

Housing in Cork



The housing challenge that Ireland faces at the moment requires a whole range of solutions, from constructing more homes for first time buyers, to getting vacant properties back into the market, to supporting families out of homelessness. In less than a year we've made significant early progress, but the scale of the problem means that it will take time to fix. Following a decade where little or no new housing was built, we are putting in place the right policies backed up with significant resources to get housing supply back on track.

Last July, I launched an action plan for housing, Rebuilding Ireland (www.rebuildingireland.ie). It's designed to accelerate housing supply and is tackling our country's housing shortage. It commits to a major increase in the number of homes provided each year to meet existing and future demand.

Rebuilding Ireland is already delivering more homes for families in Cork and across the country. By working together with local authorities, voluntary housing bodies and the construction sector, we will increase supply and transform housing in a way that will affect every community in Ireland.



HELP-TO-BUY SCHEME

The Help to Buy Incentive is designed to help first-time buyers of newly built homes to put together the required deposit. It also applies to once-off self-build homes. First-time buyers can claim back tax paid over the four years prior to the year they buy or build their first home. The maximum rebate is 5 per cent of the value of the property, up to a limit of €20,000. You can find out more at www.revenue.ie.

BRINGING VACANT PROPERTY INTO USE

With the current housing shortage, it is vital that every available property is put to good use for families who need them.

Last year, a total of 253 social houses, many which had been vacant for many years, were returned to use for families on the waiting list by Cork City Council. Cork County Council brought 97 vacant houses back into use. Funding from my Department of over €6.5 million was provided to Cork City Council and over €1 million to Cork County Council to make this happen.

In addition to this, funding was also provided to Cork City Council to fund additional social housing, including the conversion of 20 vacant bedsits into 10 modern one bed units in Cork City.

REPAIR AND LEASING SCHEME

Some property owners struggle to find the money to renovate a property and make it available to rent. The Repair and Leasing Scheme provides upfront payment to enable property owners to carry out the repairs needed to bring the units up to the standard for private rented accommodation. These units are then made available to local authorities or voluntary housing bodies for social housing on long-term lease arrangements. I've made €32 million available for the cost of repairs in 2017 and €140 million over the lifetime of Rebuilding Ireland.

BUY AND RENEW INITIATIVE

Derelict properties usually require major works to bring them back into use. The Buy and Renew Initiative facilitates local authorities and voluntary housing bodies to purchase and renew properties in need of remediation, and make them available for social housing. I've made an initial €25 million available for this initiative in 2017 and propose to increase this to as much as €50 million in 2018. The scheme is currently being piloted and will be available nationally by later this year.

For more information about the above schemes, contact your local authority housing section – Cork City Tel: 021 496 6222 and Cork County Tel: 022 30476.



HOUSING IN CORK

Main St, Carrigaline, Co. Cork. T: 021 4374200 E: simon.coveney@oir.ie
[@simoncoveney](https://twitter.com/simoncoveney) [/simoncoveney](https://facebook.com/simoncoveney) www.simoncoveney.ie

Housing & Homelessness in Cork

SOCIAL HOUSING DELIVERY IN CORK CITY

• Deanrock, Togher:	65 housing units	€15.9 million
• Sheridan Park, Tramore Road:	63 housing units	€15.6 million
• Boyces Street:	50 housing units	€11.5 million
• Gerald Griffin Street:	41 housing units	€13.1 million
• Church Road, Blackrock:	43 housing units	€11.6 million
• Thomas Davis Street:	35 housing units	€6.5 million
• Edel House, Grattan Street:	33 housing units	€5.6 million
• Saint Vincent's Convent, Vincent's Ave St. Mary's Road:	25 housing units	€4.5 million
• Dublin Street, Blackpool:	10 housing units	€2.1 million
• Shandon Street/John Philpott Curran Street:	9 housing units	€2 million
• Ard Aoibhinn, Banduff, Mayfield:	5 housing units	€1.2 million
• St. Johns Well:	6 housing units	€1.2 million
• St. Joachim & Anne's, Anglesea St:	8 housing units	€900,000
• Churchfield Place East:	3 housing units	€614,681
• Corcorans Quay:	3 housing units	€660,000
• Ceanncora Lawn, Ballinlough:	1 housing unit	€140,000

