rate	
	Number	%	Number	%
1998	41,447	67.5	19,960	32.5
1999	48,890	69.0	21,927	31.0
2000	35,208	47.4	39,050	52.6
2001	31,354	46.9	35,432	53.1
<b>2002</b>	<b>32,871</b>	<b>41.5</b>	<b>46,421</b>	<b>58.5</b>
<b>2001</b>				
QI	7,508	50.5	7,346	49.5
QII	8,586	48.2	9,210	51.8
QIII	8,120	46.6	9,308	53.4
QIV	7,140	42.7	9,568	57.3
<b>2002</b>				
QI	6,686	45.6	7,986	54.4
QII	9,050	44.2	11,427	55.8
QIII	8,802	40.5	12,949	59.5
QIV	<b>8,333</b>	<b>37.2</b>	<b>14,059</b>	<b>62.8</b>

Footnote:- The figures on fixed interest rate mortgages relate to mortgages which provide that the rate of interest may not be changed, or may only be changed at intervals of not less than one year.

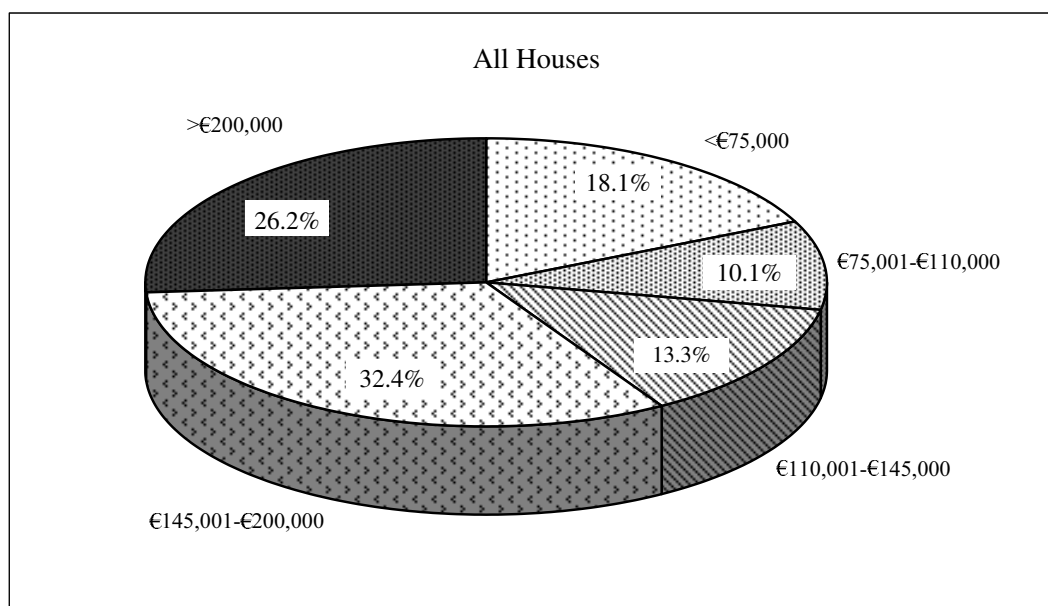


ANALYSIS OF LOAN APPROVALS \*

RANGES OF LOANS PAID - DUBLIN AREA

Year	Not exceeding €75,000	€75,001 to €110,000	€110,001 to €145,000	€145,001 to €200,000	Exceeding €200,000
Percentages	%	%	%	%	%
<b>NEW HOUSES</b>					
1998	24.1	49.7	18.5	5.5	2.2
1999	18.0	24.5	32.8	18.8	5.9
2000	15.9	14.0	23.5	36.3	10.4
2001	12.5	10.0	14.7	44.2	18.6
<b>2002</b>	<b>12.5</b>	<b>5.2</b>	<b>11.5</b>	<b>46.2</b>	<b>24.6</b>
<b>SECOND - HAND HOUSES</b>					
1998	48.4	29.4	12.8	6.3	3.1
1999	38.1	26.7	17.6	11.5	6.2
2000	30.6	21.4	18.6	18.9	10.5
2001	26.6	18.1	17.6	24.2	13.6
<b>2002</b>	<b>19.6</b>	<b>11.4</b>	<b>13.7</b>	<b>28.7</b>	<b>26.6</b>
<b>ALL HOUSES</b>					
1998	41.7	35.0	14.4	6.1	2.8
1999	34.1	26.3	20.5	13.0	6.1
2000	27.9	20.0	19.5	22.1	10.4
2001	24.0	16.6	17.0	27.8	14.5
<b>2002</b>	<b>18.1</b>	<b>10.1</b>	<b>13.3</b>	<b>32.4</b>	<b>26.2</b>

\* See note on page 9.

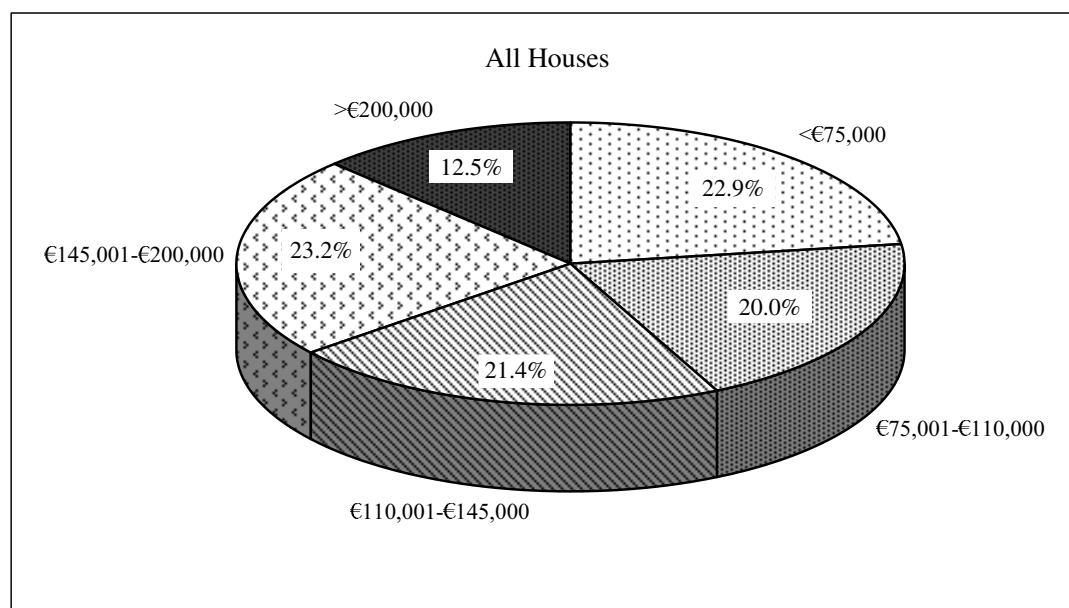


ANALYSIS OF LOAN APPROVALS \*

RANGES OF LOANS PAID - WHOLE COUNTRY

Year	Not exceeding €75,000	€75,001 to €110,000	€110,001 to €145,000	€145,001 to €200,000	Exceeding €200,000
Percentages	%	%	%	%	%
<b>NEW HOUSES</b>					
1998	49.5	36.7	9.9	3.0	1.0
1999	39.2	34.9	16.4	7.2	2.3
2000	32.6	31.3	19.9	12.8	3.4
2001	23.7	26.9	23.7	19.3	6.3
<b>2002</b>	<b>19.6</b>	<b>21.4</b>	<b>25.2</b>	<b>25.0</b>	<b>8.8</b>
<b>SECOND - HAND HOUSES</b>					
1998	61.7	24.3	8.5	3.9	1.6
1999	50.5	26.6	12.6	7.0	3.4
2000	40.3	26.1	16.2	12.0	5.4
2001	33.3	23.9	18.7	15.9	8.2
<b>2002</b>	<b>24.8</b>	<b>19.2</b>	<b>19.1</b>	<b>22.1</b>	<b>14.8</b>
<b>ALL HOUSES</b>					
1998	57.1	29.0	9.0	3.5	1.4
1999	46.8	29.4	13.8	7.1	3.0
2000	37.7	27.9	17.4	12.3	4.7
2001	30.0	24.9	20.4	17.1	7.6
<b>2002</b>	<b>22.9</b>	<b>20.0</b>	<b>21.4</b>	<b>23.2</b>	<b>12.5</b>

\* See note on page 9.



## PART III - PROFILE OF BORROWERS

### ANALYSIS OF LOAN APPROVALS \*

#### PREVIOUS TENURE OF BORROWERS - DUBLIN AREA

Year	Owner Occupied	Tenant (Private)	Tenant (Local Authority)	Parents' Residence	Other
Percentages	%	%	%	%	%

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#### NEW HOUSES

1998	43.5	24.4	0.8	29.4	1.9
1999	46.8	22.2	0.9	28.0	2.0
2000	42.3	29.2	0.4	26.5	1.6
2001	41.1	24.5	0.7	31.3	2.3
<b>2002</b>	<b>38.6</b>	<b>25.0</b>	<b>0.0</b>	<b>34.2</b>	<b>2.2</b>

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#### SECOND - HAND HOUSES

1998	62.1	16.7	1.0	18.6	1.6
1999	63.1	17.7	1.2	16.3	1.7
2000	65.1	17.6	0.8	13.9	2.6
2001	61.5	18.8	0.6	16.3	2.8
<b>2002</b>	<b>60.0</b>	<b>21.6</b>	<b>0.3</b>	<b>16.0</b>	<b>2.1</b>

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#### ALL HOUSES

1998	56.5	19.1	0.9	21.9	1.7
1999	58.7	18.9	1.2	19.4	1.8
2000	58.6	20.9	0.7	17.5	2.3
2001	55.3	20.6	0.6	20.9	2.6
<b>2002</b>	<b>52.9</b>	<b>22.7</b>	<b>0.2</b>	<b>22.1</b>	<b>2.1</b>

\* See note on page 9.

## ANALYSIS OF LOAN APPROVALS \*

## PREVIOUS TENURE OF BORROWERS - WHOLE COUNTRY

Year	Owner Occupied	Tenant (Private)	Tenant (Local Authority)	Parents' Residence	Other
Percentages	%	%	%	%	%

## NEW HOUSES

1998	50.1	23.4	0.7	23.8	1.9
1999	46.1	25.1	0.7	26.0	2.1
2000	46.5	25.3	0.6	25.3	2.2
2001	43.3	24.3	0.5	29.5	2.4
<b>2002</b>	<b>47.0</b>	<b>24.2</b>	<b>0.4</b>	<b>26.7</b>	<b>1.7</b>

SECOND - HAND  
HOUSES

1998	65.8	16.0	1.2	15.4	1.6
1999	64.5	18.2	1.2	14.4	1.7
2000	64.9	18.2	1.0	13.4	2.5
2001	60.7	20.3	0.7	15.9	2.3
<b>2002</b>	<b>60.1</b>	<b>21.2</b>	<b>0.8</b>	<b>15.8</b>	<b>2.1</b>

## ALL HOUSES

1998	58.7	19.3	0.9	19.3	1.8
1999	56.3	21.3	1.0	19.6	1.9
2000	56.1	21.6	0.8	19.1	2.4
2001	52.2	22.3	0.6	22.6	2.3
<b>2002</b>	<b>53.6</b>	<b>22.7</b>	<b>0.6</b>	<b>21.2</b>	<b>1.9</b>

\* See note on page 9.

## ANALYSIS OF LOAN APPROVALS \*

## MARITAL STATUS OF BORROWERS - DUBLIN AREA

Year	Single	Single / about to marry	Married ≤ 5 years	Married >5 years	Widowed Separated etc.
Percentages	%	%	%	%	%

## NEW HOUSES

1998	43.0	14.3	15.1	23.4	4.2
1999	61.0	8.1	13.0	12.2	5.7
2000	66.5	6.8	10.7	12.3	3.6
2001	74.5	5.4	8.4	6.9	4.9
<b>2002</b>	<b>78.9</b>	<b>10.8</b>	<b>3.9</b>	<b>3.5</b>	<b>2.8</b>

SECOND - HAND  
HOUSES

1998	37.7	7.0	11.9	37.1	6.3
1999	55.2	3.7	8.3	20.1	12.6
2000	62.1	3.0	7.5	17.2	10.3
2001	67.7	2.6	6.5	12.5	10.7
<b>2002</b>	<b>72.2</b>	<b>11.1</b>	<b>3.2</b>	<b>5.4</b>	<b>8.1</b>

## ALL HOUSES

1998	39.6	9.2	12.7	33.0	5.6
1999	56.6	4.8	9.4	18.3	11.0
2000	63.1	3.9	8.2	16.1	8.8
2001	69.3	3.3	6.9	11.2	9.3
<b>2002</b>	<b>73.9</b>	<b>11.0</b>	<b>3.4</b>	<b>4.9</b>	<b>6.8</b>

\* See note on page 9.

## ANALYSIS OF LOAN APPROVALS \*

## MARITAL STATUS OF BORROWERS - WHOLE COUNTRY

Year	Single	Single / about to marry	Married ≤ 5 years	Married >5 years	Widowed Separated etc.
Percentages	%	%	%	%	%

## NEW HOUSES

1998	32.5	12.4	19.9	32.7	2.4
1999	55.0	8.0	13.3	18.2	5.5
2000	59.0	8.0	12.4	16.7	3.9
2001	66.3	6.4	10.8	12.6	4.0
<b>2002</b>	<b>70.5</b>	<b>18.7</b>	<b>3.6</b>	<b>4.5</b>	<b>2.7</b>

SECOND - HAND  
HOUSES

1998	30.2	6.4	13.3	44.5	5.7
1999	54.5	3.2	8.0	21.5	12.7
2000	60.2	2.9	7.2	19.1	10.7
2001	67.8	2.4	5.9	13.0	10.9
<b>2002</b>	<b>69.6</b>	<b>15.5</b>	<b>2.1</b>	<b>4.8</b>	<b>8.0</b>

## ALL HOUSES

1998	31.3	9.1	16.1	39.2	4.3
1999	54.7	5.1	10.1	20.2	9.9
2000	59.7	5.0	9.3	18.1	7.9
2001	67.2	4.0	7.9	12.8	8.1
<b>2002</b>	<b>70.0</b>	<b>16.9</b>	<b>2.7</b>	<b>4.7</b>	<b>5.8</b>

\* See note on page 9.

## ANALYSIS OF LOAN APPROVALS \*

## RANGES OF INCOME OF BORROWERS - DUBLIN AREA

Year	Not exceeding €30,000	€30,001 to €40,000	€40,001 to €50,000	€50,001 to €60,000	€60,001 to €70,000	€70,001 to €80,000	Exceeding €80,000
Percentages	%	%	%	%	%	%	%
<b>NEW HOUSES</b>							
<b>Based on Principal Income only</b>							
1998	30.7	28.1	19.5	9.7	4.4	2.2	5.4
1999	20.5	26.1	18.3	13.8	6.2	3.4	11.8
2000	19.3	16.2	17.5	18.1	10.3	6.1	12.6
2001	13.9	18.5	16.8	20.7	8.7	7.9	13.5
<b>2002</b>	<b>13.7</b>	<b>18.3</b>	<b>18.1</b>	<b>18.8</b>	<b>10.1</b>	<b>6.2</b>	<b>14.7</b>
<b>Based on Combined Incomes of Borrowers</b>							
1998	6.2	29.3	37.6	18.1	5.7	2.3	0.8
1999	1.7	6.0	15.7	22.7	20.8	15.5	17.6
2000	0.9	3.5	12.3	18.5	21.9	18.6	24.3
2001	0.7	3.3	9.9	19.7	22.5	17.9	25.9
<b>2002</b>	<b>1.3</b>	<b>1.8</b>	<b>9.3</b>	<b>18.0</b>	<b>21.2</b>	<b>15.8</b>	<b>32.6</b>
<b>SECOND - HAND HOUSES</b>							
<b>Based on Principal Income only</b>							
1998	33.8	24.0	16.6	10.7	5.8	2.3	6.8
1999	31.2	23.5	15.1	11.5	5.7	3.5	9.4
2000	25.1	21.9	16.6	13.0	7.5	4.4	11.6
2001	19.3	20.5	18.3	15.3	10.2	4.6	11.7
<b>2002</b>	<b>21.7</b>	<b>18.2</b>	<b>17.0</b>	<b>13.0</b>	<b>9.7</b>	<b>5.3</b>	<b>15.2</b>
<b>Based on Combined Incomes of Borrowers</b>							
1998	10.9	29.4	33.5	19.0	4.9	1.4	0.9
1999	6.6	14.3	17.2	18.2	14.0	9.0	20.6
2000	3.7	10.9	17.4	18.0	14.8	10.7	24.6
2001	2.4	8.5	16.4	19.1	17.2	11.7	24.6
<b>2002</b>	<b>4.3</b>	<b>4.7</b>	<b>12.0</b>	<b>16.4</b>	<b>16.4</b>	<b>12.4</b>	<b>33.8</b>
<b>ALL HOUSES</b>							
<b>Based on Principal Income only</b>							
1998	33.0	25.1	17.4	10.4	5.4	2.3	6.4
1999	29.3	24.0	15.6	11.9	5.8	3.5	9.8
2000	24.1	20.9	16.7	13.9	7.9	4.7	11.8
2001	18.3	20.1	18.1	16.3	9.9	5.2	12.1
<b>2002</b>	<b>20.2</b>	<b>18.2</b>	<b>17.2</b>	<b>14.1</b>	<b>9.7</b>	<b>5.5</b>	<b>15.1</b>
<b>Based on Combined Incomes of Borrowers</b>							
1998	9.6	29.4	34.6	18.8	5.1	1.6	0.9
1999	5.6	12.5	16.9	19.2	15.5	10.4	20.0
2000	3.1	9.5	16.4	18.1	16.2	12.3	24.5
2001	2.1	7.5	15.2	19.2	18.2	12.9	24.9
<b>2002</b>	<b>3.6</b>	<b>4.1</b>	<b>11.4</b>	<b>16.8</b>	<b>17.5</b>	<b>13.2</b>	<b>33.5</b>

\* See note on page 9.

