

APPENDIX 6: SCHEDULE OF PROTECTED VIEWS

NOTE: SOME REFERENCE NUMBERS ARE MISSING (e.g. "V001"). THIS IS INTENTIONAL, AS THESE MISSING REFERENCE NUMBERS WERE ALSO OMITTED IN THE COUNTY DEVELOPMENT PLAN 2003, THEREFORE THE I.D. NUMBERS USED ARE CONSISTENT.

- V002 View towards the Rock of Cashel from Dundrum Road.
- V003 View towards the Rock of Cashel from Ardmayle Road.
- V004 View towards the Rock of Cashel from Boherlahan Road.
- V005 View towards the Rock of Cashel from Dublin Road.
- V006 View towards the Rock of Cashel from Dualla Road.
- V007 View towards the Rock of Cashel from Clonmel Road.
- V008 View towards the Rock of Cashel from Golden Road.
- V009 Views east on Pond Road over Marlfield Lake and south from Mountain View and north from Sandybanks.
- V011 Views over River Suir Valley along Clonmel - Carrick-on-Suir road (N24)
- V012 Views to Slievenamon along Clonmel - Kilkenny road (N76), from Kilhefferan - Clashinisky
- V014 Views to Slievenamon along Seskin - Killusty road (R706)
- V015 Views to Slievenamon along Cloneen - Mullinahone road (R692)
- V017 Views to Galtees along Cahir - Kilbehenny road (N8)
- V018 Views to Galtees along Bansha - Lisvernane road (R663)
- V020 Views to Galtees along Ballyglass - Newtown road (R664)
- V021 Views west along Cahir - New Inn road (N8)
- V026 Views south along Ardfinnan - Clogheen road (R665)
- V029 Views along Clogheen - Mount Mellary road (R668)
- V034 Views along road from Tipperary Town - Bansha (N24)
- V035 Views south to Knockmealdown Mountains from Kilcoran.
- V036 Views in all directions from Ironmills to Milestone Road (R497).
- V037 Views south to Commeragh foothills from Kilsheelan.
- V038 Views north to Slievenamon from Kilsheelan.

- V039 Views south across the Suir to the Commeragh from Ballingarrane.
- V040 Views north to Slievenamon and south to the Commeragh, east of Kilsheelan (N24).
- V041 Excellent views to Slievenamon and the Commeragh.
- V043 Views south to the Galtees.
- V044 Views south to the Galtees.
- V046 War House Hill, views east and west.
- V050 Views south to Slievenamon along R690.
- V051 Superb views to the south along road R691.
- V052 Superb views to the west and south along road R691.
- V055 Views to the west between Glengoole and Ballysloe, along road R689.
- V061 Views north at junction of N76 and R690.
- V076 Views south along road R505 at Drehideenglashanatooha Bridge.
- V077 Views to the south and south-east from Shronell Crossroads (R515).
- V082 Views of the Commeragh Mountains looking south on the approach road (R688) from Cashel
- V083 Views of the Commeragh Mountains looking south on the approach R689 from Fethard
- V085 Views south over River Suir valley from Marfield-Knocklofty road.
- V086 View on the Cahir approach road to Clonmel looking southeast to lands north of Marfield and west of the town.
- V087 View over Clashawley River to the south from quay west of Watergate Street, Fethard.
- V088 Views north-west and south-east from bridge at west end of Main Street, Fethard.
- V090 Views to the south and to the west at the junction of Old Church Street and Market Street, Cahir.
- V091 View to the west up Castle Street from The Square, Cahir.
- V092 Views to the north and south from Bridge Street, Cahir.

APPENDIX 7: SCHEDULE OF NATURAL HERITAGE SITES

REF	NAME	DESIGNATION	I.D.
E001	ANGLESEY ROAD	SAC	002125
E002	LOWER RIVER SUIR	SAC	002137
E003	GALTEE MOUNTAINS	SAC	000646
E004	AHERLOW RIVER	SAC	Lower River Suir
E005	MULTEEN RIVER	SAC	Lower River Suir
E006	MOANOUR MOUNTAIN	SAC	002257
E007	KILCOOLY ABBEY LAKE	NHA	000958
E008	BALLYNEILL MARSH	NHA	001846
E009	KNOCKAVILLA NATIONAL SCHOOL, DUNDRUM	NHA	000649
E010	DOONOR MARSH	NHA	001845
E011	POWERS WOOD	NHA	000969
E012	QUARRYFORD BRIDGE	NHA	001526
E013	SHANBALLY WOOD	NHA	000972
E014	RIVER SUIR BELOW CARRICK-ON-SUIR	NHA	000655
E015	TEMPLETNEY QUARRY	NHA	001982
E016	GROVE WOOD	NHA	000954
E017	MONEYPARK, FETHARD	NHA	000966
E018	LIZZY SMYTH'S BOG	NHA	001980
E019	CAHIR PARK WOODLANDS	NHA	000947
E020	BANSHA WOOD	NHA	002043
E021	ROCKWELL COLLEGE	NHA	000970
E022	GREENANE MARSH	NHA	001984
E023	KNOCKROE FOX COVERT	NHA	000964
E024	KILBEG MARSH	NHA	001848
E025	PHILIPSTON MARSH	NHA	001847
E026	KNOCKANAVAR WOOD	NHA	000961

E027	AUGHNAGLANNY VALLEY	NHA	000945
E028	ARDMAYLE POND	NHA	000959
E029	KILLOUGH HILL	NHA	000965
E030	LAFFANSBRIDGE	NHA	000965
E031	INCHINSQUILLIB & DOWLINGS WOODS	NHA	000956
E032	DUNDRUM SANCTUARY	NHA	000950
E033	BALLYDONAGH MARSH	NHA	001844
E034	ANNACARTY WETLANDS	NHA	000639
E035	SCARAGH WOOD	NHA	000971
E036	MITCHELSTOWN CAVES	NHA	000651
E037	GLENBOY WOOD	NHA	000952
E038	MARLFIELD LAKE	NHA	001981
E039	INTERESTING GLACIAL DEPOSITS EXPOSED IN SAND PIT IN ARDFINNAN	GEO	
E040	BALLINTAGGART CAVE, CAVE IN OLD QUARRY WITH 100M EXPLORED PASSAGES, MOSTLY WET	GEO	
E041	BALLYLUSKY CROSS ROADS, EXCELLENT EXAMPLE OF DISAPPEARING STREAM ON SHALE/LIMESTONE CONTACT	GEO	
E042	BALLYMACADAM	GEO	
E043	BALLYSLOE COAL DUMP, GOOD COLLECTION OF MINERALS AND FOSSILS ASSOCIATED WITH COAL DEPOSITS	GEO	
E044	BREAGAUN HILL, SAND VOLCANOES AND OTHER STRUCTURAL FEATURES WELL EXPOSED	GEO	
E045	BULLS HOLE	GEO	
E046	GLEN OF AHERLOW	GEO	
E047	GROVE WOOD RAILWAY	GEO	
E048	HOLLYFORD QUARRY	GEO	
E049	KILSHEELAN GRAVEL TERRACES	GEO	
E050	MITCHELSTOWN CAVES	GEO	
E051	PRIESTOWN CAVE	GEO	

E052	ROARING WELL	GEO	
E053	TULLAMAIN QUARRY	GEO	
E054	PHILIPSTON MARSH	SAC	001847
E055	LOWER RIVER SUIR	SAC	002137
E056	RIVER BARROW AND RIVER NORE	SAC	002162
E057	LOWER RIVER SHANNON	SAC	002165
E058	BLACKWATER RIVER (CORK/WATERFORD)	SAC	002170

APPENDIX 8: SCHEDULE OF PROTECTED TREES

Townland	Description	Species	ID
ANNESGIFT	Trees at Annesgift, Fethard	Beech, Scots pine, oak, sycamore	T103
ARDBANE	Trees to west and to east in Glenbower.	Purple beech and poplars.	T167
ARDFINNAN	Wood on slope North of River	Ash, beech, Scots pine	T038
ARDMAYLE	Trees in grounds of Forte Edward	Beech, lime	T082
ARDMAYLE	Group of trees in grounds of old church.	Lime, some beech and sycamore.	T178
ARDMAYLE	Trees alongside road north from Ardmayle.	Sycamores.	T179
ARDMAYLE	Parkland between church and Fort Donagh.	Sycamore and lime.	T180
ARDMAYLE WEST	Trees at Ardmayle House	Beech, oak, lime, horse chestnut and oak	T111
ARDSALLAGH	Trees at Ardsallagh	Beech, oak	T104
BALLINAMONA (GOLDEN)	Trees in grounds of Ballinamona House	Beech, Lime	T076
BALLINDRUMMEEN	Trees on east side of minor road at Ballindrummeen, Rossmore.		T210
BALLINGARRANE	Trees in grounds of Ballingarrane House.	Oak, ash, sycamore, horse chestnut, beech, tulip tree, Scots pine, lime, eucalyptus, poplar, walnut.	T154
BALLINGARRANE	Trees planted alongside new road.	Apple and ash.	T155
BALLINGARRY LOWER	Junction of R690 and R691, trees to west of road north of junction	Beech and horse chestnut.	T184
BALLINLINA	Trees on either side of minor road at Springfield, north-west of Golden.		T201
BALLINTOGER	Trees on Ridge at Helen Park	Beech	T095
BALLINURE	Trees on the Northern end of Kill Hill	Ash	T092
BALLINURRA	Group of trees set in farmland west of Faugheen.	Mature oaks.	T153
BALLINVIR	Trees.	Lots of horse chestnuts, purple beech, one Scots pine and some ash.	T165
BALLYBEG (KNOCKLOFTY)	Trees in church grounds.	Beeches, limes, one oak.	T129
BALLYBEG (KNOCKLOFTY)	Trees around Tullaghmelan Rectory.	Beeches.	T130
BALLYBOE	Half an avenue of trees to Ballyboe House.	Old, decaying beech, many gaps, few lime, sycamore sprung up in the gaps.	T186
BALLYBRADA	Avenue to Ballybrada House	Oak, ash, beech, lime	T041

	and wood on slope east of minor road		
BALLYBRONOGE	Trees along drive leading to Ballybronoge House.	Scots pines.	T164
BALLYCONRY	Trees at Damerville but not roadside trees	Beech, Lime and ash.	T058
BALLYCREHANE	Trees at Ballycrehane House		T222
BALLYDINE (ED KILSHEELAN)	Trees south of N24, east of Kilsheelan.	Tall poplars.	T142
BALLYDREHID	Trees west of minor road opposite Ballydrehid House	20 lime, sycamore, horse chestnut	T047
BALLYGAMBON	Trees in grounds of Lakefield including those north of road to Kiltinan from Fethard Road	Beech, oak, sycamore	T109
BALLYGAMBON	Trees alongside southern estate wall and along eastern boundary	Beech and oak.	T194
BALLYGLASS UPPER	Trees at Ballyglass House	Lime, Beech	T055
BALLYGLASHEEN LITTLE	Trees at Kilsheelan Stud (Ballyglasheen House).	Scots and pines both sides of the road.	T137
BALLYGRIFFIN (ED BALLYGRIFFIN)	Trees on either side of minor road north of Golden.		T202
BALLYMORE	Trees on either side of the road at Piercetown, Gould's Cross.		T212
BALLYNADRUCKILL Y	Tress on motte, Lattin.	Scots pines.	T168
BALLYNAHINCH	Trees on either side of the road at Lisheen.		T203
BALLYNARAHA	South of N24, east of Kilsheelan. Trees along drive to Lindville House.	Beeches and limes.	T141
BALLYNILARD	Trees at the Cottage	Scots pine, lime beech	T059
BALLYNORAN	Trees alongside road between castle (in ruins) and Tipperary Crystal, along N24.	10 sycamore and 2 ash.	T146
BALLYPATRICK	Row of trees, at Ballypatrick on Kilcash road (LP-2502).	Sycamore	T122
BALLYPATRICK	Single tree, at Ballypatrick on Carrick-on-Suir road (LP-2501).	Beech	T123
BALLYPOREEN	Trees in grounds of church, Ballyporeen	Monkey puzzle, Irish Yews	T113
BALLYPOREEN	Trees closing off view down Main street, Ballyporeen	Scots pine	T119
BALLYRICHARD	Trees along minor road from Carrick to Faugheen.	Sycamore, oak, beech, Scots pine, lime and horse chestnut.	T149
BALLYROE	Trees along road between Woodford and Longfield estates.	Ash and horse chestnut.	T176
BALLYSHEEHAN	Trees at Ballysheehan House	Beech, lime, sycamore	T088

BALLYWILLIAM	Trees along R665 from Ballyporeen towards Mitchelstown	Ash	T117
BANNIXTOWN	Trees on east side of road from Killusty to Cloneen.	Oak, sycamore, beech, Scots pine, purple beech.	T195
BANSHA WEST	Sycamore on village green	Sycamore	T051
BANSHA WEST	Trees at Bansha Castle	Beech, Oak, Lime, Norway spruce	T052
BANSHA WEST	Trees on north side of Bansha village, on west side of N24 near Bansha Castle		T215
BARN DEMESNE	Trees in grounds of Barne Park	Beech, oak, lime, cedar	T030
BARN DEMESNE	Parkland trees either side of main road, N24 north of Clonmel.	Lime, oak, poplar.	T156
BARNORA	Trees in grounds of Alta Villa	Sycamore, beech, oak, fir, cedar, lime, chestnut, redwood	T015
BARNORA	Trees in grounds of Livestock Mart	4 Black pine, 1 ash, 1 Norway maple, 2 oak	T016
BAWNMORE	Trees along road to Ardmayle House.	Beech and ash.	T177
BRICKENDOWN	Trees in grounds of Mayfield	Beech, ash	T090
BRITTAS	Trees in grounds of Brittas House, Cashel	Beech, oak, lime, sycamore, ash	T079
BRUIS	Clump of trees around ruins of Mount Bruis House	Beech	T056
CAHERABBEY LOWER	Trees in grounds of Cahir Abbey House	Lime, beech, sycamore, evergreen oak, oak	T018
CAHERVILLAHOWE	Trees and woods in grounds of Cahervillahowe.	Beech, oak, Scots pine, silver fir	T064
CAPPAMURRAGH	Trees at Cappamurragh	16 lime, beech	T068
CARRIGEEN	Eastern boundary of Cahir/Ballylooby Road in townland of Carrigeen and Kilcommon More, Cahir	Beech, oak, sycamore, lime	T024
CASTLEGRACE	Avenue of Lime trees	60 lime leading from crossroads to estate	T037
CASTLEMOYLE NORTH	Trees at Old Ardmayle Rectory	Beech and lime.	T083
CASTLEMOYLE NORTH	Trees alongside minor road north from Ardmayle.	Horse chestnut.	T181
CASTLEPARK	Trees along east side of minor road heading north from Golden.	Holm oak, beech.	T217
CASTLEPARK	Trees at east boundary wall of Mantlehill Farm in Golden Village		T218
CASTLEPARK	Trees around lodge to former Mantlehill House in Golden.		T219