Other Planned Housing Projects:

7 sites with 144 social housing units at a total cost of €37.6 million

• Barrack Street:	33 units
• Arus Mhuire:	30 housing units
• Farranree:	5 housing units
• White Street:	46 housing units
• Tramore Road:	4 housing units
• High Street:	10 housing units
• Wood Street:	16 housing units



Strategy for the Rental Sector in Cork

I have made no secret of the fact that I believe the rental sector in Ireland is currently broken. The unsustainable situation we now face in terms of affordability and rental inflation in some parts of Cork is down to a lack of supply, the same core issue behind almost all of the pressures throughout the housing market.

In consultation with Cork County Council, the Housing Agency looked at rental markets in local electoral areas in Cork County to identify whether they should be considered for designation as rent pressure zones. They used data from the Residential Tenancies Board (RTB) and from commercial residential property letting websites for this first analysis.

On the basis of this analysis, Ballincollig, Carrigaline, Douglas and Passage West have now been designated as Rent Pressure Zones. As has been the case with Cork City, the new zones mean that rent increases in these local electoral areas will be limited to a maximum of 4% per annum for a three-year period.

The new rent pressure zones were designated because they meet the criteria which are that rents are above the national average and

that rent price inflation has been 7% or above in four of the last six quarters.

RENT PREDICTABILITY MEASURE

The Rent Predictability Measure is a new provision that will moderate the rise in rents in areas where rents are highest and rising. These areas are then called Rent Pressure Zones.

RENT PRESSURE ZONES

The measures used are:

- The average rent in the previous quarter must be above the average national rent in the quarter; and
- The annual rate of rent inflation in the area must have been 7% or more in four of the last six quarters.

An area that meets these criteria can be designated as a Rent Pressure Zone. This limitation remains in place for a maximum period of three years (which cannot be extended) and will apply both when rents are set at the start of a tenancy and when rents are reviewed during an ongoing tenancy.