## ANALYSIS OF LOAN APPROVALS \*

## RANGES OF INCOME OF BORROWERS - WHOLE COUNTRY

Year	Not exceeding €30,000	€30,001 to €40,000	€40,001 to €50,000	€50,001 to €60,000	€60,001 to €70,000	€70,001 to €80,000	Exceeding €80,000
Percentages	%	%	%	%	%	%	%
<b>NEW HOUSES</b>							
<b>Based on Principal Income only</b>							
1998	41.4	25.7	15.0	7.4	3.6	1.9	5.0
1999	32.4	29.7	15.0	9.3	4.2	2.4	7.0
2000	33.0	24.2	17.2	10.2	5.2	2.7	7.5
2001	20.6	26.9	21.6	13.4	6.0	3.7	7.9
<b>2002</b>	<b>25.2</b>	<b>26.7</b>	<b>19.7</b>	<b>12.1</b>	<b>6.3</b>	<b>3.0</b>	<b>7.0</b>
<b>Based on Combined Incomes of Borrowers</b>							
1998	9.9	31.4	34.9	17.3	4.7	1.1	0.7
1999	6.6	19.2	22.8	20.3	14.2	7.7	9.2
2000	4.1	15.7	24.2	20.4	14.7	8.9	11.9
2001	1.9	12.9	23.4	22.6	16.6	9.9	12.6
<b>2002</b>	<b>3.3</b>	<b>9.8</b>	<b>21.1</b>	<b>22.4</b>	<b>17.4</b>	<b>10.3</b>	<b>15.6</b>
<b>SECOND - HAND HOUSES</b>							
<b>Based on Principal Income only</b>							
1998	43.0	23.5	14.3	8.3	4.4	1.7	4.8
1999	39.2	24.9	14.1	8.9	4.3	2.2	6.4
2000	36.7	22.7	14.7	9.5	5.8	2.9	7.7
2001	25.2	24.7	19.0	12.3	7.1	3.3	8.3
<b>2002</b>	<b>28.5</b>	<b>22.4</b>	<b>18.1</b>	<b>11.0</b>	<b>6.9</b>	<b>3.8</b>	<b>9.3</b>
<b>Based on Combined Incomes of Borrowers</b>							
1998	12.5	31.7	33.3	16.3	4.4	1.1	0.7
1999	11.7	19.6	19.7	16.6	11.9	6.9	13.6
2000	7.6	17.1	20.7	17.4	12.5	8.4	16.3
2001	4.0	14.4	21.5	20.1	14.8	9.1	16.0
<b>2002</b>	<b>6.3</b>	<b>10.1</b>	<b>17.8</b>	<b>19.3</b>	<b>14.7</b>	<b>10.4</b>	<b>21.3</b>
<b>ALL HOUSES</b>							
<b>Based on Principal Income only</b>							
1998	42.4	24.3	14.5	7.9	4.1	1.8	4.9
1999	37.2	26.3	14.4	9.0	4.2	2.3	6.6
2000	35.5	23.2	15.5	9.7	5.6	2.9	7.6
2001	23.8	25.4	19.8	12.6	6.8	3.4	8.2
<b>2002</b>	<b>27.4</b>	<b>23.8</b>	<b>18.6</b>	<b>11.4</b>	<b>6.7</b>	<b>3.5</b>	<b>8.6</b>
<b>Based on Combined Incomes of Borrowers</b>							
1998	11.5	31.6	33.9	16.7	4.5	1.1	0.7
1999	9.8	19.4	20.8	18.0	12.8	7.2	12.0
2000	6.3	16.6	22.0	18.5	13.3	8.6	14.7
2001	3.2	13.9	22.3	21.0	15.5	9.4	14.7
<b>2002</b>	<b>5.1</b>	<b>10.0</b>	<b>19.2</b>	<b>20.6</b>	<b>15.8</b>	<b>10.4</b>	<b>19.0</b>

\* See note on page 9.

**ANALYSIS OF LOAN APPROVALS \***

**OCCUPATION OF BORROWERS**

**CATEGORIES OF OCCUPATION**

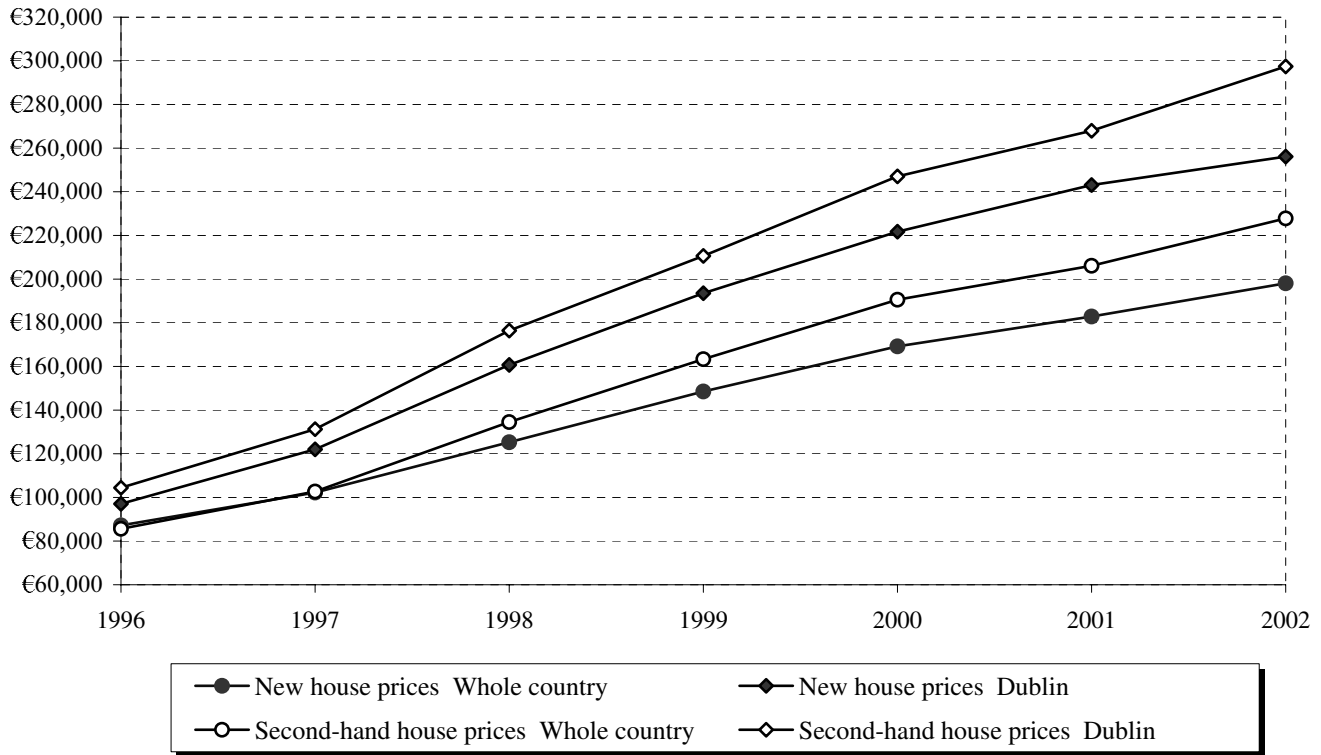
**NEW AND SECOND-HAND HOUSES**

<b>Year</b>	<b>Professional; Managerial; Employer</b>	<b>Salaried; Non-manual</b>	<b>Skilled; Semi-skilled Manual</b>	<b>Unskilled; Manual</b>	<b>Farmer; Fisherman</b>
<b>Percentages</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
1998	52.9	22.0	19.9	3.4	1.8
1999	48.5	15.4	26.2	9.4	0.6
2000	48.3	13.0	28.8	9.2	0.6
2001	46.8	13.0	30.7	9.2	0.4
<b>2002</b>	<b>43.3</b>	<b>22.6</b>	<b>22.7</b>	<b>10.5</b>	<b>0.9</b>

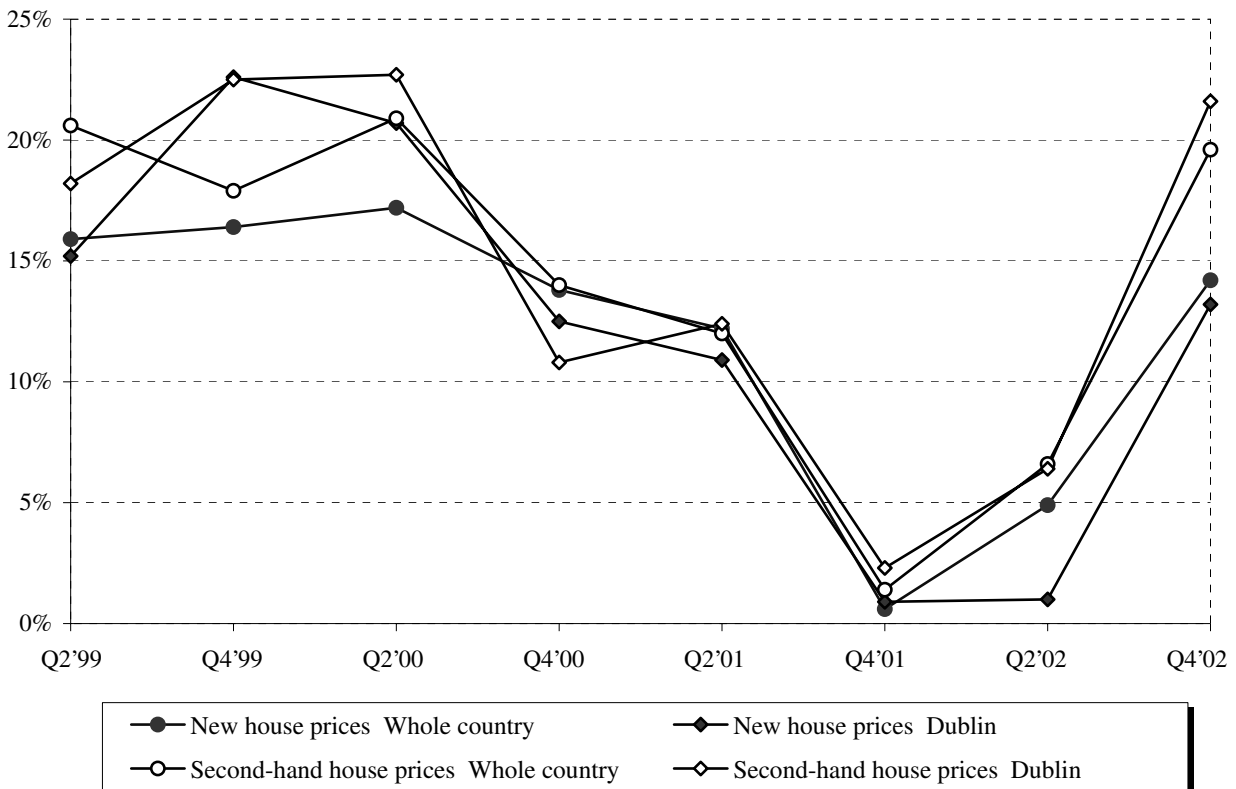
\* See note on page 9.

# PART IV - HOUSE PRICES

## HOUSE PRICES - WHOLE COUNTRY AND DUBLIN



## % CHANGE IN HOUSE PRICES OVER THE SAME QUARTER IN PREVIOUS YEAR



## NEW HOUSE PRICES

Average price of new houses for which loans were approved by:-

Area	Year and Quarter	Building Societies	* Banks and Other Agencies	Local Authorities	All Agencies	
		€	€	€	€	
<b>WHOLE COUNTRY</b>	1998	127,317	125,053	70,012	125,302	
	1999	153,862	147,392	93,719	148,521	
	2000	179,027	166,902	112,950	169,191	
	2001	185,586	182,926	125,615	182,863	
	<b>2002</b>	<b>201,779</b>	<b>198,052</b>	<b>133,421</b>	<b>198,087</b>	
	2001	I	185,798	182,555	121,358	182,990
		II	190,871	187,667	122,461	187,784
		III	183,114	178,731	126,918	178,876
		IV	181,152	182,391	128,405	181,171
	<b>2002</b>	I	194,625	188,918	126,558	189,931
		II	199,576	197,263	134,183	196,905
		III	205,092	199,029	131,942	199,220
		IV	<b>210,211</b>	<b>207,017</b>	<b>139,571</b>	<b>206,879</b>
	<b>CORK</b>	1998	111,362	113,075	76,126	112,133
		1999	147,001	139,388	90,267	141,007
		2000	174,664	163,997	129,484	166,557
2001		165,906	177,863	133,397	174,550	
<b>2002</b>		<b>180,562</b>	<b>186,423</b>	<b>133,149</b>	<b>184,369</b>	
<b>2002</b>		I	171,693	182,193	132,113	178,922
		II	177,378	189,375	128,151	185,397
		III	186,556	182,873	137,912	183,365
		IV	<b>190,583</b>	<b>190,987</b>	<b>140,940</b>	<b>190,630</b>
<b>DUBLIN</b>		1998	160,478	161,371	102,286	160,699
	1999	196,262	193,437	115,853	193,526	
	2000	228,445	222,679	126,357	221,724	
	2001	240,866	246,740	144,210	243,095	
	<b>2002</b>	<b>251,023</b>	<b>260,821</b>	<b>170,543</b>	<b>256,109</b>	
	<b>2002</b>	I	237,690	243,175	159,814	240,402
		II	253,617	254,016	174,849	252,657
		III	257,324	273,298	167,430	266,742
		IV	<b>258,848</b>	<b>273,969</b>	<b>173,463</b>	<b>267,240</b>

\* Includes Permanent tsb and First Active plc. - See note on page 7.