CLASHANISKY	Row of trees, at Ballypatrick on Carrick-on-Suir road (LP-2501).	Ash	T124
CLOGHCARRIGEEN EAST	Trees south of N24 at Kilsheelan (Kilsheelan Wood).	Poplar, ash and beech.	T138
CLOGHCARRIGEEN WEST	Row of trees along R706 from Kilsheelan to Fethard	Horse chestnut, beech, lime	T127
CLOGHCARRIGEEN WEST	Trees south of N24, west of Kilsheelan (Cloughcarrigeen Wood).	Poplar, ash and beech.	T139
CLOGHCARRIGEEN WEST	Trees in grounds of Rectory adjacent to Seskin Cross	Scots pines.	T187
CLOGHEEN MARKET	Trees along R668 from Clogheen	****	T126
CLONACODY	Avenue trees at Clonacody House	Beech	T110
CLONACODY	Trees in estate west of R689 Fethard to Clonmel road	Mostly beech, some horse chestnut and oak.	T193
CLONASPOE	Trees at Greene Park	Oak, beech, lime, ash	T067
CLONBONANE	Trees in the grounds of Clonbonane House.		T213
CLONEDARBY	Trees near Clonedarby Bridge, north of road R661.		T211
CLONMORE NORTH	Trees in grounds of Ardmayle House	Beech, oak	T081
CLONOULTY	Trees along avenue to Clonoulty House.	Horse chestnut, cypress, beech (some purple)	T173
CLONOULTY	Trees in the grounds of Clonoulty House.	Beech, purple beech, horse chestnut.	T174
CLONOULTY	Trees along road to Gould's Cross, south of Clonoulty House.		T175
CLOONFINGLASS	Ridgeline trees at Cluen House	Oak, beech, Scots pine, sycamore	T053
COALBROOK	Woods at Coalbrook House	Ash	T098
COOLANGA UPPER	Trees beside Coolanga Dispensary, Rossmore on the west side of the road.		T209
COOLMORE	Trees at Coolmore House	Beech, Scots pine, lime, oak	T102
CREGG	Minor road from Carrick to Faugheen, Cregg Estate	Mature Oaks.	T150
CURRASILLA UPPER	Trees at Aughvaneen House.	Three mature limes and lots of sycamores.	T166
DEERPARK (CASHEL)	Tree at entrance to Deerpark House.	Horse Chestnut.	T147
DEERPARK (CASHEL)	Trees at entrance to Deerpark Lodge.	Sweet Chestnut, horse chestnut, beech, sycamore, lime fir and exotic conifers.	T148
DEERPARK (ED)	Marlfield to Knocklofty, trees to east of road.	Poplars.	T161
DEERPARK (ED)	Wood on slope above floodplain, near Knocklofty.		T162

DEERPARK (ED	Marfield to Knocklofty, centre of road junction.	Single, large horse chestnut.	T163
DEERPARK (ED CARRICK- ON-SUIR)	Wood on slope above flood plain, lime trees by river.	Mixed deciduous, ash, oak, sycamore, lime	T034
DUNDRUM	Trees in former demesne now golf course	Beech, lime, oak	T069
DUNDRUM	Avenue of roadside limes from Knockavilla to Dundrum	Lime	T070
DUNDRUM	Small wooded area on south side of Dundrum village known as Pheasant Grove.		T207
DUNDRUM	Trees on either side of minor road just south of Dundrum.		T208
FARRANAMANAGH	Trees in grounds of Horeabbey House(South)	Beech, lime, Holm oak	T078
FARRANJORDAN	Trees along N24, east of Clonmel.	Scots pines, less ash, oak, some beech, cherry and exotic conifers	T131
FERRYHOUSE	Trees in grounds of St. Joseph's school.	Lime, sycamore and beech.	T185
FETHARD	South Bank of the Clashawley River adjacent to the right of way	Single Hardwood	T001
FETHARD	North Bank of the Clashawley river behind the Augustinian Abbey	6 hardwoods	T002
FETHARD	In the grounds of the Augustinian Abbey, facing onto Abbey St.	Single mature softwood	T003
FETHARD	North bank of the Clashawley river at The Valley	6 hardwoods	T004
FETHARD	Convent Garden	Mature oak	T005
FETHARD	Private Dwelling to east of Rocklow Road	3 mature softwoods to front and 2 hardwoods to rear	T006
FETHARD	On the East town boundary line, behind the Killenaule Road	Eight Hardwoods on the Ditch line	T007
FETHARD	East side of Upper Green St./Killenaule Road adjacent to Road	3 hardwoods	T008
FOULKSTOWN	Trees in grounds of Beechmount House	Oak, beech	T094
GAMMONSFIELD	Trees in grounds of St. Mary's RC, north of Kilsheelan.	Limes.	T140
GARNAVILLA	Avenue to Shamrock Lodge, prominent on ridge	57 beech, 2 oak, 2 lime	T040
GLENACUNNA	Trees along R665 from Ballyporeen towards Mitchelstown	Ash, sycamore	T118
GLENGOOLE SOUTH	Woodland behind Sherbourne Lodge	Ash, oak	T097
GORTARUSH UPPER	Trees on west side of Dundrum village, along north		T216

	side of road R505.		
GORTAVOHER EAST	Trees at Streamhill House	4 Irish yew, ridge of limes	T054
GORTEESHAL	Trees closing off view down Main street, Ballyporeen	Scots pine	T112
GORTNAHOO	Trees in grounds of priests' house, on road northwest from the village towards the N8.	Limes, purple beech, yew, sycamore and ash.	T182
GRAIGUE (CLOGHEEN)	Trees along N8.		T143
GRAIGUE (ED KNOCKGRAFFON)	Trees in the grounds of The Old Rectory, New Inn	Beech, sycamore, horse chestnut	T046
GRAIGUE (ED KILCASH)	Trees beside farmyard at south side Seskin to Ballypatrick road.	Three mature beech trees.	T221
GRAIGUENOE GRANGE BEG	Trees on eastern side of road	9 beech, 3 horse chestnut	T087
GRANGE BEG	Trees at entrance to Cahir Park	4 beech, 5 sycamore	T014
GRANGE BEG	Trees in grounds of Cahir Park golf Club	2 ash, 3 beech, 1 oak	T020
GRANGE BEG	Trees in area of Townparks and Grangebeg, Cahir	Mixed deciduous and conifers	T023
GRANGECRAG	Trees on north side of the road, west of Grange.		T199
GRANTSTOWN	Trees in grounds of Grantstown Hall, including double avenue	Beech, lime	T063
GREENANE GROVE	Trees at Greenane House	Beech, ash, sycamore, lime	T062
GROVE	Trees in Grove Estate	Beech, oak	T107
GROVE	Trees on north slope of hill to west of R706.	Broadleaved woodland.	T190
GURTEEN (BRYAN)	Trees on both sides of road from Cloneen to Mullinahone, R692	Oaks, few beeches.	T100
GURTEEN (BRYAN)	Kickham's Tree, pollarded at four metres	Ash (three boles, badly rotten).	T101
GURTEEN (PENNEFATHER)	Trees on either side of minor road east of Mullinahone (off R692).		T198
HARLEYPARK	Single, ancient oak in field north of road	Oak	T099
HOREABBEY	Trees in grounds of Horeabbey House	Beech, lime, oak, sycamore	T077
INISHLOUNAGHT	Avenue from arch to church	30 horse chestnut	T031
KILBALLYGORMAN	Two trees to front of parochial house	Conifers	T120
KILBRAGH	Trees at Kilbragh	Sycamore, beech, oak	T105
KILCASH	Small mixed wood south of ruined Kilcash Church	Oak, larch, Scots Pine	T029
KILCOMMON (NORTH)	Trees in grounds of Cahir Park house	Mixed deciduous and evergreen	T019

KILCOMMON (NORTH)	Groups of trees between Cahir - Ballylooby Road and River Suir	Oak, beech, lime, horse chestnut.	T042
KILCOMMON (NORTH)	Trees in Caher Park and all trees to east of main road to 500m beyond farm gate	Beech, oak	T043
KILCOOLYABBEY	Kilcooley Abbey: Trees inside estate walls and near house.	Beech, oak and horse chestnut.	T183
KILHEFFERNAN	Trees in grounds of Kilheffernan House.	Oak alongside roadside wall, ash, beech and lime	T132
KILHEFFERNAN	Trees either side of Clonmel to Carrick road.	Large Sycamores.	T134
KILLALOAN LOWER	Avenue to Church	Lime	T026
KILLALOAN LOWER	Trees around Church (in ruins).	Scots pines, horse chestnut, ash, limes, few oak	T133
KILLALOAN UPPER	Trees North of Road, Clonmel	Oak	T025
KILLUSTY NORTH	Trees alongside road on approach to Killusty village, north of entrance to Killusty Castle	Ash and oak.	T192
KILLUSTY NORTH	Single tree in corner of sports ground opposite school in Killusty.	Ash.	T220
KILMOYLER	Trees at Kilmoyley House	Beech, Oak	T049
KILMOYLER	Near N24.		T145
KILTINAN	Trees at Kiltinan Castle estate	Beech, oak, lime, sycamore	T108
KILTINAN	Tall parkland trees to east of R706	Beech, lime and horse chestnut.	T188
KILTINAN	Trees north of minor road from R706 to Killusty.	Horse chestnuts.	T191
KNOCKANNAPISHA	Row of trees, Ballylooby	****	T121
KNOCKLOFTY DEMESNE	Trees between Newcastle Road and River	Oak, beech, lime redwood, horse chestnut	T035
KNOCKLOFTY DEMESNE	Group of trees behind gate lodge, mature specimen trees in grounds of Knocklofty House	Oak, Sycamore and Sweet Chestnut.	T128
KYLEFREAGHANE	Trees alongside south east side of N76 to Kilkenny border.	Small developing oaks, beech and ash.	T196
LATTIN WEST	Trees in old graveyard, south-west of Lattin.	Limes.	T169
LISFUNSHION	Avenue or trees, both sides or rural road. Parallel to R665 (to north)	Ash, sycamore, horse chestnut	T115
LISFUNSHION	Avenue of trees, (both sides). Parallel to R665 (to north)	Horse chestnuts	T116
LISMACUE	Trees at Lismacue House	Lime, Beech	T050
LISSAVA	Park trees only	6 lime	T044
LISVARRINANE	Single mature tree located outside gates to White Gates Lodge	Oak	T223
LONGFIELD	Trees at Longfield Stud	Beech, Lime, Sycamore,	T084

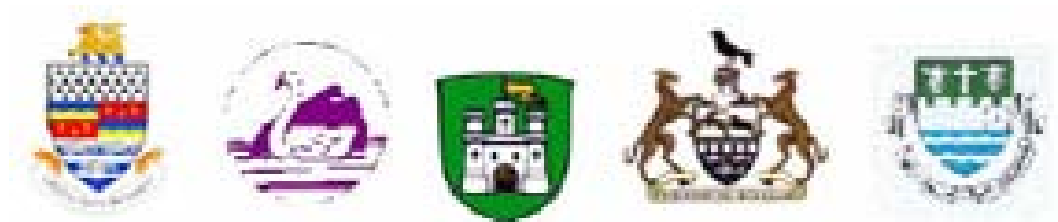
LOUGHKENT WEST	Trees on north side of road on Heffernan's property	Oak and Yew 20 sycamores, 11 horse chestnut, 36 sycamore	T075
MARLFIELD	Grounds of Marlfield House south of Road	Lime, beech, oak	T032
MARLFIELD	Parkland north of Road including trees on Skyline	Beech, lime, oak, sycamore	T033
MARLFIELD	Avenue of trees to church, Marlfield village.		T157
MARLFIELD	Between road and river, Glenbaw Fox Covert.		T160
MARLHILL (ARDFINNAN)	Trees at Marlhill Hall	Beech, lime, sycamore	T073
MOORESFORT	Parkland trees in grounds of Mooresfort House	Beech, Oak, Lime, Sycamore, Scots pine, fir	T057
NEWCASTLE	Trees in grounds of old convent, Ballyporeen	Purple beech	T114
NEWPARK (DUALLA)	Wood and Park trees at Ballyowen House, Cashel	Oak, beech, lime, sycamore	T089
NEWTOWN UPPER	Trees north of minor road to county border.	Tall poplars.	T151
NEWTOWN UPPER	Trees along road north to 'Newtown'.	Poplars, horse chestnuts and a few lime up hill	T152
NOAN	Trees on the Noan Estate	Ash, oak, beech, lime	T091
NODSTOWN	Trees on either side of the road at Nodstown House.		T214
OUTERAGH	Trees in grounds of Outeragh Lodge.	Beech, lime, sycamore	T045
PATRICKSWELL	Trees around St. Patrick's Well, Marlfield.		T158
PATRICKSWELL	Trees around Marlfield lake.		T159
PEGSBOROUGH	Trees at Pegsborough House	Beech, sycamore, oak, lime	T061
PERSESSES - LOT	Trees in grounds of Athassel House	Beech, lime oak, sycamore	T065
PRIORSTOWN	Trees either side of Clonmel to Carrick road.	Large Sycamores.	T135
PRIORSTOWN	Trees along avenue to Priorstown House.	Scots pine, some sycamore and beech	T136
RACECOURSE DEMESNE	Park and Boundary trees at Racecourse Hall	Beech, oak	T072
RATHDUFF (ED THOMASTOWN)	Trees on either side of the road, east of road from Thomastown to Bansha.		T200
RATHKENNAN	Trees in garden of house, south of road R661.	Three fastigiated, Irish yews.	T170
RATHKENNAN	Trees at Rathkennan House alongside road (R661).	Eleven mature beeches (37 in old Plan).	T171
RATHKENNAN	Trees north of R661 road to Rathkennan Bridge.	Alder and Scots pine.	T172
ROCHESTOWN	Groups of trees in grounds of Rochestown House	Oak, beech, larch, sycamore	T039
ROCKWELL	Trees in grounds of Rockwell college	Six limes, oak wood, beech, lime	T074