Housing & Homelessness in Cork

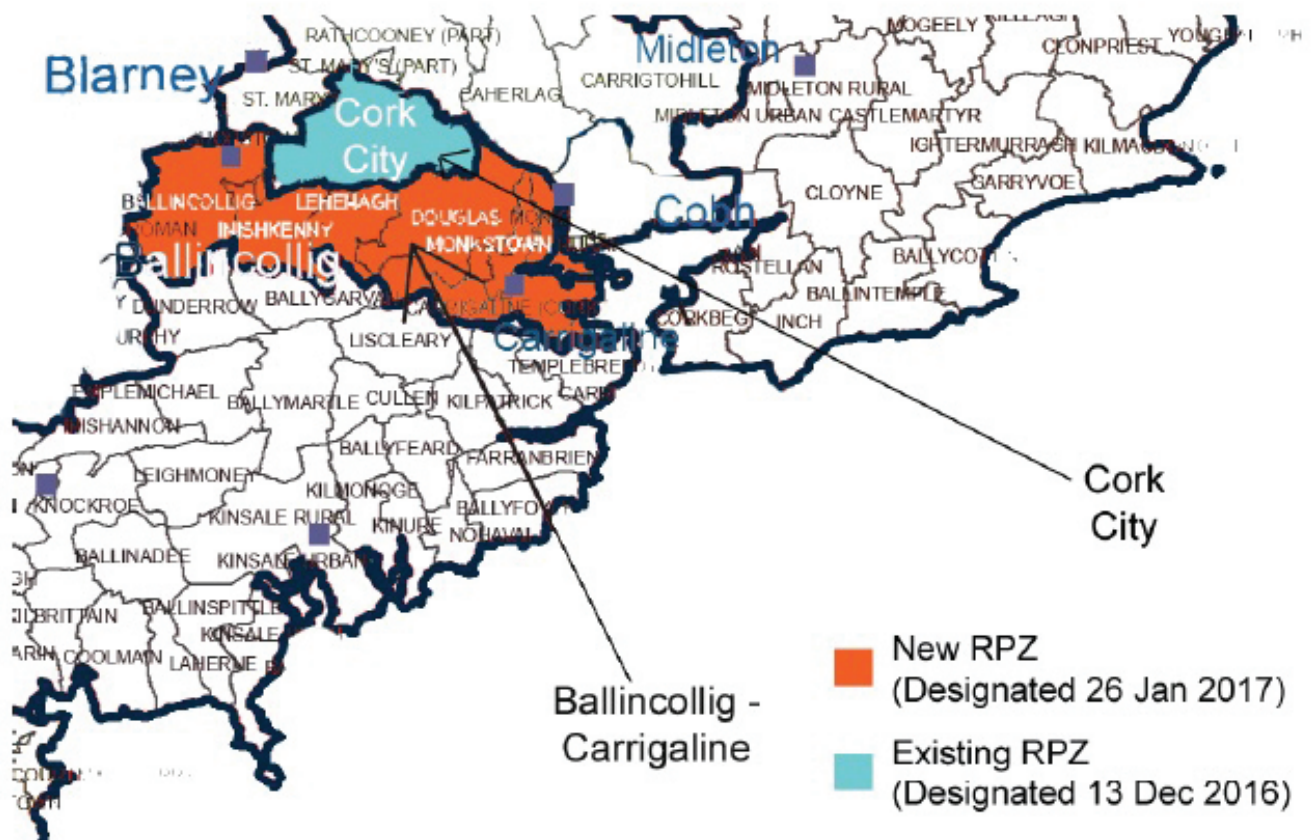
SOCIAL HOUSING DELIVERY IN CORK COUNTY

• Poulavone, Ballincollig:	67 housing units	€15 million
• Midleton:	61 housing units	€13.2 million
• Castletreasure:	40 housing units	€11.6 million
• Crannard, Fermoy:	52 housing units	€9.9 million
• Kilnagleary, Carrigaline:	49 housing units	€9.8 million
• Ballincollig:	34 housing units	€7.3 million
• Collegewood, Mallow:	32 housing units	€7.2 million
• Bantry:	30 housing units	€6.3 million
• Fellowship House, Togher:	28 housing units	€4.8 million
• Passage West, Mariners View, Mulbawn:	26 housing units	€4.7 million
• Church and Convent Buildings:	16 housing units	€4 million
• Duntahan Road, Fermoy:	12 housing units	€2.3 million
• Oliver Plunkett Hill, Fermoy:	10 housing units	€2.1 million
• Tower View, Cloyne:	9 housing units	€1.9 million
• Whitechurch:	8 housing units	€1.6 million
• Fairfield, Macroom:	7 housing units	€1.3 million
• Avenue House, Bandon:	9 housing units	€1.4 million
• Townlands, Rosscarbery:	9 housing units	€1.4 million
• St. Francis Court, Youghal:	4 housing units	€634,724
• Church View & Love Lane, Charleville:	6 housing units	€450,000
• Cuan Barra, Kilmore, Ballingeary:	3 housing units	€433,000.
• Macroom:	5 housing units	€410,389
• Droum, Castletownbere:	2 housing units	€317,437
• Newtown, Bantry:	1 housing unit	€179,023
• Castle treasure Grove:	1 housing unit	€114,467

Other Planned Housing Projects:
8 sites with 122 social housing units

- Station Rd, Blarney
- Brigown Road, Mitchelstown
- Bluepool, Kanturk
- Townsend St, Skibbereen
- Kearneys Field Dunmanway
- Sleeveen East, Macroom
- Oak Wood, Macroom
- Belmont Place, Cobh

All Rent Pressure Zones in Cork



OUTSIDE OF A RENT PRESSURE ZONE

A landlord can only review the rent once in any 2-year period, and cannot review within 2 years of the commencement of the tenancy except in limited circumstances such as a complete refurbishment of the property which affects the market rent of the dwelling. Landlords are prohibited from setting a rent that is in excess of market rent. If a landlord intends reviewing the rent, they must inform tenants, in writing, 90 days before the new revised rent is due to take effect. The notice must specify the rent amount for three comparable dwellings of a similar size, type and character and situated in a comparable area.