## NEW HOUSE PRICES

Average price of new houses for which loans were approved by:-

Area	Year and Quarter	Building Societies	* Banks and Other Agencies	Local Authorities	All Agencies	
		€	€	€	€	
<b>GALWAY</b>	1998	115,630	119,983	41,266	118,738	
	1999	143,879	137,994	76,184	138,928	
	2000	189,893	156,917	67,029	163,824	
	2001	167,712	172,773	108,167	171,161	
	<b>2002</b>	<b>175,893</b>	<b>190,029</b>	<b>117,709</b>	<b>187,607</b>	
	<b>2002</b>	I	171,930	181,964	115,750	180,430
		II	165,497	183,387	82,950	180,300
		III	181,073	197,866	121,500	195,325
		<b>IV</b>	<b>195,143</b>	<b>200,424</b>	<b>128,636</b>	<b>198,349</b>
	<b>LIMERICK</b>	1998	101,923	105,143	-	104,248
1999		114,487	124,211	71,105	121,880	
2000		133,166	150,017	119,355	145,834	
2001		141,858	155,591	107,134	152,205	
<b>2002</b>		<b>166,544</b>	<b>169,780</b>	<b>122,293</b>	<b>168,574</b>	
<b>2002</b>		I	151,911	162,411	94,802	159,302
		II	165,924	169,219	115,500	167,858
		III	177,154	170,138	138,000	170,975
		<b>IV</b>	<b>175,079</b>	<b>177,965</b>	<b>137,700</b>	<b>177,206</b>
<b>WATERFORD</b>		1998	102,846	109,820	-	107,954
	1999	124,483	134,519	90,151	132,050	
	2000	126,943	155,058	111,058	145,713	
	2001	135,034	163,223	126,783	155,488	
	<b>2002</b>	<b>154,102</b>	<b>173,637</b>	<b>129,051</b>	<b>167,272</b>	
	<b>2002</b>	I	140,857	168,655	-	158,783
		II	140,058	171,556	118,974	160,384
		III	176,345	175,092	135,676	174,411
		<b>IV</b>	<b>167,632</b>	<b>177,696</b>	<b>136,820</b>	<b>174,467</b>
	<b>OTHER AREAS</b>	1998	118,671	116,430	49,345	116,589
1999		140,816	136,339	78,964	136,970	
2000		162,462	152,356	87,082	154,050	
2001		168,477	167,142	116,060	166,834	
<b>2002</b>		<b>180,200</b>	<b>181,149</b>	<b>122,438</b>	<b>179,936</b>	
<b>2002</b>		I	174,321	172,007	117,358	171,922
		II	178,158	183,835	124,198	181,316
		III	184,734	179,602	123,469	179,450
		<b>IV</b>	<b>184,805</b>	<b>188,182</b>	<b>122,081</b>	<b>186,575</b>

\* Includes Permanent tsb and First Active plc. - See note on page 7.

## SECOND-HAND HOUSE PRICES

Average price of second-hand houses for which loans were approved by:-

Area	Year and Quarter	Building Societies	* Banks and Other Agencies	Local Authorities	All Agencies	
		€	€	€	€	
<b>WHOLE COUNTRY</b>	1998	144,864	133,263	78,290	134,529	
	1999	175,427	161,970	104,785	163,316	
	2000	201,754	189,658	119,452	190,550	
	2001	222,466	205,015	136,591	206,117	
	<b>2002</b>	<b>239,480</b>	<b>227,940</b>	<b>141,369</b>	<b>227,799</b>	
	2001	I	224,158	201,214	129,865	203,995
		II	227,269	212,116	133,463	213,030
		III	218,243	204,363	136,979	204,279
		IV	219,502	200,330	142,859	201,613
	<b>2002</b>	I	222,031	213,878	136,331	213,390
		II	234,225	228,188	146,282	227,063
		III	246,682	228,703	141,334	229,412
		<b>IV</b>	<b>259,149</b>	<b>239,885</b>	<b>139,707</b>	<b>241,054</b>
	<b>CORK</b>	1998	120,819	108,570	66,608	110,432
		1999	138,613	140,863	77,627	139,473
		2000	170,555	170,412	111,950	169,064
2001		191,252	179,154	119,458	179,687	
<b>2002</b>		<b>196,434</b>	<b>202,778</b>	<b>123,401</b>	<b>200,155</b>	
<b>2002</b>		I	195,416	184,557	116,131	184,610
		II	189,908	196,657	127,096	194,398
		III	204,608	207,319	125,904	204,936
		<b>IV</b>	<b>198,284</b>	<b>219,741</b>	<b>130,025</b>	<b>215,821</b>
<b>DUBLIN</b>		1998	181,514	178,577	97,460	176,420
	1999	218,041	213,696	118,804	210,610	
	2000	247,214	252,815	132,860	247,039	
	2001	272,031	274,446	160,411	267,939	
	<b>2002</b>	<b>298,595</b>	<b>303,637</b>	<b>170,533</b>	<b>297,424</b>	
	<b>2002</b>	I	271,878	280,615	167,211	274,714
		II	294,865	307,081	171,448	297,723
		III	308,114	305,710	170,273	300,599
		<b>IV</b>	<b>324,694</b>	<b>321,832</b>	<b>173,482</b>	<b>318,694</b>

\* Includes Permanent tsb and First Active plc. - See note on page 7.

## SECOND-HAND HOUSE PRICES

Average price of second-hand houses for which loans were approved by:-

Area	Year and Quarter	Building Societies	* Banks and Other Agencies	Local Authorities	All Agencies	
		€	€	€	€	
<b>GALWAY</b>	1998	123,994	127,913	84,543	126,914	
	1999	131,810	150,574	79,712	147,152	
	2000	148,022	171,252	77,771	166,145	
	2001	198,095	188,496	111,204	189,713	
	<b>2002</b>	<b>195,217</b>	<b>208,699</b>	<b>104,315</b>	<b>206,571</b>	
	<b>2002</b>	I	186,708	195,469	101,667	193,116
		II	202,254	200,449	114,700	200,175
		III	170,587	211,928	97,917	207,645
		<b>IV</b>	<b>221,004</b>	<b>224,947</b>	<b>125,000</b>	<b>224,531</b>
	<b>LIMERICK</b>	1998	94,702	99,376	44,860	96,791
1999		123,836	119,249	55,336	119,072	
2000		145,244	142,505	75,896	142,188	
2001		163,657	157,840	100,988	157,176	
<b>2002</b>		<b>167,371</b>	<b>174,530</b>	<b>106,739</b>	<b>172,273</b>	
<b>2002</b>		I	160,416	162,539	113,115	161,242
		II	160,866	180,869	102,127	175,959
		III	184,125	169,852	104,715	170,581
		<b>IV</b>	<b>168,655</b>	<b>184,408</b>	<b>112,000</b>	<b>181,826</b>
<b>WATERFORD</b>		1998	96,602	95,859	60,551	93,948
	1999	119,118	116,914	78,523	115,768	
	2000	129,986	148,374	93,463	141,662	
	2001	144,168	162,188	116,692	155,242	
	<b>2002</b>	<b>158,127</b>	<b>174,854</b>	<b>117,556</b>	<b>170,342</b>	
	<b>2002</b>	I	127,989	171,611	-	160,038
		II	156,025	167,295	116,553	163,352
		III	179,958	174,974	120,847	173,334
		<b>IV</b>	<b>190,564</b>	<b>185,181</b>	<b>112,606</b>	<b>184,164</b>
	<b>OTHER AREAS</b>	1998	115,777	112,048	50,791	111,878
1999		145,021	133,775	78,659	135,096	
2000		170,613	156,954	102,257	158,442	
2001		182,719	170,814	107,539	171,203	
<b>2002</b>		<b>192,314</b>	<b>194,252</b>	<b>110,179</b>	<b>192,301</b>	
<b>2002</b>		I	179,274	178,875	109,860	177,275
		II	186,626	194,930	106,885	192,252
		III	200,616	198,130	111,965	196,755
		<b>IV</b>	<b>203,848</b>	<b>202,758</b>	<b>112,072</b>	<b>201,135</b>

\* Includes Permanent tsb and First Active plc. - See note on page 7.

**NEW HOUSE PRICES (EXCLUDING APARTMENTS)**

Average price of new houses for which loans were approved by:-

Area	Year and Quarter	Building Societies €	* Banks and Other Agencies €	Local Authorities €	All Agencies €	
<b>WHOLE COUNTRY</b>	1998	128,223	123,596	70,012	124,368	
	1999	152,625	145,899	91,657	147,043	
	2000	174,396	164,526	112,791	166,155	
	2001	184,594	181,124	122,163	181,146	
	<b>2002</b>	<b>198,620</b>	<b>194,846</b>	<b>127,215</b>	<b>194,835</b>	
	<b>2002</b>	I	193,558	185,909	121,001	187,273
		II	197,338	194,106	127,910	193,910
		III	200,921	195,434	128,910	195,450
		<b>IV</b>	<b>203,721</b>	<b>203,831</b>	<b>128,534</b>	<b>202,991</b>
	<b>CORK</b>	1998	112,644	112,666	76,126	112,166
1999		145,129	139,821	90,267	140,797	
2000		165,569	164,388	129,911	164,535	
2001		167,760	178,225	132,899	175,372	
<b>2002</b>		<b>181,774</b>	<b>186,645</b>	<b>133,414</b>	<b>184,884</b>	
<b>2002</b>		I	174,258	182,814	132,113	180,145
		II	179,454	189,814	128,561	186,425
		III	185,021	182,276	137,912	182,468
		<b>IV</b>	<b>191,208</b>	<b>191,250</b>	<b>140,940</b>	<b>190,960</b>
<b>DUBLIN</b>		1998	162,542	159,065	102,286	159,558
	1999	196,936	191,102	113,819	191,942	
	2000	221,586	218,686	126,195	216,433	
	2001	249,301	256,789	134,535	252,192	
	<b>2002</b>	<b>251,116</b>	<b>264,754</b>	<b>168,771</b>	<b>259,381</b>	
	<b>2002</b>	I	241,079	243,169	143,282	241,907
		II	252,154	260,247	179,153	256,523
		III	260,048	279,326	171,178	272,221
		<b>IV</b>	<b>254,161</b>	<b>277,216</b>	<b>174,704</b>	<b>269,408</b>
	<b>GALWAY</b>	1998	120,033	118,741	41,266	118,917
1999		139,676	137,177	76,184	137,510	
2000		187,898	155,208	67,029	160,972	
2001		172,921	171,991	107,912	171,578	
<b>2002</b>		<b>179,703</b>	<b>188,976</b>	<b>115,110</b>	<b>187,194</b>	
<b>2002</b>		I	176,523	178,618	115,750	178,140
		II	171,376	183,717	82,950	181,588
		III	180,640	198,375	121,500	195,576
		<b>IV</b>	<b>196,573</b>	<b>198,777</b>	<b>125,000</b>	<b>197,082</b>
<b>LIMERICK</b>		1998	101,780	105,294	-	104,327
	1999	114,213	124,537	71,105	122,146	
	2000	134,030	150,338	118,086	146,838	
	2001	149,948	155,807	109,197	154,515	
	<b>2002</b>	<b>169,430</b>	<b>170,210</b>	<b>124,131</b>	<b>169,577</b>	
	<b>2002</b>	I	156,569	163,719	93,000	161,681
		II	172,700	170,705	115,500	170,585
		III	176,232	170,098	138,000	170,655
		<b>IV</b>	<b>172,869</b>	<b>176,933</b>	<b>137,700</b>	<b>175,897</b>
	<b>WATERFORD</b>	1998	103,555	110,663	-	108,789
1999		124,166	134,938	90,151	132,510	
2000		120,157	155,252	111,058	145,087	
2001		139,638	163,601	126,783	157,767	
<b>2002</b>		<b>159,151</b>	<b>174,820</b>	<b>129,051</b>	<b>169,681</b>	
<b>2002</b>		I	147,648	169,096	-	162,617
		II	146,550	171,661	118,974	162,883
		III	176,708	177,644	135,676	176,307
		<b>IV</b>	<b>166,993</b>	<b>179,069</b>	<b>136,820</b>	<b>175,311</b>
<b>OTHER AREAS</b>		1998	120,581	116,011	49,345	116,639
	1999	141,175	136,342	78,964	137,031	
	2000	163,202	152,323	85,150	154,141	
	2001	170,576	167,431	116,074	167,493	
	<b>2002</b>	<b>181,993</b>	<b>180,703</b>	<b>122,569</b>	<b>179,988</b>	
	<b>2002</b>	I	176,906	172,297	116,968	172,690
		II	181,750	182,343	124,198	181,091
		III	184,958	179,693	123,470	179,536
		<b>IV</b>	<b>184,391</b>	<b>187,700</b>	<b>123,153</b>	<b>186,131</b>

\* Includes Permanent tsb and First Active plc. - See note on page 7.

## NEW APARTMENT PRICES

Average price of new apartments for which loans were approved by:-

Area	Year and Quarter	Building Societies €	* Banks and Other Agencies €	Local Authorities €	All Agencies €	
<b>WHOLE COUNTRY</b>	1998	120,658	141,834	-	134,823	
	1999	166,009	169,048	126,474	168,033	
	2000	207,931	204,876	116,420	205,682	
	2001	189,941	201,519	164,142	196,386	
	<b>2002</b>	<b>216,694</b>	<b>224,044</b>	<b>165,434</b>	<b>220,298</b>	
	<b>2002</b>	I	198,741	212,529	164,067	206,328
		II	209,035	219,955	170,659	215,007
		III	231,834	231,452	158,115	230,223
		<b>IV</b>	<b>245,713</b>	<b>234,964</b>	<b>165,823</b>	<b>236,034</b>
	<b>CORK</b>	1998	101,530	117,856	-	111,795
1999		163,222	128,335	-	144,711	
2000		218,521	154,970	124,371	191,725	
2001		149,957	168,465	142,846	159,741	
<b>2002</b>		<b>169,387</b>	<b>181,300</b>	<b>122,000</b>	<b>175,674</b>	
<b>2002</b>		I	152,419	169,484	-	161,302
		II	162,191	180,072	122,000	170,617
		III	205,064	198,410	-	201,367
		<b>IV</b>	<b>181,215</b>	<b>183,958</b>	<b>-</b>	<b>183,043</b>
<b>DUBLIN</b>		1998	151,904	174,635	-	166,677
	1999	193,024	205,842	126,474	201,714	
	2000	248,820	240,684	135,862	243,338	
	2001	227,596	223,475	176,861	224,485	
	<b>2002</b>	<b>250,845</b>	<b>251,864</b>	<b>171,366</b>	<b>249,250</b>	
	<b>2002</b>	I	231,444	243,189	173,040	237,169
		II	256,292	241,741	172,531	245,412
		III	251,790	260,659	164,620	255,543
		<b>IV</b>	<b>268,815</b>	<b>265,060</b>	<b>173,269</b>	<b>262,049</b>
	<b>GALWAY</b>	1998	95,488	131,476	-	117,404
1999		162,834	147,648	-	152,428	
2000		196,484	184,041	-	190,509	
2001		154,318	181,857	111,737	168,145	
<b>2002</b>		<b>161,321</b>	<b>197,268</b>	<b>145,000</b>	<b>190,217</b>	
<b>2002</b>		I	154,577	205,050	-	194,842
		II	149,749	180,991	-	172,498
		III	184,750	194,388	-	193,550
		<b>IV</b>	<b>189,033</b>	<b>210,973</b>	<b>145,000</b>	<b>205,996</b>
<b>LIMERICK</b>		1998	103,067	103,780	-	103,565
	1999	116,525	120,144	-	118,980	
	2000	130,193	145,597	120,625	137,457	
	2001	115,761	151,401	100,944	129,876	
	<b>2002</b>	<b>148,597</b>	<b>165,297</b>	<b>98,405</b>	<b>159,457</b>	
	<b>2002</b>	I	129,548	146,965	98,405	138,592
		II	128,233	157,463	-	148,109
		III	184,192	170,869	-	175,714
		<b>IV</b>	<b>195,286</b>	<b>186,531</b>	<b>-</b>	<b>188,333</b>
	<b>WATERFORD</b>	1998	97,444	102,120	-	100,717
1999		126,354	124,333	-	125,421	
2000		153,584	148,336	-	152,424	
2001		117,101	151,099	-	127,174	
<b>2002</b>		<b>121,868</b>	<b>152,947</b>	<b>-</b>	<b>137,604</b>	
<b>2002</b>		I	118,973	153,886	-	125,321
		II	112,559	170,268	-	139,610
		III	164,359	134,049	-	138,379
		<b>IV</b>	<b>184,550</b>	<b>148,859</b>	<b>-</b>	<b>155,348</b>
<b>OTHER AREAS</b>		1998	95,637	124,179	-	115,759
	1999	131,495	136,264	-	135,331	
	2000	147,269	153,723	107,610	150,911	
	2001	145,908	159,259	115,123	153,404	
	<b>2002</b>	<b>160,624</b>	<b>189,248</b>	<b>115,872</b>	<b>179,112</b>	
	<b>2002</b>	I	153,989	167,318	140,000	161,930
		II	146,650	205,401	-	184,153
		III	180,369	177,155	123,425	177,293
		<b>IV</b>	<b>190,970</b>	<b>197,498</b>	<b>100,277</b>	<b>194,625</b>

\* Includes Permanent tsb and First Active plc. - See note on page 7.