RUSSELSTOWN	Trees in grounds of Russelstown House, Monard	Lime, horse chestnut, 71 beech, 5 ash, 2 oak	T060
SCRAGGAUN	Trees around ringfort	Ash, sycamore	T080
SESKIN (KILSHEELAN)	Park and avenue trees on W. O'Donnell's Lands	Scots Pine, Beech.	T027
SESKIN (KILSHEELAN)	Avenue to J O'Donnell's House, just off N76	20 Beech, Corsican pine	T028
SHANAKNOCK	Trees either side of road R505, north west of Annacarthy.		T197
SHANBALLY	Row of trees along Main street, Burncourt	Copper beech	T125
SHANBALLYDUFF	Trees around moated site south of N74 between Cashel and Golden.		T206
SILVERFORT	Trees in grounds of Silverfort House	Oak, beech, lime, cedar	T093
SPRINGHILL	Trees at Springhill House	Beech, oak, lime, sycamore	T096
SPRINGMOUNT	Trees at Springmount House, Golden. Oak are uncommon in the area	Holm oak, beech, lime	T066
ST PATRICKSROCK	Trees on either side of R505 at Hughes'-lot West, Cashel.		T204
STRIKE LOWER	Tall parkland trees to east of R706	Beech, lime and horse chestnut.	T189
TOUREEN	Single lime on green at Killardry Bridge	Lime	T048
TOUREEN	Near N24		T144
TOWNPARKS (CAHIR)	Trees on the Mall	Lime, beech, horse chestnut	T009
TOWNPARKS (CAHIR)	Trees on the west bank of the river, opposite the Mall	1 lime, 5 horse chestnut, 4 willow, 1 ash	T010
TOWNPARKS (CAHIR)	Trees in the Square	4 chestnut	T011
TOWNPARKS (CAHIR)	Trees in the grounds of St Paul's church	9 evergreen oak, 1 ash	T012
TOWNPARKS (CAHIR)	Trees in grounds of John Nash, schoolhouse	11 evergreen oak, 8 black pine, 1 ash, 1 alder	T013
TOWNPARKS (CAHIR)	In grounds of Old Vicarage	1 beech	T017
TOWNPARKS (CAHIR)	Trees in grounds of Cahir Park A.F.C.	5 beech, 6 sycamore, 6 ash, 2 lime	T021
TOWNPARKS (CAHIR)	Parklands trees in grounds of Duneske House	42 beech, 5 pine, 8 fir, 1 redwood	T022
TULLAGHMELAN	Trees in grounds of old Tullaghmelan Rectory	Beech, ash	T036
TULLAMAIN	Trees at Tullamain Castle	Beech	T106
WINDMILL	Circle of trees on hill	Beech	T071
WINDMILL	In grounds of Windmill House, south of Cashel.		T205
WOODFORD	Trees at Woodford House	Beech, Lime, sycamore, horse chestnut	T085

APPENDIX 9

HOUSING STRATEGY REVIEW 2008

Adopted Report on
Housing Strategy element of
South Tipperary
Development Plan 2009 - 2015



1. Introduction

1.1. Objectives

The Housing Strategy for South Tipperary County Council is prepared as part of the County Development Plan Review. The housing strategy has a key role in this review and has a number of purposes as follows –

- To identify the total number of housing units required in the County during the period of the development plan
- To identify an appropriate distribution of housing provision that can then be reflected in the policies and strategies of the County Development Plan
- To identify the need for serviced land to accommodate the anticipated number of housing units and to identify any shortfalls in such provision that may exist
- To identify the number of households that are not in a position to provide their own housing and to identify responses to this need through the variety of mechanisms that are available to the Council
- To identify the specific needs of particular marginalised groups and to make provision for them

The legislation requires that the housing strategy of the Development Plan take into account—

- (a) the existing need and the likely future need for housing
- (b) the need to ensure that housing is available for persons who have different levels of income,
- (c) the need to ensure that a mixture of house types and sizes is developed to reasonably match the requirements of the different categories of households, as may be determined by the planning authority, and including the special requirements of elderly persons and persons with disabilities, and
- (d) the need to counteract undue segregation in housing between persons of different social backgrounds.

1.2. Special Needs

The legislation also requires that the housing strategy include an estimate of the amount of housing required in the area of the development plan during the period of the development plan for persons who are homeless; for travellers; for persons who are living in accommodation that is unfit for human habitation or is materially unsuitable for their adequate housing; for persons living in overcrowded accommodation; for persons sharing accommodation with another person or persons and who, in the opinion of the housing authority, have a reasonable requirement for separate accommodation; for young persons leaving institutional care or without family accommodation; for persons in need of accommodation for medical or compassionate reasons; for persons who are elderly; for persons who are physically & intellectually disabled; and for persons who are in the opinion of the housing authority, not reasonably able to meet the cost of the accommodation which they are occupying or to obtain suitable alternative accommodation and for the need for affordable housing,

The act also requires that a housing strategy provide that as a general policy a specified percentage, not being more than 20 per cent, of the land zoned for residential use, or for a mixture of residential and other uses, shall be reserved under Part 5 for the provision of housing for those in the categories outlined above or affordable housing or both.

Part Four of this report addresses the matter of housing provision for those with special needs.

1.3. Affordable Housing

When considering the provision of affordable housing, the planning authority is required to take the following into account inter alia –

- (i) the supply of and demand for houses generally, or houses of a particular class or classes, in the whole or part of the area of the development plan;
- (ii) the price of houses generally, or houses of a particular class or classes, in the whole or part of the area of the development plan;
- (iii) the income of persons generally or of a particular class or classes of person who require houses in the area of the development plan;
- (iv) the rates of interest on mortgages for house purchase;

(v) the relationship between the price of housing under subparagraph (ii), incomes under subparagraph (iii) and rates of interest under subparagraph (iv) for the purpose of establishing the affordability of houses in the area of the development plan;

Part Three of this report addresses the provision of affordable housing.

1.4. Strategic Environment

When the procedures to address these issues were first proposed by the Department of the Environment following the passing of the 2000 Planning and Development Act, there was a limited programmatic approach to housing provision and the information available regarding housing matters was limited. However, since that time there has been a major change in the context within which the Housing Strategy must be prepared. These changes can be categorised as financial changes, information availability and the development of targeted housing programmes within the Local Authorities themselves.

Financial Changes

Since the first draft of this strategy was produced, the housing and financial markets have changed hugely. In the current environment, predicting what is going to take place in the short and medium terms in both those environments is extremely difficult. However, for the purposes of this exercise, the range of mortgage offerings that is now available has, if anything, reduced. The period over which mortgages are offered is now as high as 40 years; mortgages that provide lower introductory rates are available; there is a range of interest rate options from fixed rate to tracker and there are other options such as interest only mortgages available. This more complex set of arrangements is considerably different to the much more simple financial environment that existed when the first housing strategies were prepared.

Information changes

When the first strategies were prepared a range of consultation and calculation exercises had to be carried out in order to gather the information necessary to come to informed decisions. However, this situation has also changed radically. Far more information is now available from web-based resources as well as from Government Departments and the CSO. Amongst the information that has been gathered in this way is the cost of dwelling units; the cost of mortgage repayments; the average cost of housing loans; current income deciles.

Other plans and strategies

There has been a considerable change in the range of strategies and other documents that have informed this housing strategy. Amongst these are the following –

- The South East Regional Planning Guidelines, particularly regarding population projections
- The Social and Affordable Housing Strategy of South Tipperary County Council
- Working papers for the County Development Plan Review
- The Traveller Accommodation Strategy of South Tipperary County Council
- Various policies and strategies of the housing authority

In carrying out this review, therefore, regard was had to a far wider range of data sources and strategies that were available at the time of the development of the original housing strategy.

In general the approach of the review has been to accept the data and perspectives of the specialised strategies and programmes and incorporate them into the review rather than to seek to create a whole new approach. This would be both wasteful of time and would be likely to give rise to difficulties if different conclusions were reached.

1.5. Structure of review

The structure of this review seeks to follow a logical process that will enable reasonable and realistic conclusions to be reached. The following is an outline of the overall approach –

Population

Using data from the Regional Authority and the CSO the population of the county during the period of the plan and the number of dwelling units needed to accommodate that population, having regard to the need to replace unfit dwellings, is calculated. The nature of the units required is identified having regard to population structure. A possible distribution of this population is also suggested having regard to development plan and NSS policies.

Available land

An audit of zoned and serviced land has been provided by the Local Authority. This is used to match dwelling demand with available infrastructure and any significant shortfalls are identified

Population not able to provide for its own dwelling needs

The scale of this population that is not in a position to provide for its own dwelling needs is identified having regard to the cost of mortgages and the income profile of the households in the county. This assessment is used to suggest that social and affordable housing requirements in the county in the context of Part V of the 2000 Planning and Development Act.

Needs of specific at-risk populations

The provision of dwellings for particular at-risk populations is identified using existing strategies, the figures from which are extrapolated.

Partnership in housing provision

Partnership mechanisms through which housing can be provided are identified and the different roles for the various partners are identified.

2. Population and House Construction

This part of the report addresses the issue of population and house construction for the county as a whole, including the Borough and Town Council areas. This is because some statistics are only provided at county level and it is more effective to address the overall issues in the context of the county at large, since there is clearly a close inter-relationship between what takes place in the county and the major urban areas. At the end of this element of the report the specific figures for the county area are provided separately and these figures are those that should be used for the County Development Plan.

2.1. Current Population Size

The most recent assessment of the current population of the county is as outlined in the 2006 Census. The following are the figures from that census.

The total population of the county in 2006 was 83,221 which was an increase of 4100 on 2002.

	Total 2002	Total 2006	Males 2006	Females 2006	Change	% Change	% in Private Households
South Tipperary	79121	83221	42250	40971	4100	5.2	97.8

The following are the figures with regard to the more significant settlements.

Settlement	2002	2006	Change	% Change
Ardfinnan	779	747	-32	-4.1
Ballingarry,	314	129	-185	-58.9
Ballyclerahan,	408	678	270	66.2
Ballyporeen,	295	304	9	3.1
Bansha,	302	272	-30	-9.9
Cahir	2794	3381	587	21.0
Cappawhite,	340	328	-12	-3.5
Carrick-on-Suir Town*,	5542	5856	314	5.7
Carrick-on-Suir Environs (Waterford)	44	50	6	13.6
<i>Carrick on Suir Total</i>	<i>5586</i>	<i>5906</i>	<i>320</i>	<i>5.7</i>
Cashel Town*,	2403	2413	10	0.4
Cashel Environs,	367	523	156	42.5
<i>Cashel Total</i>	<i>2770</i>	<i>2936</i>	<i>166</i>	<i>6.0</i>
Clogheen,	550	509	-41	-7.5
Clonmel Borough*	15739	15482	-257	-1.6
Clonmel Environs (Incl. Waterford)	1171	1526	355	30.3
<i>Clonmel Total</i>	<i>16910</i>	<i>17008</i>	<i>98</i>	<i>0.6</i>
Dundrum,	191	191	0	0
Emly,	278	293	15	5.4
Fethard,	1388	1374	-14	-1

Settlement	2002	2006	Change	% Change
Golden,	268	255	-13	-4.9
Gortnahoo,	207	219	12	5.8
Holycross (Incl. North Tipperary)	610	700	90	14.8
Killenaule	715	597	-118	-16.5
Kilsheelan	497	520	23	4.6
Mullinahone	348	372	24	6.9
Newcastle	201	245	44	21.9
Rosegreen,	-	201	N/A	N/A
Tipperary Town*	4546	4415	-131	-2.9
Tipperary Environs	418	650	232	55.5
Tipperary Town Total	4964	5065	101	2.0

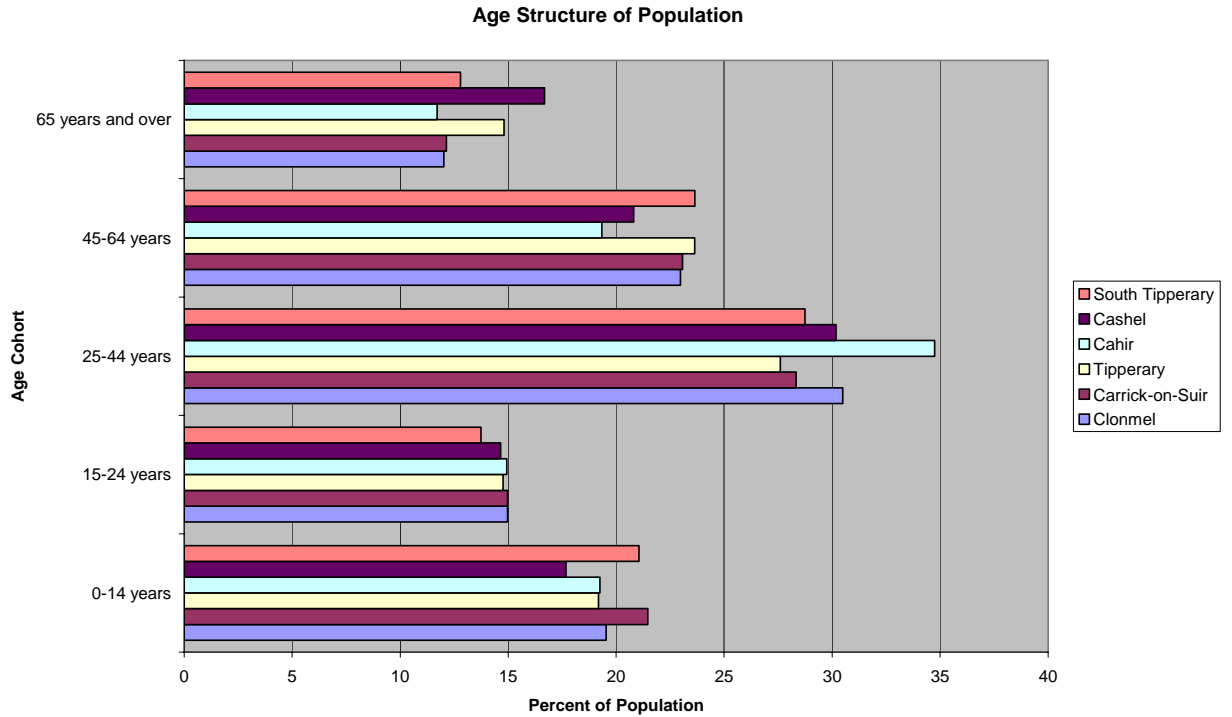
In general it can be seen from this that there was considerable variation in the performance of settlements with regard to population growth throughout the county. Some settlements experienced considerable growth while others lost population. In general, the larger settlements and those within the influences of those settlements performed best, though there does also seem to have been a certain element of chance in the way settlements developed. It is somewhat worrying to note, however, that nearly 50% of settlements were either static in population terms or lost population in the 2002-2006 inter-censal period.