RESIDENTIAL TENANCIES BOARD

I introduced new measures to broaden and strengthen the role and powers of the Residential Tenancies Board (RTB).

New measures include:

- Accelerating Dispute Resolution timeframes – by reducing time for appeals from 21 to 10 days.
- Developing a One Stop Shop within the RTB to improve access to information for tenants and landlords.
- The RTB will introduce a voluntary landlord accreditation scheme to support landlords in accessing best practice and promoting a comprehensive understanding of the statutory obligations.
- Simplify the law and regulatory framework through a new consolidated and streamlined Residential Tenancies Act.
- Effective Termination Procedures – changes to RTB procedures will be introduced to reduce the time taken to repossess a property when a tenant is not complying with their obligation to pay rent.
- Changes to the obligations of institutional landlords where multiple units are being sold – the sale will be subject to the existing tenants remaining in situ (this only applies when there are 10 or more units).
- Enhanced protections for tenants during receivership of encumbered buy-to-lets.
- Encouraging long-term letting by providing for unfurnished lettings where leases are 10 years or more.

The RTB can be contacted by phone, 01-702 8100 or 0818 30 30 37 and more information on rent reviews can be found at www.rtb.ie.

MORTGAGE TO RENT SCHEME

Mortgage to rent helps families in serious mortgage arrears and at risk of losing their home to remain in the property as social housing tenants.

I've made significant changes to the Mortgage to Rent Scheme (MTR) that will see a lot more families benefitting. Households who benefit from MTR become social housing tenants, with the same high degree of security as other such tenants and they pay rents based on the household's ability to pay.

New funding arrangements, increased flexibility and expanded eligibility criteria, will considerably increase the numbers of households availing of the scheme.

To qualify, you must be involved in the Mortgage Arrears Resolution Process (MARP) with your lender. Find out more at www.keepingyourhome.ie or from the Mortgage Arrears Helpline Tel: 076 107 4050.

HOMELESSNESS

Addressing homelessness is a top priority for Government and for me as Minister for Housing. I have increased homeless funding by 40% - from €70m in 2016 to €98m in 2017. This will provide more emergency accommodation and long-term housing solutions for homeless people.

The numbers of people becoming homeless nationally is still increasing but at a lower rate than before. A record number of people moved from homelessness in 2016, with over 2,700 exits into independent tenancies. Clearly we must do even more to reverse the number of people who are homeless.

The long-term solution to the challenge of homelessness is to increase the supply of homes as envisioned under Rebuilding Ireland. We are targeting every available source of properties to meet the mid-year target of ending the unacceptable reliance on commercial hotels and to move long-term homeless individuals into homes.

The 'rapid build' social housing programme will deliver 1,500 units by end 2018, with 350 currently at various stages of delivery including construction and further 650 to be advanced in 2017. The Housing Agency is using a €70 million fund to acquire 1,600 units for social housing, including for homeless families, and the Housing Assistance Payment is providing a rapid exit route for people who are homeless into secure tenancies in the private rented sector.

Under the Housing First initiative, we are working with the HSE and other service providers to ensure that rough sleepers and long-term homeless people with health, mental health and addiction problems get the support they need to move permanently out of homelessness.

IRELAND 2040

Ireland 2040 – Our Plan, will be the 20-year strategy for the place-based development of Ireland that will assist in shaping future growth and change. We are seeking to influence the pattern of development in Ireland over the next 20 years. This will require a range of perspectives and inputs and it is my view that the process would benefit if debate and discussion could be generated throughout Ireland as part of the initial consultation process.

We want the people of Cork to tell us what Ireland should look like in 2040. Full details are available on www.Ireland2040.ie. You are invited to contribute your views by 31st March next.



SIMON
COVENEY TD

Main St, Carrigaline, Co. Cork.
T: 021 4374200
E: simon.coveney@oir.ie

@simoncoveney /simoncoveney

FINE GAEIL



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