**SECOND-HAND HOUSE PRICES (EXCLUDING APARTMENTS)**

Average price of second-hand houses for which loans were approved by:-

Area	Year and Quarter	Building Societies €	* Banks and Other Agencies €	Local Authorities €	All Agencies €	
<b>WHOLE COUNTRY</b>	1998	147,683	132,688	78,128	134,428	
	1999	177,940	161,297	104,562	163,142	
	2000	204,308	188,757	118,916	190,165	
	2001	229,305	204,356	135,683	206,490	
	<b>2002</b>	<b>244,007</b>	<b>226,659</b>	<b>140,609</b>	<b>227,329</b>	
	<b>2002</b>	I	228,693	212,996	136,056	213,640
		II	240,727	226,546	145,962	226,626
		III	247,983	227,671	139,982	228,692
		<b>IV</b>	<b>260,650</b>	<b>238,612</b>	<b>138,328</b>	<b>240,114</b>
	<b>CORK</b>	1998	122,918	108,631	66,608	110,700
1999		141,941	140,789	77,627	140,015	
2000		175,621	169,944	111,950	169,491	
2001		195,616	179,439	119,458	180,467	
<b>2002</b>		<b>199,424</b>	<b>202,834</b>	<b>123,401</b>	<b>200,633</b>	
<b>2002</b>		I	200,214	184,744	116,131	185,381
		II	194,445	197,129	127,096	195,535
		III	205,439	207,109	125,904	204,797
		<b>IV</b>	<b>198,674</b>	<b>219,585</b>	<b>130,025</b>	<b>215,731</b>
<b>DUBLIN</b>		1998	187,350	179,688	97,826	178,534
	1999	223,090	214,921	118,742	212,383	
	2000	250,028	254,052	132,563	248,451	
	2001	277,692	277,733	160,492	271,421	
	<b>2002</b>	<b>305,682</b>	<b>308,466</b>	<b>170,472</b>	<b>302,053</b>	
	<b>2002</b>	I	278,915	284,445	167,362	278,817
		II	301,127	311,620	171,607	301,631
		III	314,886	311,993	169,939	306,239
		<b>IV</b>	<b>332,899</b>	<b>327,698</b>	<b>173,136</b>	<b>324,638</b>
	<b>GALWAY</b>	1998	129,681	127,559	84,543	127,709
1999		136,689	150,626	79,712	148,177	
2000		155,453	170,935	77,771	168,121	
2001		219,242	188,989	111,204	192,652	
<b>2002</b>		<b>204,898</b>	<b>208,971</b>	<b>104,805</b>	<b>207,757</b>	
<b>2002</b>		I	204,920	196,417	102,500	195,799
		II	218,986	198,183	114,700	199,844
		III	168,050	214,947	97,917	210,034
		<b>IV</b>	<b>222,770</b>	<b>225,304</b>	<b>125,000</b>	<b>224,953</b>
<b>LIMERICK</b>		1998	94,697	99,669	44,860	96,967
	1999	126,146	118,723	55,336	118,943	
	2000	135,726	142,429	75,896	140,397	
	2001	172,619	158,491	100,988	158,600	
	<b>2002</b>	<b>173,974</b>	<b>173,980</b>	<b>105,197</b>	<b>172,731</b>	
	<b>2002</b>	I	168,851	164,960	113,115	164,429
		II	169,976	178,456	102,127	175,522
		III	185,787	169,667	101,350	170,678
		<b>IV</b>	<b>170,527</b>	<b>182,975</b>	<b>104,664</b>	<b>180,840</b>
	<b>WATERFORD</b>	1998	97,276	96,051	60,551	94,143
1999		119,843	116,944	78,523	115,884	
2000		126,880	148,961	93,463	141,922	
2001		150,673	163,298	116,692	157,830	
<b>2002</b>		<b>166,008</b>	<b>175,708</b>	<b>117,556</b>	<b>172,521</b>	
<b>2002</b>		I	130,749	171,364	-	162,456
		II	170,828	168,922	116,553	167,347
		III	183,078	177,003	120,847	175,227
		<b>IV</b>	<b>190,591</b>	<b>185,254</b>	<b>112,606</b>	<b>184,113</b>
<b>OTHER AREAS</b>		1998	116,547	111,814	50,834	111,726
	1999	146,298	133,780	78,603	135,266	
	2000	172,203	157,020	102,257	158,679	
	2001	188,444	170,991	107,509	171,958	
	<b>2002</b>	<b>195,690</b>	<b>194,366</b>	<b>110,179</b>	<b>192,805</b>	
	<b>2002</b>	I	183,897	178,556	109,860	177,577
		II	191,026	194,587	106,885	192,565
		III	201,988	198,901	111,965	197,546
		<b>IV</b>	<b>205,324</b>	<b>203,131</b>	<b>112,072</b>	<b>201,566</b>

\* Includes Permanent tsb and First Active plc. - See note on page 7.

## SECOND-HAND APARTMENT PRICES

Average price of second-hand apartments for which loans were approved by:-

Area	Year and Quarter	Building Societies €	* Banks and Other Agencies €	Local Authorities €	All Agencies €	
<b>WHOLE COUNTRY</b>	1998	125,568	146,568	85,723	136,099	
	1999	147,626	176,276	120,009	166,492	
	2000	179,424	208,655	138,846	196,949	
	2001	179,977	217,214	158,695	201,014	
	<b>2002</b>	<b>204,279</b>	<b>243,445</b>	<b>167,772</b>	<b>233,080</b>	
	<b>2002</b>	I	182,697	225,535	151,483	210,643
		II	193,233	248,965	165,788	231,878
		III	230,661	241,174	171,509	238,252
		<b>IV</b>	<b>243,872</b>	<b>253,513</b>	<b>172,955</b>	<b>251,148</b>
	<b>CORK</b>	1998	103,537	106,178	-	104,643
1999		103,161	143,659	-	125,514	
2000		133,488	186,090	-	160,047	
2001		139,245	169,421	-	158,691	
<b>2002</b>		<b>162,916</b>	<b>201,422</b>	-	<b>190,166</b>	
<b>2002</b>		I	158,515	179,465	-	169,972
		II	149,883	184,915	-	172,339
		III	186,317	211,863	-	208,031
		<b>IV</b>	<b>191,110</b>	<b>223,533</b>	-	<b>217,942</b>
<b>DUBLIN</b>		1998	145,380	165,277	88,008	155,793
	1999	174,745	199,712	121,796	191,235	
	2000	223,029	239,382	138,846	232,431	
	2001	233,599	245,973	159,387	239,238	
	<b>2002</b>	<b>251,779</b>	<b>276,576</b>	<b>171,642</b>	<b>269,651</b>	
	<b>2002</b>	I	228,916	254,534	162,780	246,779
		II	253,207	280,115	165,788	272,752
		III	258,120	275,549	173,943	270,058
		<b>IV</b>	<b>271,917</b>	<b>292,053</b>	<b>177,283</b>	<b>286,418</b>
	<b>GALWAY</b>	1998	97,884	135,400	-	116,642
1999		110,131	149,858	-	136,211	
2000		129,104	177,473	-	147,914	
2001		145,228	181,783	-	164,763	
<b>2002</b>		<b>159,417</b>	<b>206,087</b>	<b>95,000</b>	<b>196,515</b>	
<b>2002</b>		I	143,000	182,325	95,000	166,995
		II	161,712	223,593	-	202,698
		III	198,500	184,280	-	185,228
		<b>IV</b>	<b>196,867</b>	<b>222,305</b>	-	<b>221,301</b>
<b>LIMERICK</b>		1998	94,743	93,529	-	94,019
	1999	108,678	136,672	-	121,574	
	2000	178,182	144,188	-	163,216	
	2001	140,316	136,100	-	138,977	
	<b>2002</b>	<b>137,199</b>	<b>182,045</b>	<b>134,500</b>	<b>167,312</b>	
	<b>2002</b>	I	135,478	129,133	-	131,939
		II	136,790	215,645	-	180,033
		III	145,340	173,168	135,000	168,824
		<b>IV</b>	<b>143,855</b>	<b>198,852</b>	<b>134,000</b>	<b>191,905</b>
	<b>WATERFORD</b>	1998	90,304	89,622	-	90,024
1999		110,847	115,765	-	112,981	
2000		141,105	134,395	-	138,869	
2001		120,114	117,602	-	119,477	
<b>2002</b>		<b>124,632</b>	<b>159,830</b>	-	<b>144,187</b>	
<b>2002</b>		I	119,420	180,277	-	134,025
		II	117,000	127,836	-	120,825
		III	151,876	143,906	-	145,566
		<b>IV</b>	<b>190,000</b>	<b>184,344</b>	-	<b>184,797</b>
<b>OTHER AREAS</b>		1998	110,055	123,093	39,997	115,779
	1999	116,953	133,557	91,421	128,647	
	2000	139,943	153,821	-	149,350	
	2001	143,798	162,855	120,625	152,440	
	<b>2002</b>	<b>154,619</b>	<b>191,185</b>	-	<b>180,778</b>	
	<b>2002</b>	I	147,184	187,237	-	171,491
		II	153,356	203,884	-	186,025
		III	161,916	170,840	-	169,208
		<b>IV</b>	<b>173,717</b>	<b>194,392</b>	-	<b>191,391</b>

\* Includes Permanent tsb and First Active plc. - See note on page 7.

## ANALYSIS OF LOAN APPROVALS \*

## RANGES OF HOUSE PRICES - DUBLIN AREA

Year	Not exceeding €120,000	€120,001to €160,000	€160,001to €200,000	€200,001to €250,000	€250,001to €300,000	Exceeding €300,000
Percentages	%	%	%	%	%	%
<b>NEW HOUSES</b>						
1998	46.4	32.2	11.4	4.7	2.6	2.8
1999	11.5	36.1	28.1	11.1	5.8	7.3
2000	1.6	14.6	42.8	20.2	7.1	13.6
2001	0.7	5.2	31.7	36.5	12.2	13.8
<b>2002</b>	<b>0.6</b>	<b>4.8</b>	<b>28.4</b>	<b>33.3</b>	<b>12.8</b>	<b>20.0</b>
<b>SECOND - HAND HOUSES</b>						
1998	45.0	23.9	12.4	7.9	3.9	6.9
1999	16.9	30.0	20.2	12.9	7.0	13.1
2000	4.8	21.0	26.1	19.0	9.6	19.4
2001	1.9	10.9	30.3	26.3	11.6	19.1
<b>2002</b>	<b>0.8</b>	<b>5.4</b>	<b>22.7</b>	<b>27.8</b>	<b>13.4</b>	<b>29.8</b>
<b>ALL HOUSES</b>						
1998	45.4	26.2	12.1	7.0	3.6	5.7
1999	15.9	31.2	21.7	12.5	6.7	12.0
2000	4.2	19.9	29.2	19.2	9.2	18.4
2001	1.7	9.9	30.5	28.2	11.7	18.1
<b>2002</b>	<b>0.8</b>	<b>5.3</b>	<b>23.9</b>	<b>28.9</b>	<b>13.3</b>	<b>27.8</b>

\* See note on page 9.

## ANALYSIS OF LOAN APPROVALS \*

## RANGES OF HOUSE PRICES - WHOLE COUNTRY

Year	Not exceeding €120,000	€120,001to €160,000	€160,001to €200,000	€200,001to €250,000	€250,001to €300,000	Exceeding €300,000
Percentages	%	%	%	%	%	%

## NEW HOUSES

1998	64.8	21.4	7.7	3.2	1.3	1.5
1999	44.4	28.7	14.0	6.6	3.0	3.3
2000	27.0	31.1	22.0	10.6	4.4	4.9
2001	13.3	31.2	26.6	15.8	6.3	6.8
<b>2002</b>	<b>8.1</b>	<b>27.5</b>	<b>29.7</b>	<b>17.8</b>	<b>7.6</b>	<b>9.4</b>

SECOND - HAND  
HOUSES

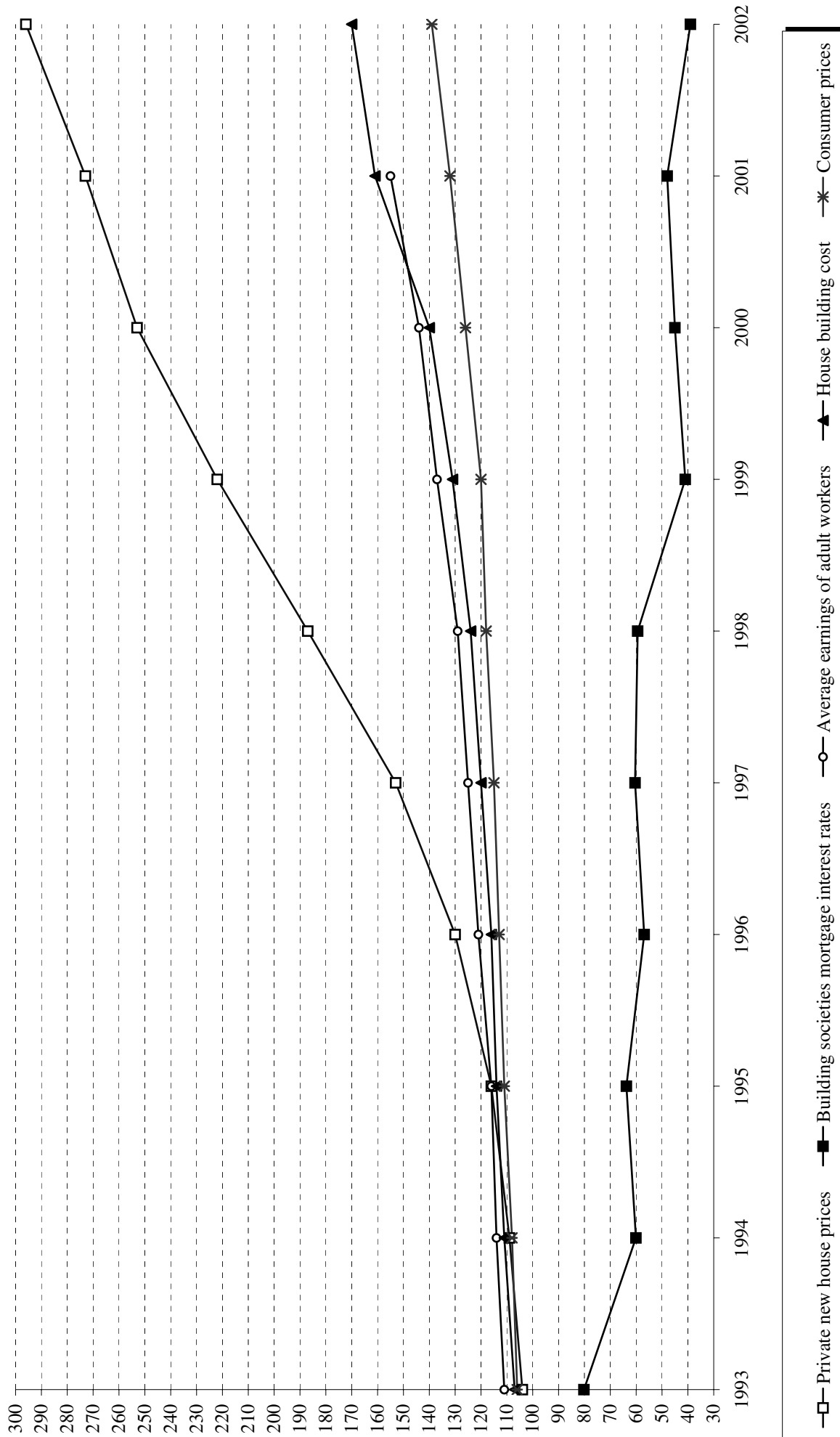
1998	61.9	18.7	8.3	4.9	2.6	3.6
1999	40.4	25.1	14.5	8.5	4.4	7.1
2000	25.5	25.6	19.9	12.4	6.2	10.5
2001	17.4	22.6	24.6	16.6	7.6	11.3
<b>2002</b>	<b>11.5</b>	<b>19.3</b>	<b>24.4</b>	<b>19.2</b>	<b>8.8</b>	<b>16.7</b>

## ALL HOUSES

1998	63.0	19.7	8.1	4.2	2.1	2.8
1999	41.7	26.3	14.3	7.9	4.0	5.9
2000	26.0	27.5	20.6	11.8	5.6	8.6
2001	16.0	25.5	25.3	16.3	7.1	9.8
<b>2002</b>	<b>10.2</b>	<b>22.4</b>	<b>26.4</b>	<b>18.7</b>	<b>8.4</b>	<b>14.0</b>

\* See note on page 9.