2.2. Population Structure

The structure of the South Tipperary population in 2006 was as follows -

Age Group	0-14 years	15-24 years	25-44 years	45-64 years	65 years and over
Clonmel	19.54	14.97	30.50	22.98	12.02
Carrick-on-Suir	21.47	14.97	28.34	23.08	12.14
Tipperary	19.19	14.77	27.60	23.63	14.81
Cahir	19.25	14.94	34.75	19.34	11.71
Cashel	17.68	14.65	30.18	20.81	16.69
South Tipperary	21.06	13.74	28.75	23.64	12.80

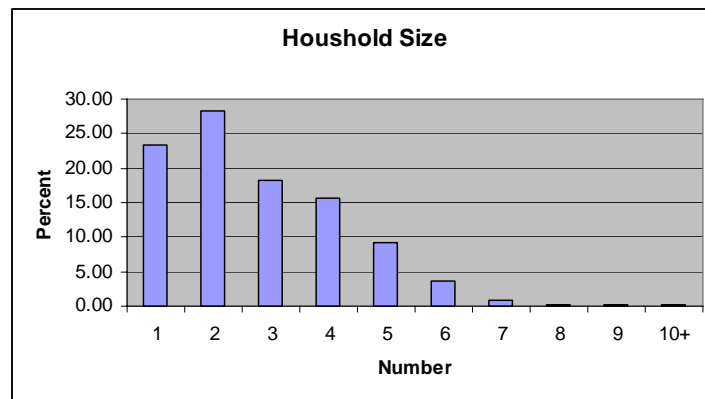
It will be noted from this and the Chart below, that there is a general pattern to the age structure of the population in the county and in the major towns, though there is some variation between the towns and the county as a whole. It is also noticeable that there is a somewhat older population in Cashel than elsewhere. This may, in part at least, be explained by the degree of Institutional care provided for older residents in the town.



2.3. Household Size

The average household size in South Tipperary in 2006 was 2.7 which is about the national average.

The average household size figure, however, conceals the distribution of household size. It will be noted that 50% of households are within the one and two person household categories.



It will also be noted that small numbers of households exceed 4 in size. These include one – parent households with children as well as two-parent households.

2.4. Future Population and Housing Need

The future population of the County that is catered for must have regard to the CSO regional population projections as assigned to the various counties in the South East Region on the basis of the Regional Planning Guidelines. Having regard to these guidelines and assuming that the growth in population takes place at a relatively even pace between 2006 and 2020, the anticipated population in 2014 is 95,995 or say 96,000. If, however, the county's share of the population were to rise to 20% from its present 18%, then the county population in 2014 would be about 106,000. Recent economic changes suggest that some of these projections may turn out to be optimistic in the longer term. However, the CSO has not revised its most recent projections so it is appropriate to continue to use those projections as the basis for assessing housing need. It should be noted, however, that if a significant change is made by the CSO in its regional projections, this document may need to be revisited.

If the urban/rural population split were to remain approximately the same and if average county household size continues to decline at the 2002-2006 rate (which was from 2.91 to 2.77) this would give rise to a dwelling unit requirement of 6,750 between 2006 and 2014 to accommodate new household formation or 10,500 dwellings if the share increased to 20%. Assuming that the provision is made on an equal annual basis this would require an annual average provision of between 750 and 1,200 dwelling units per annum approximately. This does not allow for the replacement of unfit houses, for the replacement of houses that are in an unsuitable location and for frictional vacancies - (these are vacancies that arise through household movement for example where a household moves from one dwelling to another and there is a gap in time before the vacated dwelling is occupied). It is difficult to know what allowance to make for these matters. However, in 2006 vacancies (including long-term non-occupancy and holiday homes) amounted to 12.7% and it is possible that this figure will drop somewhat if housing output declines as appears to be likely. If, say, even 1600 of the vacant dwellings were to become occupied over the period, this would reduce the annual need by over 200 to 550 and 1000 respectively.

The allowance for unfit dwellings is also difficult to assess. However, looking at the number of applications for social housing on these grounds and the number of dwellings without water or sewerage treatment in 2006 it is likely to be small.

If, however, average household size does not decline at the same rate (and economic circumstances make this uncertain) but say it was to decline to 2.75, this would give rise to an average annual demand needs of 550 and 1000 respectively for the two population scenarios

although these would drop to 350 and 800 if the vacancy rate were to fall as suggested above.

These possible scenarios are summarised in the following table which indicates the average number of dwellings that would be need under different assumptions.

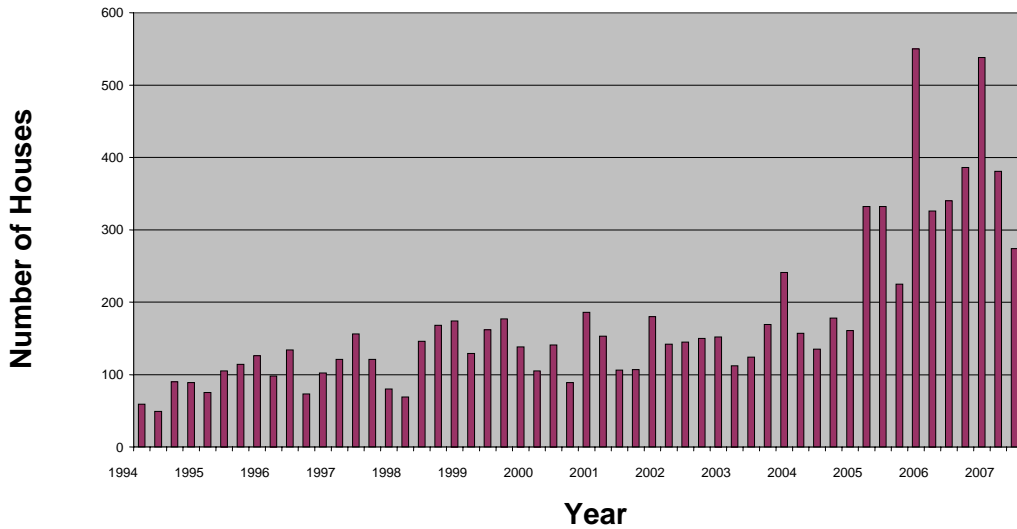
Population in 2014	Average household size as per trend		Average household size static	
	Vacant numbers same	Vacant Numbers fall by 1600	Vacant numbers same	Vacant Numbers fall by 1600
96,000	750	550	550	350
106,000	1200	1000	1000	800

In considering future demand, regard must also be paid to the fact that between the taking of the Census in 2006 and September 2007 there were nearly 2200 house completions in South Tipperary or an average of approximately 1450 dwellings per annum. This is more than double the output for the years between 1995 and 2005 and is likely to have added excess capacity to the stock of housing. This is likely to have a dampening effect on the level of housing demand in the short run so the figures above should be treated with caution.

2.5. Recent House Construction

The following chart indicates the levels of house construction in South Tipperary during the last 10 years or so, on a quarterly basis.

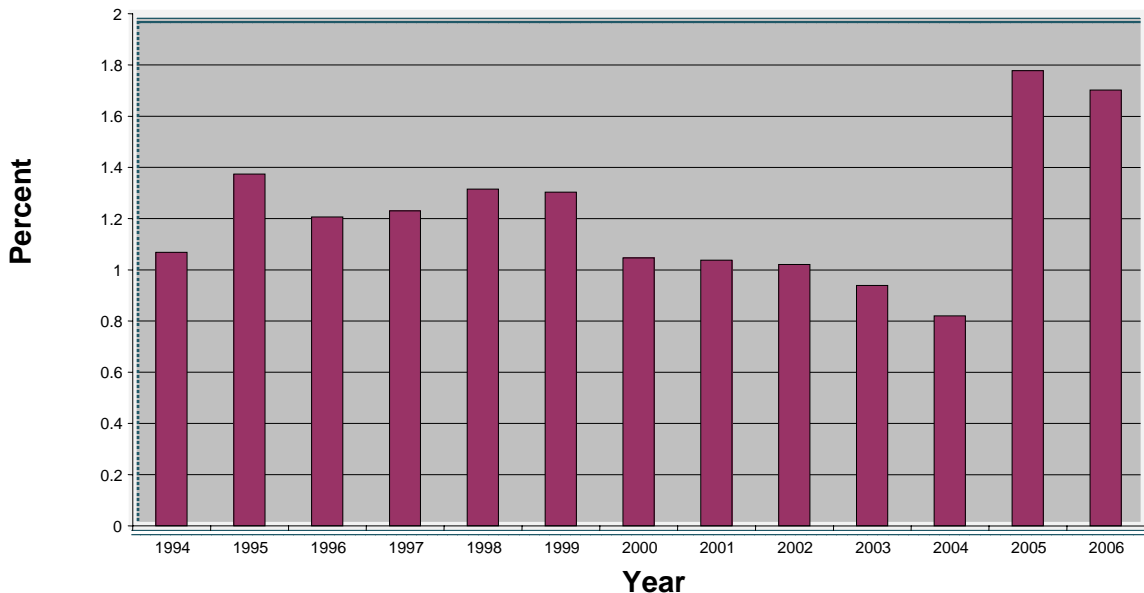
House Construction by Quarter



The average number of dwellings constructed per quarter over the period was 174 but if account is taken of the unusually high numbers between 2005 and 2007 the average drops to 134 per quarter or about 540 per year.

The following table indicates housing construction in South Tipperary as a percentage of national construction during that period.

South Tipperary as Percentage of National



It will be noted that the figure was generally a little over or under 1% for the period though it rose rapidly in 2005 and 2006. If it is assumed that the percentage of the national dwelling construction taking place in South Tipperary is between 1.2% and 1.5% over the next period of time

and if national levels of house construction fall to around 60,000 units, (which some have identified as the long-term national housing need), then a construction figure in South Tipperary of between 720 and 900 per annum can be anticipated which should be sufficient to deal with any emerging demand at the lower end of the population projection, though a higher level of construction would be required for the higher rate of population increase.

If the South Tipperary percentage is maintained, however, and the national figure drops to the 40,000 that is anticipated in the short-term, then in the immediate future, then between 480 and 600 would meet the demand. Given the high number of vacancies, however, this should not place an undue strain on the supply of houses in the short term.

Irrespective of the supply side situation, however, while the population increases are of the order that has been identified by the CSO, the demand for housing will remain even if the supply is falling.

2.6. Housing Stock Approach

In the 2006 Census 34,206 houses were recorded in South Tipperary. Of these, 29,221 were occupied by their normal residents and 525 were temporarily unoccupied as their occupants were temporarily absent. This would suggest that 29,746 or 87% of dwellings were permanently occupied at that time.

Approximately 2200 additional dwellings were constructed between the taking of the Census and September 2007, giving a total of approximately 36,200 units by June 2007. Assuming a population of 96,000 in 2014, a percentage in private households of 98% as per the 2006 census and a vacancy rate of 10%, would give rise to a housing stock need of between 38,250 and 43,000 depending on average household size, which has been calculated for ranges between 2.4 and 2.7. This would require provision of between 2,050 and 6,800 dwellings between mid 2007 and 2014 or a period of 7.5 years. This would suggest a provision of between 275 and 900 dwellings per year during the plan period. If population rises to 106,000, however, the average requirement would rise to between 800 and 1500 per year.

It will be noted that the rate of dwelling construction suggested in this section is very wide. Given the number of assumptions involved this is not surprising, since vacancy levels, household size, housing stock distribution and population movements are all factors that are very difficult to predict or even influence.

2.7. Housing Type

The structure of household size in 2006 is noted at 2.3 above. If dwellings were to be provided in accordance with this ratio it would be expected that house sizes would range from approximately one quarter one-bedroomed units to a small number of dwellings with more than four bedrooms. However, housing provision does not reflect household size, with many single person households occupying three-bedroomed houses. It is not the intention of the housing strategy to seek to unduly control the size of dwelling being provided as this is a matter that will, to some extent at least, reflect market trends. However, as noted below, it will be the intention to ensure that a range of dwelling sizes and types are provided to meet the needs of the whole population, including those that are in need of housing being provided for them under the social and affordable housing obligations of the local authority. It is also the intention to facilitate a flexible approach in house design so that families can remain in their initial community of establishment more easily.

2.8. Distribution of House Construction

This is an issue about which it is difficult to be precise as it is likely that more land will be zoned for development than will be required in order to ensure flexibility in the market and to guard against monopoly profits being gained by the owners of zoned land. This issue may also be impacted on by Guidelines currently being considered by the Minister for the Environment, Heritage and Local Government regarding the pace of growth of smaller towns. If, however, new house construction were to be distributed amongst the significant settlements on the basis of their percentage of the 2006 total population, the following would be the outcome

Town	Dwellings at present distribution	Dwellings with increase to 60% of total
Ardfinnan	40	47
Ballingarry	7	8
Ballyclerahan	37	44
Ballyporeen	16	19
Bansha	15	18
Cahir	183	216
Cappawhite	18	21
Carrick-on-Suir Town	319	377
Cashel Town	159	188
Clogheen	28	33

Town	Dwellings at present distribution	Dwellings with increase to 60% of total
Clonmel Borough	920	1088
Dundrum	10	12
Emly	16	19
Fethard	74	87
Golden	14	17
Gortnahoo	12	14
Holycross	38	45
Killenaule	32	38
Kilsheelan	28	33
Mullinahone	20	24
Newcastle	13	15
Rosegreen	11	13
Tipperary Town	274	324
Total	2284	2700

Note: Populations include settlements and environs as noted in Census returns.

Column 1 suggests that on the basis of current patterns, approximately 50% of new dwellings would be provided in the county's more significant settlements and their environs. If it is intended to seek to alter the balance of provision somewhat and to raise this figure to say 60% of new dwellings it would give rise to the numbers indicated in the right-hand column in the table above. It will be noted that this has minimal implications for most settlements though it does have some significant implications for the larger settlements. It should also be noted that this is an exercise only and that some settlements that lost significant population during the 2002 to 2006 period might be considered for particular development while some settlements that experienced significant levels of growth during that period may not wish to have that level of growth repeated.

If future households were to be distributed on the basis of the average share of county population in 2002 and 2006 assuming a total provision of 750 dwelling per annum over the period 2009 to 2014, the distribution would be as in Column 1, with Column 2 containing the figures that would arise if 60% of new dwellings were accommodated in these areas.

Town	Dwellings at present distribution	Dwellings with increase to 60% of total
Ardfinnan	41	50
Ballingarry	12	14
Ballyclerahan	29	35
Ballyporeen	16	19
Bansha	16	19
Cahir	167	201
Cappawhite	18	22
Carrick-on-Suir Town	311	374
Cashel Town	154	186
Clogheen	29	34
Clonmel Borough	917	1104
Dundrum	10	12
Emly	15	19
Fethard	75	90
Golden	14	17
Gortnahoo	12	14
Holycross	35	43
Killenaule	35	43
Kilsheelan	27	33
Mullinahone	19	23
Newcastle	12	15
Rosegreen	5	7
Tipperary Town	271	326
Total	2240	2700

It should be noted, as discussed below, however, that the population growth in the Borough Council and Town Council areas has been static. It is likely, therefore, that future population growth in these major centres will be in their environs rather than in the town areas themselves.

2.9. Housing Land Availability

As of June 2006, the Department of the Environment, Heritage and Local Government estimated that 856 Hectares of serviced housing land existed in the county with the capacity to provide 22,033 dwelling units. This provision assumes a density of approximately 26 dwelling units per hectare or 10 per acre. Even if a more conservative estimate of 20 units per hectare were adopted a total land capacity for over 17,000 dwellings exists within zoned and serviced land. Assuming an average

provision of, say, 750 units per year in total for the county, with 450 of these being within larger settlements and their environs, this would give a capacity for approximately 40 years from 2006 or say until the year 2045.

In the 2004-2009 Housing Strategy Review, lands zoned for new residential development were identified. These details are outlined at Appendix One. The total area of land in question is approximately 1800 ha. These figures should be treated with some caution as it includes some land that is currently developed for residential purposes and some new residential land. In addition, not all of this land is serviced or actively available for development. Nevertheless, when account is taken of the needs from 2009 to 2014 (c.100 to 120 ha. within settlement areas) it is clear that there is a comfortably adequate supply of housing development land available in the county.

It is also worth noting that this land is widespread throughout the county and, though there is a concentration in some major centres, there is a capacity to accommodate housing development in many centres throughout the county.

2.10. Specific data applying to South Tipperary functional area

While, as noted above, some data regarding housing, house construction and so on is only available at a county level, it is necessary to conclude this part of the report with a statement as to the principal data that is relevant to the County Council’s functional area. Of course, some of this area is located in the environs of the principal settlements and will have to have regard to occurrences within those areas also. The following is the key county only data which assumes pro-rata allocations where total county data only is available.

Population

The following is the population in the county area in 2002 and 2006.

Area	2002	2006
County area population	50,891	55,055
Percent in county area relative to total	64.32	66.15

From this it can be seen that the population of the county area grew at a faster rate than the county as a whole. If this trend were to be continued to the future it would result in the county area population rising to over 68% of the total in 2010 and approximately 70% in 2014. It is in fact likely that this trend will continue since the size of households in urban areas is declining and there is less land available for dwelling development.

If this situation does arise, then the population in 2014 in the county area would be 67200 or 74200 approximately depending on whether the 18% or 20% of the regional share is used.

Household size

In 2006 the household size in the aggregate rural area was slightly higher than that in the aggregate town area. When the population within the Borough and Town Council areas is omitted, virtually the whole of the rest of the population is located within the aggregate rural area. Therefore, the average household size within the county area should reflect that. While average household size dropped for the county as a whole between 2002 and 2006 that within the aggregate rural area fell at a slightly higher rate. If this rate of decline continued it would give an average household size in the rural areas which comprises virtually all the county area, of 2.87 in 2014.

Number of households and overall housing requirement

If the population sizes outlined above are used and if the total population is reduced to take account of the members of the population not residing in private households, (about 1.3% in 2006), the total number of households in the county area in 2014 would be 22,900 or 25,300 depending on the projection chosen. This compares with approximately 16,700 households in 2002 and 19,000 households in 2006. Assuming that the provision of new housing units were done at an equal rate over the eight years between 2006 and 2014, that would require a provision of between 500 and 800 per year in the county area.

This approach assumes, however, that some of the additional population growth will take place within the Borough and Town Council areas. This is not what happened between 2002 and 2006 when those populations remained static and such a trend has been noted in other counties also. If, therefore, all the population growth took place within the county area (which includes some of the environs of the towns), it would suggest a requirement of between 660 and 1100 in the county area. assuming an average household size based on the trend of the aggregate rural areas in the 2002 to 2006 period. This would increase to approximately and 780 and 1250 if the average county trend were used.

Of course account must be taken of the vacancies that exist as noted at 2.4 above, and if these figures were taken into account the need would fall into a range between 460 and 1050. Hence it is suggested that a figure of 750 be adopted as a middle range figure for the purposes of this strategy.

2.11. Conclusion

As can be seen from this discussion predicting household trends is a very fraught exercise and market forces have a great sway on outcomes. However, the various figures that have been discussed suggest a middle-range expectation over the 2009 to 2014 period of between 600 and 800 dwellings per annum and it is suggested that 750 be adopted for calculation purposes while recognising that significant departure from this figure will generally not have serious consequences. This fits well with the longer term trend of housing provision and suggests that the construction industry is well capable of providing such a scale of development. It is also clear that adequate land is currently zoned for housing provision, so that land market limitations should not unduly hamper the provision of new dwellings.

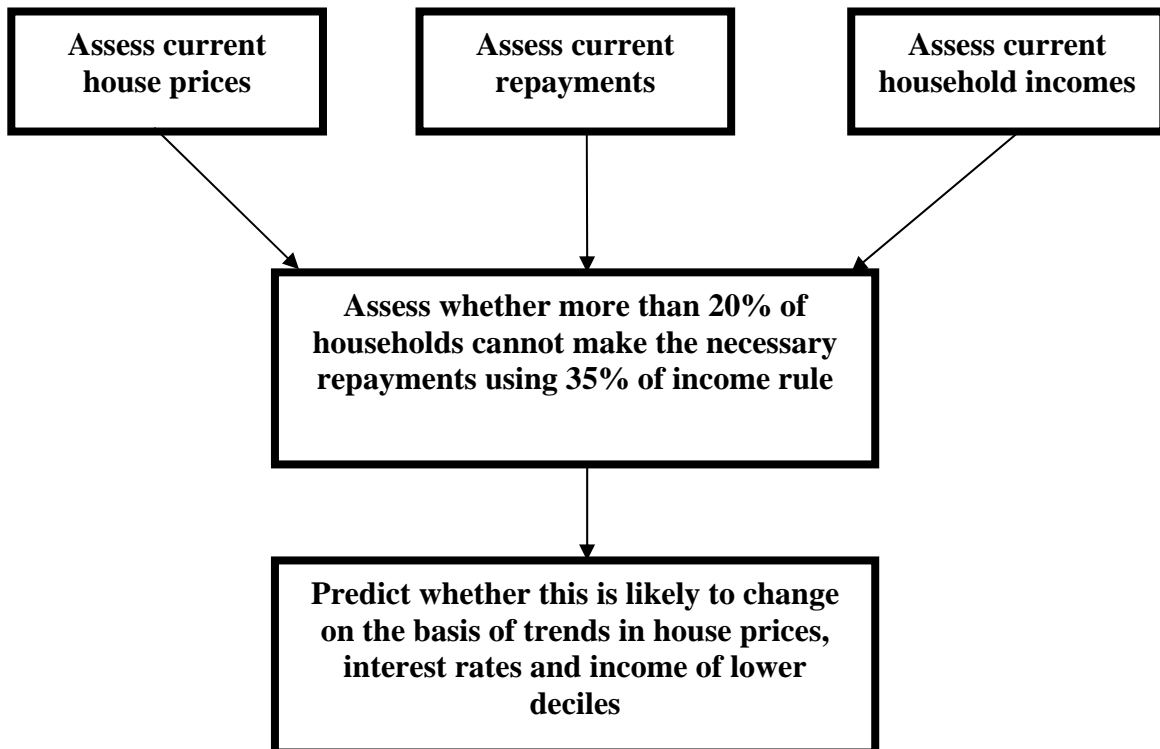
3. Affordability

Section 93(1) of the Planning and Development Act, 2000, defines a person eligible for social housing as someone,

"Who is in need of accommodation and whose income would not be adequate to meet the payments on a mortgage for the purchase of a house to meet his or her accommodation needs because the payments calculated over the course of a year would exceed 35 per cent of that person's annual income net of income tax and pay related social insurance".

3.1. The model for testing affordability

A key requirement of the housing strategy in South Tipperary is to identify the number of eligible persons that might be anticipated over the duration of the development plan. An assessment of the likely number of such eligible persons (or eligible households) requires that a comparison be made between projected house prices for the county and projected ranges of disposable incomes of different households, subject to the consideration that a maximum of 20% of housing developments on zoned land can be reserved for social and affordable housing. Rather than use an unduly complicated model, the following has been used to assess the need for the provision of affordable housing in South Tipperary is as follows –



If more than 20% of the population cannot afford to purchase their own housing at present, it is predicted that this situation will not improve if house prices and interest rates increase and therefore repayments are likely to increase at a rate greater than the rate of increase in income of the lower income deciles.

Drawing upon the "35%" definition of housing affordability contained in the Act, a simple "annuity" formula has been developed to assess affordability against four key variables that are central to the analysis. These are:

- household income;
- house price;
- mortgage interest rate; and
- loan to value ratio.

By combining the projected figures for disposable income distribution and house prices for the county as well as projecting future affordability using maximum house prices, and repayment estimates based upon a 4.5% APR, 25 year mortgage (as a medium range mortgage period), and a 100% LTV ratio (in view of the fact that 100% mortgages are now available), it is possible to establish levels of affordability.

3.2. Estimating Household Income

3.2.1. Household Income

The method used in this review to assess and project Household Disposable Income, is similar to that used in the last strategy. Disposable income in this context corresponds with the income definition set out at Section 93(1) of the Act.

The income distribution for South Tipperary was arrived at by combining the following factors.

EU SILC Survey

The 2006 EU-SILC Survey has been used to find a national household income distribution in this strategy. It is important to identify the distribution of incomes across households, as the households at the bottom end of this distribution are those most likely to experience affordability difficulties. This survey divides households into 10 deciles or tenths. Using this distribution of income it is possible to identify the number of households that will be able to afford a mortgage in accordance with the rule that not more than 35% of disposable household income should be spent on mortgage repayments.

Deflation factors for South Tipperary

The average incomes were adjusted on the basis of assumptions made about the gap between South Tipperary and national levels of household income. CSO data on county-level household incomes was used as the basis for adjustment. Between 1995 and 20034, household income in South Tipperary fluctuated between 86% and 91.9 % of the national average. Over the period this deflation factor averaged 90%. This adjustment enabled the production of an income distribution table for South Tipperary on the basis that the distribution of incomes across the county (once adjusted by the average deflator for South Tipperary) mirrors the national trend.

The following table indicates the distribution of disposable household income in South Tipperary in the immediate past, using the SILC, the average county deflator and an assumed 10% increase in household income in 2007.

Decile	Upper Income Threshold	Average Income
10	<221.55	184.28
20	344.88	274.86
30	442.13	380.42
40	590.61	484.02
50	765.82	602.47
60	1,000.13	750.06
70	1,251.18	893.95
80	1,581.60	1,080.38
90	2,130.89	1,347.46
100	>2130.89	2,367.75

Projecting For Future Income Growth

This is a difficult issue to predict, dependent as it is upon many national and international factors. However, recent indications are that the rate of growth in incomes in the lower income deciles (the deciles of interest for this exercise) is unlikely to be greater than the rate of inflation. Indeed, given that state benefits are now at the levels indicated in the programme for Government and given observations regarding the need for wage restraint and predictions regarding a slowing in the rate of economic growth, it is likely that wage inflation over the next period of time will be relatively moderate. As indicated below, it is not considered necessary to carry out a detailed prediction of likely disposable income in South Tipperary, firstly because of the inaccuracies it is likely to contain and secondly because it is the relative movement of house prices, income and interest rates that is the important factor in determining likely future affordability.