**TRENDS IN HOUSE PRICES, BUILDING SOCIETIES MORTGAGE INTEREST RATES, EARNINGS, COST INDICES**  
 (Base 1st. Quarter 1991 = 100)



## Trends in private new house prices, building societies mortgage interest rates, earnings, house building costs and consumer prices

Base: 1st Quarter 1991 = 100

	Column 1	Column 2	Column 3	Column 4	Column 5
Year and Quarter	Private new house prices	Building societies mortgage interest rates	Average earnings of adult workers	House Building Cost	Consumer Prices
1993	104	80	111	107	106
1994	109	60	114	111	108
1995	116	64	116	114	111
1996	130	57	121	116	113
1997	153	60	125	120	115
1998	187	59	129	124	118
1999	222	41	137	131	120
2000	253	45	144	* 140	126
2001	273	48	155	161	132
<b>2002</b>	<b>296</b>	<b>39</b>	<b>n/a</b>	<b>170</b>	<b>139</b>
2001					
QI	273	51	148	154	129
QII	280	50	155	# 156	132
QIII	267	48	156	165	133
QIV	270	42	159	168	134
<b>2002</b>					
QI	284	39	157	168	136
QII	294	39	160	168	138
QIII	297	39	166	173	139
<b>QIV</b>	<b>309</b>	<b>38</b>	<b>n/a</b>	<b>173</b>	<b>141</b>

1. The figures in Column 1 are based on the average price of new houses for which loans were approved by the main lending agencies as given on pages 34-35.
2. Column 2 is based on building societies mortgage loans, published by Central Statistics Office.
3. Column 3 relates to the figures for average weekly earnings of adult workers in manufacturing industries, published by the Central Statistics Office. The series has been updated since 1996 using a new methodology and therefore, it is not directly comparable with those for earlier years.
4. The figures in Column 4 are based on the House Building Cost Index on the 1st day of the third month in each quarter.
  - \* The index since October, 2000, includes the first phase of an agreement following a review of rates of pay and grading structures for the Construction Industry and the first phase increase under the Programme for Prosperity and Fairness (PPF).
  - # The index includes 2% PPF Revised Terms from 1st April, 2001.
5. Column 5 is based on the Consumer Price Index, published by the Central Statistics Office.

## NATIONAL HOUSE BUILDING COST INDEX

Base: January 1991 = 100

Month	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
January	102.6	105.3	109.2	113.5	115.9	118.0	122.9	126.3	135.8	154.3	169.9
February	103.4	105.1	109.3	114.1	115.7	118.5	123.1	126.4	136.1	154.7	170.0
March	103.5	105.1	109.4	114.1	115.9	118.8	123.8	126.5	136.4	155.6	~169.5
April	104.9	107.6	110.3	114.1	115.9	119.8	123.8	130.5	136.5	# 157.4	169.5
May	104.9	107.7	110.1	114.1	115.9	119.8	124.5	130.5	136.8	157.6	169.5
June	104.9	107.7	110.6	114.1	116.0	119.9	124.5	130.5	136.9	157.7	169.7
July	105.0	107.8	110.7	114.5	116.0	120.8	125.7	131.5	137.2	161.1	173.8
August	105.0	107.8	110.9	114.5	116.0	121.0	125.7	131.5	137.2	165.9	173.9
September	105.5	108.2	112.2	115.7	116.9	121.5	126.0	134.1	137.7	166.0	173.9
October	105.5	108.4	112.7	115.8	117.1	122.0	126.2	134.7	*153.8	169.3	173.9
November	105.4	108.4	112.9	115.9	117.2	122.6	126.2	134.8	153.8	169.4	174.0
December	105.2	108.7	113.1	115.9	117.2	122.6	126.1	134.9	153.9	169.3	174.1
<b>Yearly average</b>	104.7	107.3	111.0	114.7	116.3	120.4	124.9	131.0	141.0	161.5	171.8
<b>Increase on previous year</b>	2.4%	2.5%	3.4%	3.3%	1.4%	3.5%	3.7%	4.9%	7.6%	14.5%	6.4%

1. The index relates to costs ruling on the first day of each month.

2. The index relates solely to labour and material costs which should normally not exceed 65% of the total price of a house. It does not include items such as overheads, profit, interest charges, land development etc.

\* The index since October, 2000, includes the first phase of an agreement following a review of rates of pay and grading structures for the Construction Industry and the first phase increase under the Programme for Prosperity and Fairness (PPF).

# The index includes 2% PPF Revised Terms from 1st April, 2001.

~ The drop in the March 2002 figure is due to a decrease in the rate of PRSI from 12% to 10% with effect from 1st March, 2002.

**PART V - LOCAL AUTHORITY VOLUNTARY AND CO-OPERATIVE HOUSING**

**SUMMARY 2002 (p)**

County Councils	Local Authority housing			Voluntary & Co-operative housing*		GRAND TOTAL		
	completions	acquisitions	in progress	completions	in progress	completions	acquisitions	in progress
Carlow	12	18	118	0	0	12	18	118
Cavan	210	4	179	0	40	210	4	219
Clare	49	55	123	4	35	53	55	158
Cork	209	87	384	105	92	314	87	476
Donegal	549	11	182	56	123	605	11	305
D/L.-Rathdown	59	26	257	23	41	82	26	298
Fingal	132	5	342	21	175	153	5	517
Galway	103	22	99	87	141	190	22	240
Kerry	160	6	248	55	31	215	6	279
Kildare	148	7	170	44	40	192	7	210
Kilkenny	26	16	29	5	41	31	16	70
Laois	54	9	204	0	130	54	9	334
Leitrim	52	5	47	27	0	79	5	47
Limerick	134	14	154	49	72	183	14	226
Longford	107	20	50	8	82	115	20	132
Louth	156	6	200	24	169	180	6	369
Mayo	25	0	150	9	32	34	0	182
Meath	138	4	200	90	8	228	4	208
Monaghan	38	9	95	15	20	53	9	115
North Tipperary	97	4	220	0	34	97	4	254
Offaly	110	11	126	6	80	116	11	206
Roscommon	78	11	122	12	19	90	11	141
Sligo	66	22	196	14	60	80	22	256
South Dublin	93	15	414	20	4	113	15	418
South Tipperary	69	5	147	36	45	105	5	192
Waterford	152	0	66	0	18	152	0	84
Westmeath	54	10	203	8	0	62	10	203
Wexford	278	21	201	62	120	340	21	321
Wicklow	151	25	166	45	6	196	25	172
<b>City Councils</b>								
Cork	148	24	308	94	46	242	24	354
Dublin	500	180	734	344	703	844	180	1,437
Galway	77	0	330	12	106	89	0	436
Limerick	13	16	128	35	1	48	16	129
Waterford	156	3	176	50	27	206	3	203
<b>TOTALS</b>	<b>4,403</b>	<b>671</b>	<b>6,768</b>	<b>1,360</b>	<b>2,541</b>	<b>5,763</b>	<b>671</b>	<b>9,309</b>

Footnotes:- County Council areas include Borough and Town Councils.

\* Voluntary & co-operative housing consists of housing provided under the capital loan & subsidy and capital assistance schemes as shown on page 50.

LOCAL AUTHORITY HOUSING OUTPUT

NEW BUILD AND ACQUISITIONS

County Councils	Completions				Acquisitions				Acquired	Completed * 2002 (p)	Commenced	In progress at 31 Dec'02
	1998	1999	2000	2001	1998	1999	2000	2001				
Carlow	35	39	34	99	5	5	5	19	18	12	79	118
Cavan	42	67	37	93	9	10	4	27	4	210	146	179
Clare	59	104	20	71	21	27	8	34	55	49	83	123
Cork	140	179	113	303	29	74	114	111	87	209	158	384
Donegal	131	210	176	181	8	8	15	28	11	549	193	182
D/Laoghaire-Rathdown	109	38	11	63	8	15	19	35	26	59	84	257
Fingal	42	51	26	107	16	15	11	30	5	132	109	342
Galway	60	81	83	113	2	1	6	13	22	103	74	99
Kerry	123	167	81	169	16	2	8	4	6	160	91	248
Kildare	104	118	61	179	8	7	25	13	7	148	8	170
Kilkenny	36	33	38	70	12	14	17	13	16	26	3	29
Laois	27	48	48	107	3	9	20	21	9	54	99	204
Leitrim	28	30	32	53	5	1	2	4	5	52	47	47
Limerick	59	57	36	58	8	21	21	30	14	134	76	154
Longford	50	58	36	102	22	19	31	44	20	107	25	50
Louth	129	103	72	90	6	1	21	25	6	156	93	200
Mayo	73	102	114	108	0	3	3	2	0	25	80	150
Meath	73	139	54	164	8	25	7	6	4	138	41	200
Monaghan	63	9	50	104	6	3	6	16	9	38	81	95
North Tipperary	63	50	13	71	6	6	10	17	4	97	198	220
Offaly	19	65	59	61	5	11	13	12	11	110	103	126
Roscommon	53	13	18	36	8	2	10	18	11	78	105	122
Sligo	66	25	50	68	15	33	20	40	22	66	78	196
South Dublin	166	147	86	140	15	52	61	55	15	93	156	414
South Tipperary	69	78	62	56	12	12	6	0	5	69	134	147
Waterford	49	65	48	50	5	1	9	22	0	152	118	66
Westmeath	52	4	100	39	8	20	22	40	10	54	124	203
Wexford	94	132	191	144	5	6	16	26	21	278	192	201
Wicklow	162	115	70	122	23	25	10	45	25	151	79	166
<b>City Councils</b>												
Cork	68	154	102	69	76	80	106	95	24	148	228	308
Dublin	270	202	143	311	121	280	361	505	180	500	199	734
Galway	125	125	56	47	4	5	4	5	0	77	266	330
Limerick	56	56	35	153	8	3	11	19	16	13	91	128
Waterford	76	45	49	21	8	8	1	26	3	156	37	176
<b>TOTALS</b>	<b>2,771</b>	<b>2,909</b>	<b>2,204</b>	<b>3,622</b>	<b>511</b>	<b>804</b>	<b>1,003</b>	<b>1,400</b>	<b>671</b>	<b>4,403</b>	<b>3,678</b>	<b>6,768</b>

Footnotes:- County Council areas include Borough and Town Councils.

\* A detailed breakdown is shown on page 49.

LOCAL AUTHORITY HOUSING OUTPUT

NEW BUILD AND ACQUISITIONS 2002 (p)

County Councils	Acquired	Completed	Commenced	Town Councils	Acquired	Completed	Commenced
Carlow	4	12	23	Arklow	0	0	20
Cavan	3	150	128	Athlone	7	16	50
Clare	39	29	71	Athy	0	7	7
Cork(North)	8	52	49	Ballina	0	2	0
Cork(South)	16	75	52	Ballinasloe	0	24	0
Cork(West)	13	64	45	Birr	1	23	8
Donegal	6	409	74	Bray	15	56	21
D/Laoghaire-Rathdown	26	59	84	Buncrana	0	67	23
Fingal	5	132	109	Bundoran	0	0	22
Galway	22	79	74	Carlow	14	0	56
Kerry	4	121	41	Carrickmacross	2	0	0
Kildare	6	141	1	Carrick-on -Suir	0	0	0
Kilkenny	7	21	3	Cashel	0	0	0
Laois	9	54	99	Castlebar	0	0	0
Leitrim	5	52	47	Castleblayney	0	0	0
Limerick	14	134	76	Cavan	1	60	18
Longford	16	77	25	Clonakilty	0	1	5
Louth	0	54	63	Clones	0	0	0
Mayo	0	23	80	Cobh	15	1	1
Meath	4	138	29	Dundalk	0	52	0
Monaghan	7	38	47	Dungarvan	0	42	59
North Tipperary	0	66	95	Ennis	14	14	12
Offaly	10	55	70	Enniscorthy	2	28	48
Roscommon	11	78	105	Fermoy	3	0	0
Sligo	17	66	44	Kells	0	0	12
South Dublin	15	93	156	Killarney	0	16	6
South Tipperary	5	69	103	Kilrush	2	6	0
Waterford	0	110	59	Kinsale	5	0	0
Westmeath	3	38	74	Letterkenny	5	73	74
Wexford	10	144	106	Listowel	0	11	10
Wicklow	7	79	34	Longford	4	30	0
Total (1)	292	2,712	2,066	Macroom	14	16	0
				Mallow	7	0	0
<b>City Councils</b>				Midleton	2	0	0
Cork	24	148	228	Monaghan	0	0	34
Dublin	180	500	199	Naas	1	0	0
Galway	0	77	266	Navan	0	0	0
Limerick	16	13	91	Nenagh	2	0	48
Waterford	3	156	37	New Ross	2	48	36
Total (2)	223	894	821	Skibbereen	0	0	0
				Templemore	2	4	0
<b>Borough Councils</b>				Thurles	0	27	55
Clonmel	0	0	0	Tipperary	0	0	31
Drogheda	6	50	30	Tralee	2	12	34
Kilkenny	9	5	0	Trim	0	0	0
Sligo	5	0	34	Tullamore	0	32	25
Wexford	7	58	2	Westport	0	0	0
Total (3)	27	113	66	Wicklow	3	16	4
				Youghal	4	0	6
				Total (4)	129	684	725
				<b>TOTAL (1+2+3+4)</b>	<b>671</b>	<b>4,403</b>	<b>3,678</b>

**VOLUNTARY AND CO-OPERATIVE HOUSING OUTPUT**

**CAPITAL LOAN & SUBSIDY SCHEME \***

**CAPITAL ASSISTANCE SCHEME**

County Councils	CAPITAL LOAN & SUBSIDY SCHEME *			CAPITAL ASSISTANCE SCHEME		
	No. of houses completed or acquired in 2002	No. of houses in progress at 31 Dec 2002	No. of houses commenced at 31 Dec 2002	No. of houses completed or acquired in 2002	No. of houses in progress at 31 Dec 2002	No. of houses commenced at 31 Dec 2002
Carlow	0	0	0	0	0	0
Cavan	0	0	0	0	40	40
Clare	0	0	0	4	35	35
Cork	14	27	41	91	65	54
Donegal	37	61	34	19	62	64
Dun Laoghaire-Rathdown	0	0	0	23	41	64
Fingal	7	48	10	14	127	141
Galway	43	77	59	44	64	54
Kerry	38	0	2	17	31	34
Kildare	44	14	0	0	26	26
Kilkenny	0	18	18	5	23	28
Laois	0	60	60	0	70	140
Leitrim	8	0	0	19	0	14
Limerick	14	0	0	35	72	57
Longford	8	82	8	0	0	0
Louth	24	134	75	0	35	35
Mayo	2	0	0	7	32	21
Meath	62	0	0	28	8	6
Monaghan	10	0	6	5	20	20
North Tipperary	0	0	0	0	34	34
Offaly	0	64	0	6	16	12
Roscommon	12	13	26	0	6	6
Sligo	0	21	21	14	39	57
South Dublin	14	4	4	6	0	0
South Tipperary	15	41	41	21	4	7
Waterford	0	18	0	0	0	0
Westmeath	0	0	0	8	0	0
Wexford	51	82	81	11	38	0
Wicklow	0	0	0	45	6	22
<b>City Councils</b>						
Cork	14	36	50	80	10	32
Dublin	206	355	326	138	348	124
Galway	0	100	100	12	6	4
Limerick	26	0	0	9	1	8
Waterford	12	27	12	38	0	0
<b>GRAND TOTAL</b>	<b>661</b>	<b>1,282</b>	<b>974</b>	<b>699</b>	<b>1,259</b>	<b>1,139</b>

Footnotes:- County Council areas include Borough and Town Councils.