3.3. Estimating Future House Prices

Any assessment of housing affordability must correlate estimated incomes with appropriate house price data. The price data used in this analysis has been based upon a review of houses being offered by auctioneers and estate agents at different prices within South Tipperary. This review suggests the following –

- A small amount of housing is available at less than €150,000 though some of these require renovation
- There is a small supply of housing available at prices between €150,000 and €175,000
- The majority of housing is available at prices over €175,000

On this basis it is proposed that €150,000 be adopted as the minimum current house price for the purposes of this review.

In order to predict future house costs, these value ranges are projected forward based on assumptions about the direction of house prices. For this exercise 'average price increases', on a national basis are derived from a variety of considerations. While there has been very high house price inflation over the past number of years, housing demand and prices have fallen somewhat in recent months. It has been predicted that as supply more nearly meets demand, house price fluctuations are more likely to stabilise. However, it is clear from recently expressed opinion that there is no clearly agreed outlook for the future of house prices during the period covered by this review. A variety of predictions include –

1. House prices will experience a continuing significant reversal
2. House prices will start to increase again but at a lower rate
3. House prices will stabilise

The most recent assessment of house prices suggests that they will continue to fall in 2008, perhaps by 5%, but that they will then start to increase again.

The different scenarios reflect different possibilities regarding influential factors that lie outside national control. These include –

1. Future population growth and especially that driven by immigration
2. Interest rate trends
3. The performance of the world economy
4. The impact of the sub-prime mortgage issue

There are also a number of domestic factors that may impact on demand –

1. Availability of development land
2. Planning policy
3. Capacity and dwelling completion rates in the construction sector
4. Amount of public sector infrastructure investment
5. Investor sentiment
6. National fiscal policies relating to housing including stamp duty

Due to the variety of factors and the difficulty in predicting them it is not surprising that there are different predictions as to the future of the housing market in Ireland. It must also be borne in mind that the rate of decline in house prices in rural areas is not as great as that in major urban areas, since the rate of house price inflation the price/cost ratios were already lower.

For the purposes of projecting house prices in this review, a middle range assumption has been made that house prices will stabilise initially and then will increase at a modest rate. Therefore, it is suggested that the current assumptions should be retained for the future.

This projection is also based on the assumptions that reasonable levels of house provision in South Tipperary will continue and that there will not be any specific factors increasing demand significantly out of line with the national average.

3.4. Estimating repayments

The level of repayment that will be required of any household will be based on the value of the house, the loan to value ratio and the interest rate.

House Value

As noted above in the context of the house price review, a minimum house price of €150,000 has been adopted as it is unlikely that significant numbers of dwellings will come on the market under that price and those that do will tend to require considerable work to be carried out on them to bring them to a modern standard.

Loan to value ratio

100% loans are now available for first time buyers. It has been assumed that a 100% LTV ratio will apply in terms of repayments as it is unlikely that those in the lower income deciles will be in a position to accumulate the deposit element that would reduce the ratio.

Repayment periods

Repayment periods are increasing all the time. This can have an effect on the loan repayments. For the purposes of this exercise the implications of a number of different housing repayment rates and periods have been considered below.

Interest rates

A number of mortgage providers were consulted to assess the repayments that would be required. There is now a wide variety of mortgage products available on the market, with different interest rates and terms and conditions applying to them all. A number of different combinations have been considered though some of the more unusual approaches (interest only mortgages for example) have not been considered.

3.5. Testing for affordability

In assessing the likely movement in housing need this review focuses on the lower end of the housing market and income levels. It is unlikely that any significant amount of new housing will be developed at prices lower than €170,000. While some older housing may become available within this category it will be very limited in amount and will generally require that remedial works be carried out. In addition, a review of available housing at present within South Tipperary suggests that the amount of new property that will be available between €150,000 and €170,000 will be limited since the majority of smaller-scale new housing provision is within a price range between €175,000 and €225,000.

Given the range of mortgage products that are available in the market, it was decided to carry out an assessment of a variety of mortgage amounts, mortgage terms and interest rates. The monthly repayments expected for such a range of products is set out below.

Mortgage	Rate	Term in Years			
		20	25	30	35
	4.50	1103.21	968.58	882.38	828.20
	4.75	1126.47	993.05	908.00	855.50
€175,000	5.00	1149.97	1017.81	933.96	883.20
	5.25	1173.71	1042.86	960.24	911.30
	5.50	1197.68	1068.19	986.84	939.78
	5.75	1228.65	1100.94	1021.25	968.63
	6.00	1253.75	1127.53	1049.21	997.83
	4.50	1008.65	885.56	806.74	757.21
	4.75	1029.21	907.93	830.17	782.17
€160,000	5.00	1051.40	930.57	853.91	807.50

Mortgage	Rate	Term in Years			
		20	25	30	35
	5.25	1073.11	953.47	877.93	833.19
	5.50	1095.03	976.63	902.25	859.23
	5.75	1123.33	1006.57	933.72	885.60
	6.00	1146.29	1030.88	959.28	91230
	4.50	945.61	830.21	756.32	709.89
	4.75	965.54	851.18	778.29	733.29
€150,000	5.00	985.69	872.41	800.54	757.03
	5.25	1006.04	893.88	823.06	781.11
	5.50	1026.59	915.59	845.86	805.52
	5.75	1053.13	943.66	875.36	830.25
	6.00	1074.65	966.45	899.33	855.28

Account must also be taken of the level of income that would be required if a household were to be able to afford these various levels of repayment and not expend more than 35% of disposable income on those repayments. These income levels are set out in the following table in terms of necessary disposable household income per week.

Mortgage	Rate	Term in Years			
		20	25	30	
	4.5	727.39	638.62	581.79	546.07
	4.75	742.73	654.76	598.68	564.07
€175,000	5.0	758.22	671.08	615.80	582.33
	5.25	773.87	687.60	633.13	600.86
	5.5	789.68	704.30	650.66	619.64
	5.75	810.10	725.89	673.35	638.66
	6.00	826.65	743.43	691.79	657.91
	4.5	665.04	583.89	531.92	499.26
	4.75	678.60	598.64	547.36	515.72
€160,000	5.0	693.23	613.56	563.02	532.42
	5.25	707.55	628.66	578.85	549.36
	5.5	722.00	643.93	594.89	566.53
	5.75	740.66	663.67	615.64	583.91
	6.00	755.80	679.70	632.49	601.52
	4.5	623.48	547.39	498.67	468.06
	4.75	636.62	561.22	513.16	483.49
€150,000	5.0	649.91	575.22	527.83	499.14
	5.25	663.32	589.37	542.68	515.02
	5.5	676.87	603.69	557.71	531.11
	5.75	694.37	622.19	577.16	547.42
	6.00	708.56	637.22	592.96	563.92

When these figures are compared with those in the household income distribution table set out above, it suggests that considerably more than 20% of households would be unable to afford to purchase a dwelling at current interest rates and house prices using the 35% rule and even assuming a 4.5% interest rate, a 35 year term and a price of €150,000.

It might be argued that a 40 year term should be used and that a small number of would fall within an affordability threshold if such an assumption were to be made and a 4.5% interest rate adopted. Even if such an approach were used, however, considerably more than 20% of households would still be unable to afford to purchase their own houses.

When account is taken of current interest rates of around 5.75%, assuming a more realistic house price threshold of €160,000 and a repayment term of 35 years, well over 40% would be unable to afford to provide their own housing.

This approach presumes that the decile distribution of household incomes fully reflects the profile of those that are seeking housing. It is possible that more of those seeking housing may be in the higher rather than in the lower income deciles and that those in the lower deciles may already be in adequate housing. Even if this is the case, however, it is still likely that the number of households that cannot afford to purchase their own dwellings would be greater than 20%.

Numbers applying for social housing

The numbers applying for social housing on an annual basis in South Tipperary can act as a check on the number of households that cannot afford their own dwellings. If it is assumed that the population growth between 2002 and 2006 was spread evenly across the years and that household numbers also increased in the same way, the annual increase in households would have been about 740 in the overall county. In 2007 it is estimated that the numbers applying for social and affordable housing in the county was 720 while the figure was 567 in 2008. This would appear to suggest that virtually no new household is capable of affording their own dwelling. This is, of course, not the case. The figures include some ineligible applicants (even though most applicants have, historically been deemed eligible) and it also includes some duplicate applicants. The most important factor, however, is that the figure of 720 new households refers to 720 net new households taking into account those that have ceased either through migration or death and newly formed households. The figure for newly formed households is, therefore, considerably higher than 740. Nevertheless, the figure of 567 applicants in County Tipperary does

indicate the large number of households that are not capable of providing their own housing.

It should also be noted that in 2008 the following was the distribution of the annual household income of those deemed to have a housing need.

	County		Clonmel		Cashel		Carrick		Tipperary	
	No.	%	No.	%	No.	%	No.	%	No.	%
Up to 10,000	155	41.6	39	15.2	24	27.0	59	44.4	44	37.6
10,001 - 15,000	141	37.8	161	62.9	41	46.1	46	34.6	53	45.3
15,001 - 20,000	42	11.3	28	10.9	11	12.4	11	8.3	14	12.0
20,001 - 25,000	27	7.2	19	7.4	10	11.2	12	9.0	6	5.1
25,001 - 30,000	6	1.6	6	2.3	2	2.2	5	3.8	0	0.0
More than 30,000	2	0.5	3	1.2	1	1.1	0	0.0	0	0.0
Total	373	100	256	100.0	89	100.0	133	100.0	117	100.0

From this it can be seen that the vast majority of applicants had incomes considerably less than that which would be required to acquire a dwelling even assuming the most favourable interest rate and the lowest house price.

Overall, therefore, when regard is had to existing social and affordable housing needs, the distribution of household incomes and the cost of mortgage repayments, it is a safe conclusion that considerably more than 20% of households are not in a position to provide their own housing within the 35% rule.

3.6. Projecting Affordability

In order to project the likely movement in affordability, it is useful to consider the likely relative movement of house prices, interest rates and income as well as income distribution.

House Prices

As noted above, there is a general expectation that house prices will continue to ease as supply catches up with demand. There is some disagreement amongst commentators on this matter. However, in the shorter term it is likely that house prices will fall. It is also likely, however, that house prices at the lower ends of the market will not fall significantly and that as supply is cut back significantly, the recent trend of reductions in house prices is unlikely to continue particularly in the low to medium price categories.

Interest Rates

Interest rates have been at a historic low in the immediate past though they have been increasing in recent times. While it is difficult to predict the precise movements in interest rates and trend is likely to be upwards over the next period of time and they are most unlikely to drop below their present rates in the medium term, though there may be some short-term reductions in response to the current slow-down in the world economy.

Income

Assuming no major economic shocks, the Irish economy is likely to continue to grow during the course of the period with which the review deals although growth rates are likely to be considerably less than those experienced in the recent past and are likely to be negative in the short-term. However, the predicted levels of income growth are not likely to offset the combined effects of rising interest rates and house price increases, particularly for those in the lower income deciles. Therefore, those that find difficulty in providing their own accommodation are likely to continue to experience those difficulties in the future. In addition, increased levels of unemployment will impact on the income distribution and bring more households into the lower income deciles.

3.7. Conclusion

This section of the report suggests the adoption of a middle range requirement of 700 additional units per year over the coming five years in South Tipperary. This figure is based on historic house completion data and assumes a continued level of in-migration equal to the average of that which occurred between 2002 and 2006.

The critical issue addressed in this section is the level of affordability projected for future housing in South Tipperary. Using existing and projected income data, existing and projected house prices and existing and projected interest rates, it is clear that at least 20% of the population will not be able to afford to purchase their own dwelling presently and that this situation is unlikely to change significantly in the period to 2014. If house prices and income deciles change at the levels predicted, then, even at current interest rates, the numbers of households not in a position to afford to purchase their own dwelling would remain static.

In the light of the above it is appropriate that the adoption of a figure of 20% by the Planning Authority as the level of provision of Social and Affordable Housing required for the purposes of the Part V of the 2000 Planning and Development Act as amended is the appropriate course of action.

4. Particular Categories of Social Housing Need

This chapter of the report will examine the nature, level and dispersion of housing needs in South Tipperary. The context within which these matters fall to be considered is significantly different from the circumstances that existed when the last strategy was prepared. In 2004 all Housing Authorities were required to prepare a Social and Affordable Housing Action Plan and this plan addressed the majority of the issues that were addressed under the Social and Affordable Housing Needs part of the last strategy.

It is considered that it would not be appropriate to prepare a strategy that did not take into account the Social and Affordable Housing Strategy prepared by the Housing Authority, particularly since it involved considerable consultation with the same stakeholders that were consulted in the preparation of the previous Housing Strategy.

4.1 Analysis of South Tipperary Social Housing Needs.

The following is an assessment of the breakdown between the various categories of need with respect to approved applicants on the social housing list and as drawn up by the South Tipperary Local Authorities in 2002.

Category	ST Co. Co.	Clonmel BC	Carrick TC	Cashel TC	Tipp TC	Total Count y	Percent of Total
1. Homeless	15	0	0	0	0	0	0.0
2. Persons living in accommodation that is unfit or materially unsuitable	39	2	9	4	1	41	6.3
3. Persons living in overcrowded accommodation	57	3	9	8	0	56	8.6
4. Persons in need of accommodation on medical and compassionate grounds	69	17	14	5	2	75	11.6
5. Travellers	19	1	0	1	5	11	1.7
6. Elderly persons	61	13	13	7	11	56	8.6
7. Physically & intellectually disabled persons	13	3	0	0	0	7	1.1
8. Young persons leaving institutional care	0	0	0	0	0	0	0.0
9. Persons not reasonably able to meet the cost of the accommodation or to obtain suitable alternative accommodation	284	122	62	35	38	363	56.0
10. Persons sharing accommodation involuntarily	14	2	3	0	28	39	6.0

Category	ST Co. Co.	Clonmel BC	Carrick TC	Cashel TC	Tipp TC	Total Count y	Percent of Total
TOTAL	571	163	110	60	88	992	100.0

By 2005, the following were the relevant figures -

Category	ST Co. Co.	Clonmel BC	Carrick TC	Cashel TC	Tipp TC	Total Count y	Percent of Total
1. Homeless	4	0	0	0	0	4	0.45
2. Persons living in accommodation that is unfit or materially unsuitable	10	0	1	1	0	12	1.34
3. Persons living in overcrowded accommodation	15	6	4	9	0	34	3.79
4. Persons in need of accommodation on medical and compassionate grounds	39	22	9	12	0	82	9.14
5. Travellers	16	1	0	3	5	25	2.79
6. Elderly persons	8	3	1	3	2	17	1.9
7. Physically & intellectually disabled persons	0	2	1	2	0	5	0.56
8. Young persons leaving institutional care	0	0	0	0	0	0	0
9. Persons not reasonably able to meet the cost of the accommodation or to obtain suitable alternative accommodation	376	143	72	59	67	717	79.93
10. Persons sharing accommodation involuntarily	1	0	0	0	0	1	0.11
TOTAL	469	177	88	89	74	897	100

In 2008 the figures were as follows

Category	ST Co. Co.	Clonmel BC	Carrick TC	Cashel TC	Tipp TC	Total Count y	Percent of Total
1. Homeless	1					1	0.11
2. Persons living in accommodation that is unfit or materially unsuitable	8	2				10	1.09
3. Persons living in overcrowded accommodation	22	6	1		4	33	3.59
4. Persons in need of accommodation on medical and compassionate grounds	135	51	34	15	35	270	29.35
5. Travellers	9	1	2		5	17	1.85
6. Elderly persons	10	3	2	1	8	24	2.61

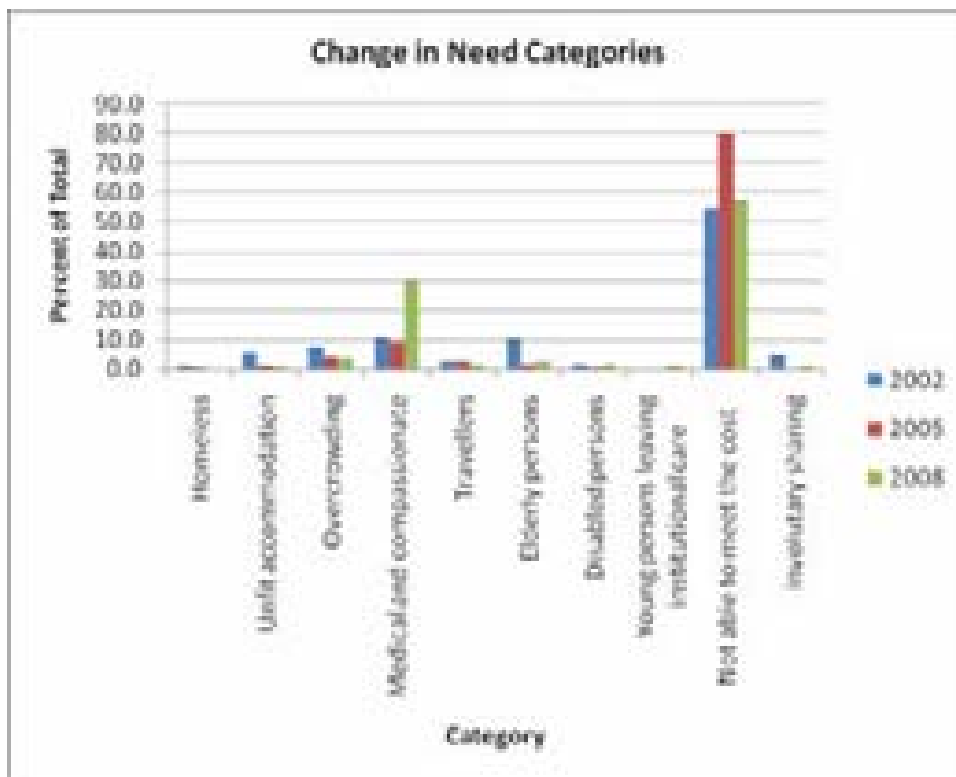
Category	ST Co. Co.	Clonmel BC	Carrick TC	Cashel TC	Tipp TC	Total Count y	Percent of Total
7. Physically & intellectually disabled persons	0	1		16		17	1.85
8. Young persons leaving institutional care	10	4				14	1.52
9. Persons not reasonably able to meet the cost of the accommodation or to obtain suitable alternative accommodation	169	169	90	52	45	525	57.07
10. Persons sharing accommodation involuntarily	9					9	0.98
TOTAL	373	237	129	84	97	920	100

From these three tables it can be seen that there has been some change in the categories of need between 2002, 2005 and 2008. These are indicated in the following table and diagram.

	2002	2005	2008
Homeless	1.5	0.45	0.11
Unfit accommodation	5.5	1.34	1.09
Overcrowding	7.8	3.79	3.59
Medical and compassionate	10.8	9.14	29.35
Travellers	2.6	2.79	1.85
Elderly persons	10.6	1.9	2.61
Disabled persons	1.6	0.56	1.85
Young persons leaving institutional care	0.0	0	1.52
Not able to meet the cost	54.5	79.93	57.07
Involuntary sharing	4.7	0.11	0.98
Total	100.0	100	100
Actual Number	992	897	920

The most important facts to emerge from this data, however, is that the overall number of applicants is increasing and that those who are not in a position to provide their own accommodation and those that are seeking accommodation on medical and compassionate grounds make up the vast majority of applicants.

The following diagram indicates the relative percentages of each category of need in 2002, 2005 and 2008.



These changes are understandable as new development and refurbishment removes some categories. It should also be noted that the absolute numbers in some categories are very low and can be dealt with easily in an ongoing manner through the Housing Authority.

Another matter worth referring to is the changing distribution of need between authorities between 2002 and 2008. This indicates that the need in the County area has reduced as a percent of the total from just over 55% in 2002 to just over 50% in 2005 and 40% in 2008.

It might also be noted that the 2002 Action Plan stated that – *It is clear that the greatest growth category is in the single parent with a dependent who are unable to afford their own accommodation. However there are significant growth trends in other categories including the single male applicant with no dependents, an increase in young single applicants as a result of the changes in the rent subsidy and the number of separated couples are also increasing.*

Of the total of 476, 230 were approved applicants and the breakdown of dwellings sought was approximately 22% one- bedroomed, 47% two-

bedroomed, 30% three-bedroomed and a small amount of four-bedroomed.

In addition, of 168 approved applicants analysed, nearly three-quarters were in need for financial reasons, with about three percent in the elderly category and one quarter in the other needs category.

Annual rate of application

As noted at Part 3.8. above, the total number of applicants for social housing in South Tipperary in 2007 was estimated at 720. This was broken down as follows –

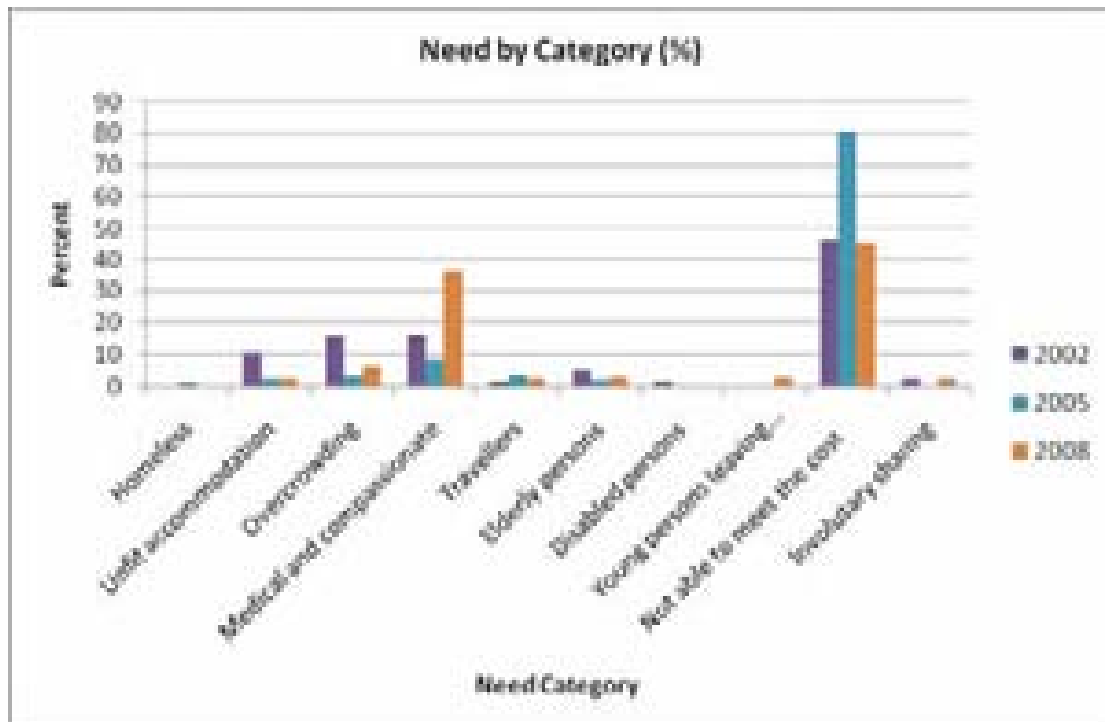
Local Authority	Applicants	Percentage of Total
South Tipperary County Council	270	37.5
Clonmel Borough	200	27.8
Carrick-on-Suir Town Council	90	12.5
Cashel Town Council	70	9.7
Tipperary Town Council	90	12.5
Total	720	100

4.2. Distribution of Causes of Need in the County Council Area

The accumulated need for the County Council area alone in 2002, 2005 and 2008 were as follows

Category	2002	2005	2008
1. Homeless	0	4	1
2. Persons living in accommodation that is unfit or materially unsuitable	25	10	8
3. Persons living in overcrowded accommodation	36	15	22
4. Persons in need of accommodation on medical and compassionate grounds	37	39	135
5. Travellers	4	16	9
6. Elderly persons	12	8	10
7. Physically & intellectually disabled persons	4	0	0
8. Young persons leaving institutional care	0	0	10
9. Persons not reasonably able to meet the cost of the accommodation or to obtain suitable alternative accommodation	106	376	169
10. Persons sharing accommodation involuntarily	6	1	9
TOTAL	230	469	373

These figures are shown diagrammatically on the following chart. It is clear from the figures that the demand in the county area is variable and that the two categories of need relating to those that cannot meet the cost of accommodation and those seeking accommodation on medical and compassionate grounds between them make up the vast bulk of the categories of need.



4.3. Future Social Housing Needs

From the Council data it is noted that approximately eleven applications for social housing were received in the County Council area each week in 2008 with a total of 567. Of these 373 or two thirds were regarded as having a housing need.. Given that the net number of private households in County Tipperary increased by about 750 per annum between 2002 and 2006 it is clear that a considerable percentage of new households applied for social housing in that period.

If it is assumed that the social housing need categories remain stable over the period of this strategy, then the total required in each category between 2009 and 2014 would be in line with the population growth, this would give rise to the needs outlined in the following table. If it is assumed that 35% of net new households in the county area require assistance with housing provision, then assuming an average of 750 new households per year as a middle range projection, would give rise to a total need over the six year period in the county area of about 1575 with the following distribution based on that in 2008.

Category	Total 2009-14	Annual Average
1. Homeless	2	1
2. Persons living in accommodation that is unfit or materially unsuitable	17	3
3. Persons living in overcrowded accommodation	57	10
4. Persons in need of accommodation on medical and compassionate grounds	462	77
5. Travellers	29	5
6. Elderly persons	41	7
7. Physically & intellectually disabled persons	29	5
8. Young persons leaving institutional care	24	4
9. Persons not reasonably able to meet the cost of the accommodation or to obtain suitable alternative accommodation	899	150
10. Persons sharing accommodation involuntarily	15	3
Total	1575	265

While this pattern may not, of course, be fully reflected in the future, it does indicate the overwhelming demand of the financial category.

4.4. Categories of housing

The following is the distribution of house types that were approved in the different areas of the county as of October 2008 –

Local Authority	1 Bed	2 Bed	3 Bed	4 Bed	Total
South Tipperary County Council	42	69	34	2	147
Clonmel Borough	106	96	32	5	239
Carrick-on-Suir Town Council	41	25	17	1	84
Tipperary Town Council	35	22	7	11	75
Cashel Town Council	15	50	18	1	84
Total	239	262	108	20	629

From this it can be seen that there is a high demand for the smaller types of housing unit. This reflects the source of demand much of which comes from one parent families, older people and single males. This is also reflected within the County area in the fact that over 90% of households in need of accommodation in 2008 were in had three people or less while 40% were single person households.

There is a variety of ways in which these demands may be met in the future some of which are set out below.

4.5. Provision of housing for those in different need categories

4.5.1. Mechanisms Available

The Local Authority will address the housing needs of those that are not in a position to provide their own housing through a variety of mechanisms. The overall strategy of the Authority will, as far as possible, to assist those that can, with such assistance, provide their own accommodation; to use the private rental sector to assist those who may not require long-term accommodation; to provide rental

accommodation for those that require longer term accommodation; and to work with voluntary organisations to provide accommodation for those in particular need categories.

These mechanisms that will be used by the Authority include –

The Rental Accommodation Scheme

This scheme was announced by the Government in July 2004 to transfer responsibility for housing SWA Rent Supplement recipients who are deemed to have a long term housing need to local authorities over a four year period. The RAS is a collaborative project between the Department (DEHLG), local authorities, the Department of Social and Family Affairs and the community welfare service. Administered by local authorities the scheme is intended to provide an additional source of good quality rented accommodation for eligible persons, through the Local Authority entering into long-term contracts with landlords for the provision of high quality rental property to appropriate categories of household in need of housing.