\* formally known as Rental Subsidy scheme.

**SALE OF LOCAL AUTHORITY HOUSES**

<b>County Councils</b>					<b>Sales completed</b>	<b>Sales approved*</b>	<b>Applications received</b>
	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>		
Carlow	17	60	67	39	25	93	106
Cavan	12	21	23	29	28	57	76
Clare	42	29	34	42	9	39	63
Cork	121	121	129	66	70	256	270
Donegal	91	60	70	75	57	116	123
D/Laoghaire-Rathdown	23	34	7	9	7	32	74
Fingal	98	33	17	22	24	21	50
Galway	33	33	28	24	46	157	174
Kerry	100	128	135	142	112	131	255
Kildare	18	36	25	20	21	47	55
Kilkenny	45	61	70	32	42	147	119
Laois	46	31	30	14	8	50	61
Leitrim	14	24	13	12	10	0	10
Limerick	20	31	22	25	30	74	62
Longford	10	29	27	15	8	43	51
Louth	118	103	62	38	42	110	130
Mayo	81	45	63	61	57	132	160
Meath	25	31	16	30	18	46	66
Monaghan	28	49	38	19	16	15	31
North Tipperary	44	63	52	35	22	69	34
Offaly	60	64	52	46	21	17	40
Roscommon	9	12	16	5	13	36	41
Sligo	15	37	16	15	17	30	44
South Dublin	286	396	230	178	113	267	311
South Tipperary	70	87	96	72	59	67	87
Waterford	37	65	28	8	24	38	54
Westmeath	10	21	15	4	13	59	75
Wexford	72	101	126	69	48	166	182
Wicklow	73	45	41	22	27	45	90
<b>City Councils</b>							
Cork	65	102	80	69	49	68	92
Dublin	190	143	118	113	86	358	385
Galway	27	34	22	11	6	62	64
Limerick	47	47	21	31	24	35	45
Waterford	59	80	55	19	43	52	62
<b>TOTALS</b>	<b>2,006</b>	<b>2,256</b>	<b>1,844</b>	<b>1,411</b>	<b>1,195</b>	<b>2,935</b>	<b>3,542</b>

Footnotes:- County Council areas include Borough and Town Councils.

\* i.e. Letter issued by housing authority to tenant offering sale of dwelling.

**FIRST TIME LETTINGS BY LOCAL AUTHORITIES**

<b>County Councils</b>	<b>2001</b>			<b>2002</b>		
	<b>Completions</b>	<b>Casual Vacancies</b>	<b>Total Lettings</b>	<b>Completions</b>	<b>Casual Vacancies</b>	<b>Total Lettings</b>
Carlow	89	15	104	26	14	40
Cavan	38	19	57	137	12	149
Clare	78	34	112	39	58	97
Cork(North)	51	49	100	62	59	121
Cork(South)	70	31	101	115	73	188
Cork(West)	61	17	78	70	23	93
Donegal	165	52	217	330	108	438
Dun Laoghaire-Rathdown	90	115	205	84	67	151
Fingal	114	114	228	134	75	209
Galway	126	44	170	93	41	134
Kerry	44	24	68	76	26	102
Kildare	139	35	174	169	42	211
Kilkenny	64	37	101	30	45	75
Laois	100	24	124	84	60	144
Leitrim	34	42	76	68	46	114
Limerick	98	41	139	155	30	185
Longford	85	20	105	89	51	140
Louth	47	9	56	64	9	73
Mayo	24	45	69	48	61	109
Meath	92	24	116	107	32	139
Monaghan	53	25	78	33	22	55
North Tipperary	62	20	82	55	27	82
Offaly	57	10	67	56	16	72
Roscommon	38	23	61	86	41	127
Sligo	46	14	60	74	14	88
South Dublin	129	154	283	223	166	389
South Tipperary	36	42	78	81	48	129
Waterford	71	22	93	62	36	98
Westmeath	44	25	69	32	28	60
Wexford	96	42	138	107	51	158
Wicklow	61	24	85	104	24	128
<b>Total (1)</b>	<b>2,302</b>	<b>1,192</b>	<b>3,494</b>	<b>2,893</b>	<b>1,405</b>	<b>4,298</b>
<b>City Councils</b>						
Cork	242	201	443	134	178	312
Dublin	429	856	1,285	602	661	1,263
Galway	74	50	124	85	69	154
Limerick	148	137	285	17	193	210
Waterford	52	92	144	145	97	242
<b>Total (2)</b>	<b>945</b>	<b>1,336</b>	<b>2,281</b>	<b>983</b>	<b>1,198</b>	<b>2,181</b>
<b>Borough Councils</b>						
Clonmel	3	17	20	21	28	49
Drogheda	54	9	63	52	16	68
Kilkenny	12	26	38	3	11	14
Sligo	32	34	66	17	23	40
Wexford	8	22	30	58	20	78
<b>Total (3)</b>	<b>109</b>	<b>108</b>	<b>217</b>	<b>151</b>	<b>98</b>	<b>249</b>

**FIRST TIME LETTINGS BY LOCAL AUTHORITIES**

Town Councils	2001			2002		
	Completions	Casual Vacancies	Total Lettings	Completions	Casual Vacancies	Total Lettings
Arklow	44	9	53	0	8	8
Athlone	14	11	25	21	15	36
Athy	47	11	58	0	6	6
Ballina	n/a	n/a	n/a	n/a	n/a	n/a
Ballinasloe	n/a	n/a	n/a	24	16	40
Birr	1	10	11	3	1	4
Bray	25	12	37	61	27	88
Buncrana	0	2	2	39	1	40
Bundoran	1	7	8	0	2	2
Carlow	6	25	31	10	10	20
Carrickmacross	4	5	9	1	2	3
Carrick-on -Suir	2	13	15	0	11	11
Cashel	0	5	5	0	7	7
Castlebar	0	0	0	0	1	1
Castleblayney	3	1	4	0	5	5
Cavan	13	7	20	79	16	95
Clonakilty	0	3	3	0	2	2
Clones	18	0	18	0	5	5
Cobh	32	13	45	15	11	26
Dundalk	50	43	93	50	46	96
Dungarvan	8	8	16	49	8	57
Ennis	1	12	13	17	21	38
Enniscorthy	23	8	31	29	9	38
Fermoy	1	5	6	n/a	n/a	n/a
Kells	4	0	4	n/a	n/a	n/a
Killarney	13	2	15	n/a	n/a	n/a
Kilrush	23	16	39	8	14	22
Kinsale	0	4	4	n/a	n/a	n/a
Letterkenny	n/a	n/a	n/a	20	1	21
Listowel	22	1	23	10	10	20
Longford	6	18	24	6	0	6
Macroom	n/a	n/a	n/a	34	2	36
Mallow	32	11	43	7	15	22
Midleton	n/a	n/a	n/a	n/a	n/a	n/a
Monaghan	26	10	36	0	14	14
Naas	5	10	15	0	7	7
Navan	17	4	21	4	6	10
Nenagh	3	4	7	1	6	7
New Ross	15	4	19	38	8	46
Skibbereen	0	0	0	0	3	3
Templemore	n/a	n/a	n/a	n/a	n/a	n/a
Thurles	20	6	26	33	16	49
Tipperary	2	21	23	0	25	25
Tralee	57	28	85	16	31	47
Trim	20	2	22	0	6	6
Tullamore	2	6	8	54	7	61
Westport	2	7	9	0	6	6
Wicklow	n/a	n/a	n/a	16	6	22
Youghal	25	4	29	6	6	12
Total (4)	587	368	955	651	419	1,070
<b>TOTAL (1+2+3+4)</b>	<b>3,943</b>	<b>3,004</b>	<b>6,947</b>	<b>4,678</b>	<b>3,120</b>	<b>7,798</b>

**PART VI - ACTIVITY UNDER SOCIAL AND AFFORDABLE HOUSING SCHEMES**

**SUMMARY**

	<b>SHARED OWNERSHIP</b>			<b>AFFORDABLE HOUSING</b>		
	No. of transactions completed	No. of approvals in principle issued but transactions not yet completed	No. of applications received	No. of houses provided	No. of houses in progress at end of year	Houses proposed at end of year
1998	805	992	2,962			
1999	1,314	1,502	3,551	40	96	784
2000	1,190	1,520	4,049	86	381	2,227
2001	1,611	1,910	5,079	272	1,177	4,168
<b>2002</b>	<b>1,686</b>	<b>3,597</b>	<b>5,866</b>	<b>882</b>	<b>1,907</b>	<b>2,524</b>

	<b>EXTENSIONS TO LOCAL AUTHORITY HOUSES</b>				<b>IMPROVEMENT WORKS IN LIEU OF RE-HOUSING</b>			
	No. of extensions completed	No. of extensions in progress at end of year	No. of extensions commenced at end of year	Extensions approved but not commenced	No. of houses completed	No. of houses in progress at end of year	No. of houses commenced at end of year	Houses approved but not commenced
1998	205	65	191	324	152	122	172	236
1999	122	71	129	182	196	94	147	258
2000	153	85	177	159	123	107	128	228
2001	187	177	210	296	108	150	142	171
<b>2002</b>	<b>199</b>	<b>115</b>	<b>241</b>	<b>176</b>	<b>164</b>	<b>116</b>	<b>136</b>	<b>150</b>

	<b>MORTGAGE ALLOWANCE</b>			<b>SITES</b>			
	No. of houses surrendered	No. of final approvals issued but houses not yet surrendered	No. of applications received	No. of sites sold	No. of sites approved for sale but not sold at end of year	No. of sites identified for sale at end of year	No. of sites for which applications were received
1998	153	74	190	279	245	317	430
1999	122	53	131	339	405	489	568
2000	93	38	103	98	156	431	530
2001	132	56	186	188	166	361	495
<b>2002</b>	<b>188</b>	<b>74</b>	<b>241</b>	<b>141</b>	<b>137</b>	<b>239</b>	<b>374</b>

	<b>CAPITAL LOAN &amp; SUBSIDY SCHEME</b>			<b>CAPITAL ASSISTANCE SCHEME</b>		
	No. of houses completed	No. of houses in progress at end of year	No. of houses commenced at end of year	No. of houses completed	No. of houses in progress at end of year	No. of houses commenced at end of year
1998	202	514	n/a	283	n/a	n/a
1999	265	533	n/a	314	n/a	n/a
2000	467	952	797	484	713	542
2001	699	966	713	554	918	783
<b>2002</b>	<b>661</b>	<b>1,282</b>	<b>974</b>	<b>699</b>	<b>1,259</b>	<b>1,139</b>

Footnotes:- (a) Affordable Housing introduced in March, 1999; Extensions to Local Authority Houses introduced in May, 1995.  
 (b) In order to obtain better information in relation to activity on the Capital Loan & Subsidy and Capital Assistance Schemes, a revised format for the collection of the relevant data was introduced in 2000.

**SHARED OWNERSHIP - TRANSACTIONS COMPLETED DURING 2002**

**TRANSACTIONS COMPLETED BY CATEGORY**

	Local Authority Tenant/ Tenant Purchaser		Tenants for more than 1 year of a Rental Subsidy Scheme House		Approved for Local Authority Housing		Compliance with Income Formula		GRAND TOTAL
	Number eligible for rent subsidy		Number eligible for rent subsidy		Number eligible for rent subsidy		Number eligible for rent subsidy		
	Total	Total	Total	Total	Total	Total	Total	Total	
TOTAL	37	57	5	7	143	229	421	1,393	1,686
% OF TOTAL	2.2%	3.4%	0.3%	0.4%	8.5%	13.6%	25.0%	82.6%	100.0%

**TRANSACTIONS COMPLETED BY HOUSE TYPE**

	New House				Second-hand House		GRAND TOTAL	
	Subsidised site provided by Housing Authority				Own site	Other		Total
TOTAL	2		29	383	414	1,272	1,686	
% OF TOTAL	0.1%		1.7%	22.7%	24.6%	75.4%	100.0%	

**TRANSACTIONS COMPLETED BY HOUSE PRICE**

	Less than	€80,001to	€95,001to	€110,001to	€125,001to	€140,001to	Over	GRAND TOTAL
	€80,000	€95,000	€110,000	€125,000	€140,000	€155,000	€155,000	
	TOTAL	49	91	160	264	363	150	
% OF TOTAL	2.9%	5.4%	9.5%	15.7%	21.5%	8.9%	36.1%	100.0%

**TRANSACTIONS COMPLETED BY INCOME CATEGORY**

	Less than	€13,001to	€15,501to	€18,001to	€20,501to	€23,001to	Over	GRAND TOTAL
	€13,000	€15,500	€18,000	€20,500	€23,000	€25,500	€25,500	
	TOTAL	68	63	147	134	184	146	
% OF TOTAL	4.0%	3.7%	8.7%	7.9%	10.9%	8.7%	56.0%	100.0%

SHARED OWNERSHIP

AFFORDABLE HOUSING

County Councils	No. of transactions completed in 2002	No. of approvals in principle issued but transactions not yet completed	No. of applications received in 2002	No. of houses provided in 2002	No. of houses in progress at 31 Dec 2002	Houses proposed at 31 Dec 2002
Carlow	20	14	43	0	0	0
Cavan	5	9	22	30	10	0
Clare	66	141	153	0	0	0
Cork	142	274	534	34	146	275
Donegal	12	14	45	26	17	100
D/Laoghaire-Rathdown	27	44	162	0	0	5
Fingal	6	274	617	267	342	111
Galway	8	17	59	36	17	20
Kerry	12	27	111	8	4	50
Kildare	89	186	289	0	52	0
Kilkenny	63	153	168	28	19	13
Laois	35	59	78	30	86	235
Leitrim	4	5	12	0	0	0
Limerick	35	39	116	0	0	23
Longford	16	17	39	48	8	0
Louth	24	23	104	0	42	0
Mayo	6	3	44	30	82	0
Meath	24	57	128	37	40	40
Monaghan	6	7	14	0	8	65
North Tipperary	31	41	101	0	6	20
Offaly	25	31	76	0	20	14
Roscommon	4	6	44	0	0	60
Sligo	30	48	96	10	34	22
South Dublin	144	87	509	0	24	104
South Tipperary	33	38	60	19	0	0
Waterford	8	13	24	0	30	30
Westmeath	62	139	204	31	123	12
Wexford	18	6	30	38	99	12
Wicklow	9	14	61	82	26	72
<b>Total</b>	<b>964</b>	<b>1,786</b>	<b>3,943</b>	<b>754</b>	<b>1,235</b>	<b>1,283</b>
<b>City Councils</b>						
Cork	43	174	199	0	43	0
Dublin	577	1,504	1,453	22	439	1,159
Galway	12	14	28	70	147	20
Limerick	9	16	53	8	43	62
Waterford	81	103	190	28	0	0
<b>Total</b>	<b>722</b>	<b>1,811</b>	<b>1,923</b>	<b>128</b>	<b>672</b>	<b>1,241</b>
<b>GRAND TOTAL</b>	<b>1,686</b>	<b>3,597</b>	<b>5,866</b>	<b>882</b>	<b>1,907</b>	<b>2,524</b>

Footnotes:- County Council areas include Borough and Town Councils.  
The figures for Affordable Housing exclude activity under Part V of the Planning and Development Act 2000, as amended.