From the Development Plan perspective, this scheme highlights the need to facilitate the provision of appropriate rental accommodation within suitably located residential developments throughout the county.

Affordable Housing

As noted above at Part 3, many households are not in a position to obtain a mortgage for the purchase of a dwelling at full market rates. Some households, however, would be able to purchase a dwelling if the cost of a mortgage were lowered. Through the Affordable Housing Scheme the Housing Authority can facilitate some households to purchase dwellings at a price they can afford. However, unless the price of housing is reduced considerably it is not likely that many will be able to afford a mortgage even at the reduced house price.

The Council will seek to improve the uptake of the Affordable Housing scheme as it considers that it is one of most efficient, effective and socially desirable methods of facilitating home ownership. It will do this in a number of ways as follows –

1. By requiring that a range of dwelling types and sizes are provided in residential developments. The type and size of dwellings sought will have regard to the size and structure of the population in a particular area and to the needs for social and affordable housing
2. By relating the cost of affordable housing to the capacity of a household to pay an appropriate mortgage and by setting the dwelling cost at a price related to the household's ability to pay.

In considering this matter the Council will have regard to the following –

- a. The net disposable income of the household
- b. Whether or not members of the household have been and are in secure employment
- c. The savings history of the household and any savings they currently hold
- d. The household's accommodation needs in terms of dwelling size and, in particular, sleeping accommodation needs
- e. The size of the mortgage that can be obtained by the household on the basis of repayments that do not exceed 35% of the household's net disposable income
- f. The connection of the household with the community bin which they wish to reside

In any event the Council will not reduce the cost of a house below that which would equate to a mortgage amount the repayment of which would be equal to 35% of the net household income. The Council will also generally not reduce the price of a dwelling by more than a certain percentage which it will set from time to time.

3. By continuing to promote and market the scheme through a variety of methods and in a variety of contexts

The Council will also take steps to ensure that this system is not abused. These steps may include –

1. The inclusion of covenants on the deeds of the dwelling requiring repayment of the price differential to the Council in the event of the disposal of the dwelling
2. Requiring purchasers to sign a declaration that they will remain as the owner/occupiers of the dwelling
3. By requiring annual sworn declarations by purchasers that they remain as owner occupiers

Shared Ownership Scheme

Under this scheme which is available to certain categories of those with housing need, the Local Authority and the applicant both take a share in the dwelling with the intention being that the Local Authority share will decrease over time. The precise structure of this scheme has meant that it has not been widely used but it will continue to be made available by the Local Authority

Equity Loan

While this has not been introduced as of yet, the Government has signalled its intention of introducing a scheme through which the State will take an equity stake in affordable units sold. The purchaser will have the option of either buying out the remaining equity in steps or at the end of a fixed period. It is considered that this new arrangement will have a number of advantages. It will bring greater flexibility to the purchase of affordable housing, allowing buyer's initial outlay to be tailored to their particular circumstances. This should also have the benefit of facilitating the sale of completed affordable units. It will also make it easier for affordable purchasers to re-locate where their circumstances necessitate this. Implementation of the new arrangement will also introduce equity into the system and provide a basis for achieving greater consistency across the schemes and across different areas of the country.

1999 Affordable Housing Scheme

Under the 1999 affordable housing scheme, local authorities provide newly built houses at a discounted price on their own lands. This scheme will be used where appropriate for the provision of a certain amount of housing need.

Provision of Affordable Sites

This scheme will also be considered by the Housing Authority in certain circumstances where it is clear that there are households who would be in a position to provide their own housing if they were in a position to obtain a building site at an affordable cost.

Home Choice Loan

For a period of time, the new Home Choice Loan will be available to first time buyers of new houses, subject to a maximum loan of €285,000, and a maximum loan to value ratio of 92%. The loan term will be up to 30 years. A minimum income of €40,000 will apply, and a standard variable interest rate, related to the prevailing rates available from commercial institutions will be applicable (the applicable rate will be determined by the Department of the Environment, Heritage and Local Government).

Provision of Loans for House Purchase and Improvement

These loans can be provided to certain categories of person who have been refused loans by banks and building societies. There are certain eligibility criteria for these loans and a maximum as to the size of loan that can be provided.

Social Housing for Rent

While particular categories of person in need of housing can be assisted by the provision of housing other than being provided with rented housing by the Local Authority, there will be many who will need housing provided for rent by the Housing Authority through its building and dwelling purchase schemes.

The implication of this for the Development Plan is that adequate land is available for provision by the Housing Authority of dwellings for rental occupancy.

Improvement works in lieu of housing

The Housing Authority can carry out work in lieu of the provision of housing if such work is needed to relieve overcrowding or to remedy structural or other defects. This approach can be particularly effective in helping to maintain households within their communities and to provide additional accommodation as a household expands.

The implication of this for the Development Plan is that provision would be made for the expansion of some smaller dwellings when they are being constructed so that works in lieu can be considered by the Housing Authority.

Special needs provision

Though the numbers are small, special provision needs to be made for the elderly and disabled. Again adaptation and improvement grants are the preferred option in these cases as they facilitate households and individuals remaining within their communities. For older populations living in more isolated areas, relocation to a settlement may be the appropriate outcome. This can be particularly effective where developments are specifically designed with older people in mind. Community and voluntary-based housing schemes can play a particularly effective role in this. As the population of the country ages which will happen over the coming decades, the need for this type of accommodation is likely to increase.

The implications for the Development Plan is that where lands in settlements are being identified for development, some areas particularly well located with regard to their proximity to the services required by older people would be reserved for those purposes.

The travelling community has particular accommodation needs that need to be catered for also. The Traveller Accommodation Plan is the principal mechanism through which this is put into effect.

Partnership with Voluntary Housing Associations

Voluntary and Community managed housing can provide a significant number of dwellings for a variety of different categories of household. Voluntary organisations can be particularly effective in providing accommodation for those with particular needs where additional services can be incorporated into the housing development. Community-based schemes that address the needs of older people can also be particularly effective within specific areas.

4.5.2. Particular Categories

Those not in a financial position to provide their own housing

As noted in previous sections this is substantially the biggest category of need for those not in a position to provide their own housing. All mechanisms will be used to provide for this category of household.

In particular, for younger single-person households, the RAS will be availed of. This is to allow such households and individuals to advance in their working lives and to enhance the possibility of their entering the private housing market.

For single-parent families and new households forming as a result of family dissolution, the RAS may also be appropriate but it is more likely that such families will be accommodated in social housing rented by the Housing Authority.

For families who are not in a position to purchase their own accommodation similar provision will be made, though the possibility of families availing of the affordable housing opportunities will also be investigated.

Traveller Community

As noted above a range of mechanisms will be used to provide for the traveller community as laid down in the traveller action plan. It is anticipated that the level of provision of 10 dwellings per year will be continued or increased slightly over the period of the Development Plan. The Development Plan should make provision for some group housing sites following consultation with the Housing Authority. In the 2007 Traveller Census 22 families were noted as having applied for accommodation.

Older People

As noted a range of solutions (dwelling improvement, voluntary and community housing schemes and specially designed Local Authority rental housing) will be used to satisfy this need although the RAS may also be suitable.

People with a disability

The carrying out of improvement works and the provision of grants will be the principal mechanisms used to satisfy this need. If a greater need becomes apparent in a particular area voluntary housing organisations will be encouraged to provide appropriate accommodation. Otherwise, the small level of need can be dealt with on an ad hoc basis.

Homeless people, young people released from institutional care and other minor categories.

Very few are expected to fall into these categories and can be addressed on an ad hoc basis.

4.6. Conclusion

The provision of housing for those with special needs is addressed in the Council's Social and Affordable Housing Action Plan. This strategy notes the major demand arising from the cost of housing and the lack of capacity of many to address this need for themselves. The Local Authority will address these needs through a variety of the mechanisms outlined above but while the relativity between the cost of housing and incomes remains as it is, the demand may well exceed supply.

It should also be noted that from time to time new and amended housing support schemes are introduced by the Government. Some of these schemes can have significant implications for the ways in which social and affordable housing needs are responded to. The Council will keep such developments under review and amend this strategy as such schemes are introduced.

5. Housing Strategy

The following is the housing strategy statement for the county of South Tipperary in the light of the analysis outlined above and other considerations generally within the development plan.

5.1. Overall Objective

It is the overall objective of this strategy to facilitate where possible through Development Plan policies, the provision of adequate, flexible accommodation for the future population of South Tipperary having regard to the different needs of different sectors.

5.2. Strategic Approach

The strategic approach being adopted in this Development Plan is as follows –

1. To have regard to the provision of housing in the functional areas of Clonmel Borough Council, Carrick-on-Suir Town Council, Cashel Town Council and Tipperary Town Council when considering the need for the provision of housing in the functional area of South Tipperary County Council
2. To facilitate the use of the full range of housing support mechanisms available to the Housing Authorities for those that need assistance in the provision of dwellings for themselves
3. To facilitate, where possible, households remaining within their own communities of origin or initial settlement
4. To facilitate the provision of a mix of dwelling types to respond to the variety of housing needs throughout the county
5. To facilitate the provision of a range of tenure types to address the needs of different sectors of the community
6. To make specific provision for the accommodation needs of the travelling community
7. To make provision for affordable housing in all parts of the county
8. To have regard to the character of different settlements when considering the nature of the housing to be provided and, in particular, that being provided to accommodate those with particular housing needs
9. To encourage prior consultation with the Housing Authority when schemes of significant scale are being developed

10. To have regard to the need both for social integration and the maintenance of safe, secure and harmonious living environments for all dwelling occupants

5.3. Policies

In order to facilitate the achievement of the overall objective of this strategy and the specific strategic goals the following policies will be adopted by the Planning Authority.

1. In order to facilitate the provision of a range of housing types, it will be a policy of the Planning Authority to require that in larger schemes a mix of house types and sizes be provided. This requirement will be reviewed from time to time and the specific requirements will be related to the nature of household formation and change, demographic change and other considerations.
2. In order to facilitate the development of a range of tenure types and, in particular, to facilitate the Housing Authority in entering into agreements under the Rental Accommodation Scheme, it will be a policy of the Planning Authority to require that apartments be included as part of the dwelling mix in larger residential developments where a mix of tenure types is proposed. The design and scale of apartment blocks shall be appropriate to the nature, scale and built form of the settlements in which they are being provided. In considering the scale of development to be provided the Planning Authority will consult with the Housing Authority regarding the need and availability of such housing types. In areas adjacent to the functional areas of other Planning Authorities, the Planning Authority will have regard to the availability and/or proposals for the provision of apartments for rent within the functional areas of those authorities.
3. In order to facilitate the provision of flexible accommodation that can grow with the needs of a household it will be the policy of the Planning Authority to require that developers will provide for the future extension of smaller individual dwellings and incorporate such flexibility in dwelling design.
4. In order that that the design of one and two-bedroom dwellings have regard to the impact on the quality of life of households or their capacity to accommodate overnight visitors, it will be the policy of the Planning Authority to require that such needs be considered in dwelling design and that any applications for permission made under the Planning and Development Act demonstrate how such need can be accommodated

5. In order to facilitate the provision of affordable housing and housing for those that have particular housing needs, generally to require that 20 per cent, of the land zoned for residential use, or for a mixture of residential and other uses, be reserved for the provision of housing for those in the categories outlined in Part 1.3. above or affordable housing or both.
6. In order to facilitate the orderly management of social housing while ensuring that the occupants are not unduly segregated from others, it will be the policy of the Planning Authority to require that such housing be provided in small clusters within larger housing schemes but in a manner that does not unduly identify it as segregated or as not being part of the overall scheme. The design, layout and access to such dwelling clusters shall be used to ensure compliance with this policy objective.
7. In order to facilitate the provision of housing for older people at appropriate locations it will be a policy objective of the Council to identify and reserve areas of land within settlements and close to facilities for that purpose.
8. In order to facilitate the provision of accommodation for travellers it will be a policy objective of the Planning Authority to identify and reserve land for the provision of group housing for travellers.

Housing Strategy Appendix One

Town / Village	Area (ha)
<i>Larger Towns</i>	
Greater Clonmel Environs	152.59
Cahir	136.4804
Cashel	88.52
Carrick on Suir	75.1645
Fethard	50.2099
Tipperary Town	242.458
Killenaule	25.9563
<i>Smaller Towns</i>	
Ahenny	11.62650
Annacarthy	8.02517
Ardfinnan	52.10730
Ballingarry	14.90810
Ballinure	17.37820
Ballylooby	12.95140
Ballyneill	15.05440
Ballynonty	11.1410
Ballyporeen	42.38630
Ballysloe	5.32060
Bansha	34.9190
Boherlahan	31.11550
Burncourt	14.60720
Cappawhite	28.67010
Clogheen	72.45370
Cloneen	17.84390
Clonoulty	29.72720
Coalbrook	9.68858
Commons	12.80670
Cullen	24.74660
Donaskeagh	15.32110
Donohill	5.65957

Town / Village	Area (ha)
Drangan	17.9340
Dualla	12.21040
Dundrum	46.31550
Emly	27.53830
Faugheen	8.37868
Glengoole	10.35980
Golden	21.76950
Gortnahoo	20.12540
Gouldscross	22.09210
Grange	8.44924
Grangemockler	15.33910
Hollyford	33.80580
Kilfeackle	18.09580
Killusty	9.75913
Kilross	4.13196
Knockavilla	17.17780
Lattin	14.73910
Limerick Junction	14.55160
Lisvarrinane	17.21010
Monard	19.14960
Moyglass	16.52410
Mullinahone	53.57280
Newcastle	21.93750
Newinn	29.50550
Ninemilehouse	12.13370
Rosegreen	19.79580
Rossadrehid	4.40431
Rossmore	9.15827
Solohead	13.47280
Thomastown	13.87290