County Councils	No. of houses surrendered in 2002	No. of final approvals issued but houses not yet surrendered	No. of applications received in 2002	No. of houses completed in 2002	No. of houses in progress at 31 Dec 2002	No. of houses commenced at 31 Dec 2002	Houses approved but not commenced
Carlow	0	1	1	6	2	7	1
Cavan	1	1	6	2	3	6	0
Clare	8	0	10	6	3	4	4
Cork	16	0	18	21	14	12	30
Donegal	3	1	5	13	9	8	11
D/Laoghaire-Rathdown	2	1	2	1	1	2	0
Fingal	8	2	8	1	0	0	0
Galway	3	3	5	6	9	9	21
Kerry	3	3	6	1	2	0	5
Kildare	4	4	5	3	3	3	4
Kilkenny	7	1	13	5	3	5	0
Laois	3	0	3	3	3	7	8
Leitrim	1	2	2	4	3	3	6
Limerick	9	7	11	3	1	1	4
Longford	0	0	0	3	1	2	4
Louth	12	7	16	0	0	0	0
Mayo	10	0	12	7	0	1	2
Meath	5	0	13	2	3	3	8
Monaghan	2	2	0	1	2	1	1
North Tipperary	3	4	7	11	5	5	6
Offaly	5	5	12	1	3	3	0
Roscommon	4	0	4	5	4	2	3
Sligo	3	2	3	12	10	13	9
South Dublin	3	0	7	6	3	6	0
South Tipperary	15	5	23	7	1	5	5
Waterford	5	0	5	2	0	2	1
Westmeath	3	0	3	2	4	5	3
Wexford	0	1	2	4	4	3	2
Wicklow	16	2	4	1	0	1	2
<b>Total</b>	<b>154</b>	<b>54</b>	<b>206</b>	<b>139</b>	<b>96</b>	<b>119</b>	<b>140</b>
<b>City Councils</b>							
Cork	13	13	13	0	0	0	0
Dublin	2	4	2	18	17	10	8
Galway	5	0	5	1	2	1	1
Limerick	5	0	5	6	1	6	1
Waterford	9	3	10	0	0	0	0
<b>Total</b>	<b>34</b>	<b>20</b>	<b>35</b>	<b>25</b>	<b>20</b>	<b>17</b>	<b>10</b>
<b>GRAND TOTAL</b>	<b>188</b>	<b>74</b>	<b>241</b>	<b>164</b>	<b>116</b>	<b>136</b>	<b>150</b>

Footnotes:- County Council areas include Borough and Town Councils.

**EXTENSIONS TO LOCAL AUTHORITY HOUSES**

<b>County Councils</b>	<b>No. of extensions completed in 2002</b>	<b>No. of extensions in progress at 31 Dec 2002</b>	<b>No. of extensions commenced at 31 Dec 2002</b>	<b>No. of extensions approved but not commenced at 31 Dec 2002</b>
Carlow	10	0	9	0
Cavan	0	1	1	0
Clare	1	1	2	0
Cork	0	2	2	1
Donegal	8	2	6	4
Dun Laoghaire-Rathdown	12	3	14	9
Fingal	3	0	0	2
Galway	16	2	11	12
Kerry	1	5	1	2
Kildare	1	0	0	2
Kilkenny	9	3	5	1
Laois	2	6	8	2
Leitrim	3	3	3	0
Limerick	0	0	0	2
Longford	0	3	3	0
Louth	0	0	0	0
Mayo	4	4	6	2
Meath	11	2	10	3
Monaghan	2	0	0	0
North Tipperary	6	7	7	2
Offaly	0	0	0	3
Roscommon	1	0	1	1
Sligo	2	13	15	0
South Dublin	9	0	6	1
South Tipperary	1	1	2	0
Waterford	8	1	9	4
Westmeath	1	0	0	0
Wexford	8	8	9	2
Wicklow	3	11	12	9
<b>Total</b>	<b>122</b>	<b>78</b>	<b>142</b>	<b>64</b>
<b>City Councils</b>				
Cork	11	3	16	5
Dublin	56	31	72	105
Galway	4	0	0	0
Limerick	6	3	11	2
Waterford	0	0	0	0
<b>Total</b>	<b>77</b>	<b>37</b>	<b>99</b>	<b>112</b>
<b>GRAND TOTAL</b>	<b>199</b>	<b>115</b>	<b>241</b>	<b>176</b>

Footnotes:- County Council areas include Borough and Town Councils.

**SITES**

<b>County Councils</b>	<b>No. of sites sold in 2002</b>	<b>No. of sites approved for sale but not sold at 31 Dec 2002</b>	<b>No. of sites identified for sale at 31 Dec 2002</b>	<b>No. of sites for which applications were received</b>
Carlow	0	0	0	0
Cavan	0	0	0	0
Clare	0	0	0	0
Cork	20	39	94	78
Donegal	0	0	0	0
Dun Laoghaire-Rathdown	0	0	0	0
Fingal	0	0	0	0
Galway	0	0	6	0
Kerry	0	4	0	0
Kildare	0	0	0	105
Kilkenny	18	1	0	1
Laois	0	0	0	0
Leitrim	0	0	2	2
Limerick	0	2	0	3
Longford	0	0	0	0
Louth	12	13	1	14
Mayo	0	0	0	0
Meath	37	19	14	54
Monaghan	0	0	0	0
North Tipperary	2	1	9	3
Offaly	1	3	19	3
Roscommon	0	0	38	0
Sligo	0	1	0	2
South Dublin	0	0	0	0
South Tipperary	13	13	3	13
Waterford	2	0	12	2
Westmeath	31	0	4	31
Wexford	5	8	30	35
Wicklow	0	5	7	14
<b>Total</b>	<b>141</b>	<b>109</b>	<b>239</b>	<b>360</b>
<b>City Councils</b>				
Cork	0	0	0	0
Dublin	0	28	0	14
Galway	0	0	0	0
Limerick	0	0	0	0
Waterford	0	0	0	0
<b>Total</b>	<b>0</b>	<b>28</b>	<b>0</b>	<b>14</b>
<b>GRAND TOTAL</b>	<b>141</b>	<b>137</b>	<b>239</b>	<b>374</b>

Footnotes:- County Council areas include Borough and Town Councils.

**PART VII - ACCOMMODATION OF TRAVELLERS AT 29 NOVEMBER 2002**

County Councils	ACCOMMODATED																	
	Standard Local Authority Housing			Local Authority Group Housing			Private Houses assisted by Local Authority			Accommodation provided by Voluntary Bodies with L.A. assistance			Local Authority Halting Sites			TOTAL ACCOMMODATED by or with assistance of Local Authority		
	2000	2001	2002	2000	2001	2002	2000	2001	2002	2000	2001	2002	2000	2001	2002	2000	2001	2002
Carlow	15	21	34	2	7	12	2	2	5	2	4	3	4	4	7	25	38	61
Cavan	29	30	29	0	4	4	0	0	0	0	0	0	14	14	21	43	48	54
Clare	33	35	34	11	11	11	11	11	20	2	2	3	19	20	25	76	79	93
Cork	89	94	88	16	16	14	1	1	10	5	5	0	10	10	14	121	126	126
Donegal	66	75	88	4	4	12	2	3	2	0	0	0	10	27	35	82	109	137
Dun Laoghaire-Rathdown	32	40	44	20	24	24	0	6	0	0	0	0	22	32	29	74	102	97
Fingal	26	36	53	16	17	23	0	0	0	0	0	0	149	100	173	191	153	249
Galway	189	199	203	38	38	38	5	9	13	4	6	6	27	24	24	263	276	284
Kerry	185	162	168	2	0	0	1	5	38	0	0	0	25	25	30	213	192	236
Kildare	10	14	16	0	0	8	2	1	0	0	1	1	29	36	29	41	52	54
Kilkenny	24	27	35	3	3	1	10	10	11	3	5	3	19	15	14	59	60	64
Laois	28	36	39	3	4	4	1	5	9	2	2	2	25	22	12	59	69	66
Leitrim	1	2	2	0	0	0	1	1	0	0	0	0	20	29	26	22	32	28
Limerick	101	108	114	14	16	16	16	16	27	0	0	0	26	27	27	157	167	184
Longford	131	137	140	0	0	0	1	1	10	0	0	5	14	15	18	146	153	173
Louth	102	111	114	18	18	18	17	20	23	5	7	7	15	15	11	157	171	173
Mayo	100	102	105	3	3	5	2	4	15	4	4	4	13	13	6	122	126	135
Meath	54	57	60	34	36	34	0	0	5	4	7	9	42	42	49	134	142	157
Monaghan	51	56	43	0	0	0	0	1	20	0	0	0	5	4	11	56	61	74
North Tipperary	66	72	73	3	8	9	2	2	2	1	0	0	12	11	19	84	93	103
Offaly	59	65	74	0	0	0	3	3	4	1	2	3	23	24	32	86	94	113
Roscommon	13	13	13	9	9	10	0	0	3	0	0	0	19	20	23	41	42	49
Sligo	19	22	22	1	1	0	0	0	1	0	0	3	33	33	27	53	56	53
South Dublin	78	91	101	19	19	24	18	26	8	0	0	0	159	196	237	274	332	370
South Tipperary	41	42	43	8	8	8	4	4	4	0	0	0	12	17	17	65	71	72
Waterford	10	14	9	3	0	0	0	0	0	0	0	0	14	14	12	27	28	21
Westmeath	53	52	51	0	4	4	0	0	1	0	0	1	20	27	19	73	83	76
Wexford	83	88	94	13	13	14	16	17	16	2	4	3	25	34	18	139	156	145
Wicklow	45	48	61	2	2	8	2	2	2	1	1	1	20	17	27	70	70	99
<b>City Councils</b>																		
Cork	114	129	132	0	0	0	1	1	5	0	1	1	62	68	70	177	199	208
Dublin	51	66	82	107	154	154	2	2	2	2	2	2	187	182	153	349	406	393
Galway	123	128	127	22	28	29	1	1	1	0	0	0	26	30	36	172	187	193
Limerick	14	17	12	9	9	9	2	3	2	0	0	0	38	32	43	63	61	66
Waterford	75	83	92	0	0	0	0	0	0	2	3	4	14	13	20	91	99	116
<b>TOTALS</b>	<b>2,110</b>	<b>2,272</b>	<b>2,395</b>	<b>380</b>	<b>456</b>	<b>493</b>	<b>123</b>	<b>157</b>	<b>259</b>	<b>40</b>	<b>56</b>	<b>61</b>	<b>1,152</b>	<b>1,192</b>	<b>1,314</b>	<b>3,805</b>	<b>4,133</b>	<b>4,522</b>

Footnote:- County Council areas include Borough and Town Councils.

**ACCOMMODATION OF TRAVELLERS AT 29 NOVEMBER 2002**

County Councils	On Unauthorised Sites			TOTAL ACCOMMODATED by or with assistance of Local Authority and on Unauthorised Sites		
	2000	2001	2002	2000	2001	2002
	Carlow	20	23	16	45	61
Cavan	5	1	2	48	49	56
Clare	43	63	54	119	142	147
Cork	30	35	49	151	161	175
Donegal	39	21	6	121	130	143
Dun Laoghaire-Rathdown	29	19	15	103	121	112
Fingal	85	118	35	276	271	284
Galway	68	79	72	331	355	356
Kerry	15	12	11	228	204	247
Kildare	57	18	50	98	70	104
Kilkenny	13	10	16	72	70	80
Laois	21	22	18	80	91	84
Leitrim	0	1	0	22	33	28
Limerick	39	41	101	196	208	285
Longford	16	9	4	162	162	177
Louth	13	6	12	170	177	185
Mayo	53	48	46	175	174	181
Meath	12	14	1	146	156	158
Monaghan	2	5	8	58	66	82
North Tipperary	31	28	29	115	121	132
Offaly	59	51	43	145	145	156
Roscommon	3	11	15	44	53	64
Sligo	30	26	21	83	82	74
South Dublin	76	66	31	350	398	401
South Tipperary	20	16	20	85	87	92
Waterford	12	11	14	39	39	35
Westmeath	18	15	7	91	98	83
Wexford	91	83	111	230	239	256
Wicklow	45	44	29	115	114	128
<b>City Councils</b>						
Cork	46	48	32	223	247	240
Dublin	62	46	62	411	452	455
Galway	25	12	1	197	199	194
Limerick	7	2	6	70	63	72
Waterford	8	13	2	99	112	118
<b>TOTALS</b>	<b>1,093</b>	<b>1,017</b>	<b>939</b>	<b>4,898</b>	<b>5,150</b>	<b>5,461</b>

Footnote:- County Council areas include Borough and Town Councils.

## PART VIII - HOUSING GRANTS

### NEW HOUSE GRANTS

Year and Quarter	GRANTS APPROVED			GRANTS PAID		
	Dept of the Environment and Local Government	An Roinn Gnóthaí, Pobail, Tuaithe agus Gaeltachta	Total	Dept of the Environment and Local Government	An Roinn Gnóthaí, Pobail, Tuaithe agus Gaeltachta	Total
1998	9,888	135	10,023	10,349	98	10,447
1999	9,296	173	9,469	9,129	127	9,256
2000	10,021	182	10,203	9,994	121	10,115
2001	10,705	208	10,913	10,172	123	10,295
<b>2002</b>	<b>12,389</b>	<b>175</b>	<b>12,564</b>	<b>10,313</b>	<b>209</b>	<b>10,522</b>
2001						
QI	2,541	47	2,588	2,261	24	2,285
QII	2,465	37	2,502	2,150	32	2,182
QIII	2,440	57	2,497	2,613	40	2,653
QIV	3,259	67	3,326	3,148	27	3,175
<b>2002</b>						
QI	3,156	42	3,198	1,973	66	2,039
QII	3,640	55	3,695	2,913	40	2,953
QIII	2,973	37	3,010	2,708	49	2,757
QIV	<b>2,620</b>	<b>41</b>	<b>2,661</b>	<b>2,719</b>	<b>54</b>	<b>2,773</b>

### HOUSE IMPROVEMENT GRANTS

Year and Quarter	GRANTS APPROVED			GRANTS PAID		
	Thatched Roof	An Roinn Gnóthaí, Pobail, Tuaithe agus Gaeltachta	Total	Thatched Roof	*Misc.	An Roinn Gnóthaí, Pobail, Tuaithe agus Gaeltachta
1998	204	621	825	139	3,338	522
1999	356	726	1,082	150	4,492	564
2000	214	967	1,181	200	5,232	673
2001	183	1,097	1,280	171	6,336	868
<b>2002</b>	<b>241</b>	<b>848</b>	<b>1,089</b>	<b>225</b>	<b>7,778</b>	<b>874</b>
2001						
QI	31	273	304	21	874	223
QII	47	268	315	27	643	229
QIII	43	226	269	55	1,989	202
QIV	62	330	392	68	2,830	214
<b>2002</b>						
QI	47	184	231	68	504	239
QII	74	263	337	60	2,501	248
QIII	64	202	266	45	1,250	195
QIV	<b>56</b>	<b>199</b>	<b>255</b>	<b>52</b>	<b>3,523</b>	<b>192</b>

\*Miscellaneous grants = recoupments to local authorities in respect of grants paid by them for essential repairs and adaptation of houses for disabled persons.

**WATER AND SEWERAGE GRANTS APPROVED AND PAID**

**GRANTS APPROVED**

<b>Year and Quarter</b>	<b>Dept of the Environment and Local Government</b>	<b>An Roinn Gnóthaí, Pobail, Tuaithe agus Gaeltachta</b>	<b>Total</b>
1998	1,285	113	1,398
1999	598	102	700
2000	17	175	192
2001	n/a	322	322
<b>2002</b>	<b>n/a</b>	<b>280</b>	<b>280</b>
2001			
QI	n/a	64	64
QII	n/a	78	78
QIII	n/a	73	73
QIV	n/a	107	107
<b>2002</b>			
QI	n/a	59	59
QII	n/a	101	101
QIII	n/a	60	60
QIV	<b>n/a</b>	<b>60</b>	<b>60</b>

**GRANTS PAID**

<b>Year and Quarter</b>	<b>Dept of the Environment and Local Government</b>	<b>An Roinn Gnóthaí, Pobail, Tuaithe agus Gaeltachta</b>	<b>Total</b>
1998	2,611	69	2,680
1999	426	88	514
2000	157	91	248
2001	n/a	194	194
<b>2002</b>	<b>n/a</b>	<b>250</b>	<b>250</b>
2001			
QI	n/a	39	39
QII	n/a	57	57
QIII	n/a	50	50
QIV	n/a	48	48
<b>2002</b>			
QI	n/a	61	61
QII	n/a	73	73
QIII	n/a	61	61
QIV	<b>n/a</b>	<b>55</b>	<b>55</b>

Water and sewerage grants include grants for the provision of one or both of these services.

Responsibility for the administration of the group scheme programme by the Department of Environment and Local Government was devolved to the local authorities in 1997. Statistical data on the number of approved and completed schemes is available from each local authority.

**DISABLED PERSONS & ESSENTIAL REPAIRS GRANTS PAID BY LOCAL AUTHORITIES**

**DISABLED PERSONS GRANTS**

<b>Year and Quarter</b>	<b>Number</b>	<b>Value €000</b>
1998	2,455	13,072
1999	2,875	15,869
2000	3,646	27,693
2001	4,883	41,736
<b>2002</b>	<b>5,932</b>	<b>52,599</b>
2001		
QI	1,062	8,270
QII	1,073	9,107
QIII	1,266	10,767
QIV	1,482	13,592
<b>2002</b>		
QI	1,235	10,103
QII	1,364	11,738
QIII	1,276	10,796
QIV	<b>2,057</b>	<b>19,961</b>

**ESSENTIAL REPAIRS GRANTS**

<b>Year and Quarter</b>	<b>Number</b>	<b>Value €000</b>
1998	957	2,230
1999	966	2,739
2000	1,366	5,117
2001	1,917	8,977
<b>2002</b>	<b>3,274</b>	<b>16,099</b>
2001		
QI	331	1,357
QII	402	1,813
QIII	491	2,297
QIV	693	3,510
<b>2002</b>		
QI	583	2,592
QII	632	2,817
QIII	747	3,551
QIV	<b>1,312</b>	<b>7,138</b>

Disabled persons grants are payable for works necessary for the proper accommodation of a physically disabled, severely mentally handicapped or severely mentally ill person. The maximum grant payable is equivalent to the full cost of adapting a local authority house and 90% of the approved cost of adapting a private house. Two-thirds of the grant paid is recouped to the local authority by the Department of the Environment and Local Government subject to a maximum recoupment of €13,547 in each case.

County Councils	Number of payments	Number of approvals	Number of applications	Number of payments	Number of approvals	Number of applications
Carlow	51	26	112	53	42	84
Cavan	141	201	316	285	465	648
Clare	68	78	83	34	6	61
Cork	577	712	946	243	322	472
Donegal	288	330	568	344	510	855
Dun Laoghaire-Rathdown	122	127	196	0	1	10
Fingal	184	126	207	1	0	11
Galway	215	116	576	185	85	446
Kerry	236	366	393	145	181	203
Kildare	110	114	298	75	72	184
Kilkenny	58	31	83	43	13	52
Laois	73	85	244	263	283	467
Leitrim	177	265	305	152	222	241
Limerick	130	199	294	41	52	91
Longford	129	98	252	49	36	71
Louth	67	52	116	3	2	29
Mayo	319	318	474	108	114	267
Meath	220	182	396	227	179	0
Monaghan	131	131	148	36	36	61
North Tipperary	182	171	323	7	12	25
Offaly	32	0	116	7	0	67
Roscommon	207	302	325	97	130	158
Sligo	228	249	215	90	93	90
South Dublin	206	200	381	2	4	47
South Tipperary	183	147	189	9	9	29
Waterford	131	190	203	8	8	23
Westmeath	59	65	215	53	42	140
Wexford	97	105	203	48	6	7
Wicklow	94	78	163	51	59	80
<b>Total</b>	<b>4,715</b>	<b>5,064</b>	<b>8,340</b>	<b>2,659</b>	<b>2,984</b>	<b>4,919</b>
<b>City Councils</b>						
Cork	193	106	484	0	0	0
Dublin	843	920	1,815	607	710	999
Galway	57	28	125	8	8	25
Limerick	44	44	72	0	0	0
Waterford	80	69	160	0	0	0
<b>Total</b>	<b>1,217</b>	<b>1,167</b>	<b>2,656</b>	<b>615</b>	<b>718</b>	<b>1,024</b>
<b>GRAND TOTAL</b>	<b>5,932</b>	<b>6,231</b>	<b>10,996</b>	<b>3,274</b>	<b>3,702</b>	<b>5,943</b>

Footnote:- County Council areas include Borough and Town Councils.

**PART IX - RENTED HOUSING**

**ENFORCEMENT OF REQUIREMENTS FOR REGISTRATION, STANDARDS & RENT BOOKS IN 2002**

County Councils	REGISTRATION			STANDARDS			RENT BOOKS		
	Inspections carried out	Notices served	Legal action initiated	Inspections carried out	Dwellings inspected not meeting regulatory requirements	Legal action initiated	Inspections carried out	Notices served	Legal action initiated
Carlow	0	0	0	0	0	0	0	0	0
Cavan	0	0	0	0	0	0	0	0	0
Clare	0	600	1	0	0	0	0	0	0
Cork	0	0	0	0	0	0	0	0	0
Donegal	0	0	0	0	0	0	0	0	0
Dun Laoghaire-Rathdown	281	0	0	122	0	0	0	0	0
Fingal	658	66	0	297	1	0	297	2	0
Galway	56	17	0	0	0	0	0	0	0
Kerry	21	0	0	21	6	0	21	0	0
Kildare	0	0	0	0	0	0	0	0	0
Kilkenny	1	0	0	0	0	0	0	0	0
Laois	0	0	0	1	0	0	0	0	0
Leitrim	0	0	0	237	0	0	0	0	0
Limerick	0	0	0	0	0	0	0	0	0
Longford	0	0	0	0	0	0	0	0	0
Louth	0	0	0	0	0	0	0	0	0
Mayo	0	0	0	0	0	0	0	0	0
Meath	0	0	0	0	0	0	0	0	0
Monaghan	0	0	0	3	0	0	0	0	0
North Tipperary	0	0	0	0	0	0	0	0	0
Offaly	0	0	0	0	0	0	0	0	0
Roscommon	0	0	0	0	0	0	0	0	0
Sligo	58	83	0	19	2	2	19	0	0
South Dublin	0	0	0	206	31	0	206	22	0
South Tipperary	0	0	0	23	4	0	0	0	0
Waterford	20	0	0	20	0	0	20	0	0
Westmeath	0	0	0	0	0	0	0	0	0
Wexford	0	0	0	0	0	0	0	0	0
Wicklow	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>1,095</b>	<b>766</b>	<b>1</b>	<b>949</b>	<b>44</b>	<b>2</b>	<b>563</b>	<b>24</b>	<b>0</b>
<b>City Councils</b>									
Cork	2,194	409	0	850	426	0	850	0	0
Dublin	1,348	162	0	3,178	2,086	15	1,569	55	0
Galway	0	0	0	0	0	0	0	0	0
Limerick	0	0	0	2	2	0	0	0	0
Waterford	80	0	0	80	0	0	80	0	0
<b>Total</b>	<b>3,622</b>	<b>571</b>	<b>0</b>	<b>4,110</b>	<b>2,514</b>	<b>15</b>	<b>2,499</b>	<b>55</b>	<b>0</b>
<b>GRAND TOTAL</b>	<b>4,717</b>	<b>1,337</b>	<b>1</b>	<b>5,059</b>	<b>2,558</b>	<b>17</b>	<b>3,062</b>	<b>79</b>	<b>0</b>

Footnotes:- County Council areas include Borough and Town Councils.

Outturn is provisional as completed returns were not submitted by all local authorities.

**REGISTRATION OF HOUSES AND LANDLORDS**

<b>County Councils</b>	<b>Number of houses registered at 31 December 2002</b>	<b>Number of landlords of registered houses at 31 December 2002</b>
Carlow	698	510
Cavan	116	81
Clare	609	518
Cork	1,595	1,011
Donegal	21	16
Dun Laoghaire-Rathdown	1,211	848
Fingal	509	408
Galway	650	498
Kerry	799	516
Kildare	826	654
Kilkenny	274	219
Laois	5	5
Leitrim	5	5
Limerick	678	564
Longford	341	276
Louth	694	490
Mayo	152	65
Meath	170	163
Monaghan	119	63
North Tipperary	18	18
Offaly	101	64
Roscommon	69	43
Sligo	138	130
South Dublin	327	253
South Tipperary	282	222
Waterford	541	412
Westmeath	217	131
Wexford	332	214
Wicklow	33	30
<b>Total</b>	<b>11,530</b>	<b>8,427</b>
<b>City Councils</b>		
Cork	1,511	662
Dublin	8,334	4,481
Galway	3,213	2,080
Limerick	517	343
Waterford	391	242
<b>Total</b>	<b>13,966</b>	<b>7,808</b>
<b>GRAND TOTAL</b>	<b>25,496</b>	<b>16,235</b>

Footnotes:- County Council areas include Borough and Town Councils.

These figures include only registered houses and landlords where annual registration fees are paid up to date.

**PART X - ASSESSMENT OF THE NUMBER OF HOMELESS PERSONS BY FAMILY STATUS - MARCH 2002**

Local Authority Description	PERSONS			HOUSEHOLDS		
	Adults	Children	TOTAL	One Person	More than one person	TOTAL
Carlow	0	0	0	0	0	0
Cavan	25	0	25	25	0	25
Clare	0	0	0	0	0	0
Cork(North)	4	4	8	2	1	3
Cork(South)	20	9	29	16	4	20
Cork(West)	0	0	0	0	0	0
Donegal	18	10	28	15	3	18
D/Laoghaire-Rathdown	See Dublin area					
Fingal	See Dublin area					
Galway	6	0	6	6	0	6
Kerry	4	3	7	3	1	4
Kildare	62	15	77	49	10	59
Kilkenny	41	5	46	36	5	41
Laois	3	0	3	3	0	3
Leitrim	0	0	0	0	0	0
Limerick	13	1	14	11	1	12
Longford	0	0	0	0	0	0
Louth	10	0	10	10	0	10
Mayo	5	0	5	5	0	5
Meath	51	26	77	26	17	43
Monaghan	12	1	13	11	1	12
North Tipperary	3	0	3	3	0	3
Offaly	0	0	0	0	0	0
Roscommon	0	0	0	0	0	0
Sligo	25	5	30	18	4	22
South Dublin	See Dublin area					
South Tipperary	15	0	15	15	0	15
Waterford	9	0	9	9	0	9
Westmeath	3	0	3	3	0	3
Wexford	5	2	7	4	1	5
Wicklow	0	0	0	0	0	0
<b>County Council Total (1)</b>	<b>334</b>	<b>81</b>	<b>415</b>	<b>270</b>	<b>48</b>	<b>318</b>
<b>Dublin Area (2) *</b>	<b>2,920</b>	<b>1,140</b>	<b>4,060</b>	<b>1,780</b>	<b>780</b>	<b>2,560</b>
<b>City Councils</b>						
Cork	382	57	439	351	29	380
Dublin	See Dublin area					
Galway	155	26	181	129	15	144
Limerick	88	8	96	86	2	88
Waterford	62	22	84	51	11	62
<b>City Council Total (3)</b>	<b>687</b>	<b>113</b>	<b>800</b>	<b>617</b>	<b>57</b>	<b>674</b>
<b>Borough Councils</b>						
Clonmel	0	0	0	0	0	0
Drogheda	25	1	26	24	1	25
Kilkenny	8	0	8	8	0	8
Sligo	17	4	21	13	2	15
Wexford	17	0	17	17	0	17
<b>Borough Council Total (4)</b>	<b>67</b>	<b>5</b>	<b>72</b>	<b>62</b>	<b>3</b>	<b>65</b>

\* As assessed by the Homeless Agency and published in "Counted In" in March 2002. Dublin Area comprises Dublin City Council, Dun Laoghaire-Rathdown, Fingal and South Dublin County Councils.

**ASSESSMENT OF THE NUMBER OF HOMELESS PERSONS BY FAMILY STATUS - MARCH 2002**

Local Authority Description	PERSONS			HOUSEHOLDS		
	Adults	Children	TOTAL	One Person	More than one person	TOTAL
Arklow	0	0	0	0	0	0
Athlone	16	12	28	9	5	14
Athy	9	3	12	8	1	9
Ballina	0	0	0	0	0	0
Ballinasloe	0	0	0	0	0	0
Birr	0	0	0	0	0	0
Bray	37	14	51	22	10	32
Buncrana	0	0	0	0	0	0
Bundoran	0	0	0	0	0	0
Carlow	2	0	2	2	0	2
Carrickmacross	0	0	0	0	0	0
Carrick-on-Suir	0	0	0	0	0	0
Cashel	0	0	0	0	0	0
Castlebar	11	9	20	4	5	9
Castleblayney	1	0	1	1	0	1
Cavan	3	0	3	3	0	3
Clonakilty	0	0	0	0	0	0
Clones	0	0	0	0	0	0
Cobh	0	0	0	0	0	0
Dundalk	19	0	19	19	0	19
Dungarvan	4	0	4	4	0	4
Ennis	2	0	2	2	0	2
Enniscorthy	3	0	3	3	0	3
Fermoy	0	0	0	0	0	0
Kells	0	0	0	0	0	0
Killarney	3	0	3	3	0	3
Kilrush	1	0	1	1	0	1
Kinsale	0	0	0	0	0	0
Letterkenny	4	5	9	2	2	4
Listowel	1	0	1	1	0	1
Longford	5	0	5	5	0	5
Macroom	0	0	0	0	0	0
Mallow	11	0	11	11	0	11
Midleton	1	0	1	1	0	1
Monaghan	0	0	0	0	0	0
Naas	4	4	8	3	1	4
Navan	0	0	0	0	0	0
Nenagh	1	0	1	1	0	1
New Ross	4	0	4	4	0	4
Skibbereen	0	0	0	0	0	0
Templemore	0	0	0	0	0	0
Thurles	1	0	1	1	0	1
Tipperary	0	0	0	0	0	0
Tralee	25	19	44	14	8	22
Trim	0	0	0	0	0	0
Tullamore	0	0	0	0	0	0
Westport	0	0	0	0	0	0
Wicklow	0	0	0	0	0	0
Youghal	0	0	0	0	0	0
Town Council Total (5)	168	66	234	124	32	156
<b>TOTAL (1+2+3+4+5)</b>	<b>4,176</b>	<b>1,405</b>	<b>5,581</b>	<b>2,853</b>	<b>920</b>	<b>3,773</b>

## PART XI - CAPITAL INVESTMENT IN HOUSING

### PUBLIC CAPITAL EXPENDITURE ON HOUSING MAIN CONSTITUENTS

	1993 €M	1994 €M	1995 €M	1996 €M	1997 €M	1998 €M	1999 €M	2000 €M	2001 €M	2002 €M
Local Authority Housing	117.6	199.5	228.9	243.7	277.1	307.5	354.4	521.2	826.3	999.2
Voluntary Housing	26.0	34.9	42.9	41.9	34.7	34.3	47.2	91.9	143.6	165.4
Shared Ownership	44.4	56.4	63.5	63.5	54.7	63.7	141.7	149.4	204.3	200.0
House Purchase and Improvement Loans etc.	30.7	24.4	22.9	26.2	23.9	25.3	29.3	38.6	49.2	89.0
Private Housing Grants	19.4	33.6	43.0	46.6	46.5	46.9	46.3	59.4	70.3	80.4
Affordable Housing	-	-	-	-	-	-	25.9	5.5	22.1	50.0
Other Housing	2.5	5.1	3.8	5.1	5.2	6.3	7.6	11.6	12.6	13.1
<b>TOTAL</b>	240.6	353.9	405.0	427.0	442.1	484.0	652.4	877.6	1,328.4	1,597.1

### CAPITAL FORMATION IN HOUSING (excluding site costs)

	(r) 1993 €M	(r) 1994 €M	(r) 1995 €M	(r) 1996 €M	(r) 1997 €M	(r) 1998 €M	(r) 1999 €M	(r) 2000 €M	(r) 2001 €M	(p) 2002 €M
Gross National Product at market prices *	38,578	41,785	46,693	51,544	59,059	68,187	76,552	87,934	96,802	103,867
Gross Domestic fixed capital formation *	6,677	7,674	9,149	11,026	13,816	17,228	21,323	24,767	26,670	27,622
Capital formation in housing	1,293	1,694	1,990	2,413	3,152	4,139	5,244	6,423	7,426	7,462
Capital formation in housing as a percentage of gross domestic fixed capital formation	19.4%	22.1%	21.8%	21.9%	22.8%	24.0%	24.6%	25.9%	27.8%	27.0%
Capital formation in housing as a percentage of gross national product	3.4%	4.1%	4.3%	4.7%	5.3%	6.1%	6.9%	7.3%	7.7%	7.2%

\* European System of Accounts (ESA95)

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