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INTRODUCTION

PART I - HOUSING ACTIVITY

House Completions

The number of new houses (including apartments) completed in the period since 1997 is given in Part I, together with a breakdown between the local authority, private and voluntary sectors.

Update

Trends in the completion figures for new houses between the December quarter 2001 and the September quarter 2001 and in 2001 over the previous year are as follows:

<i>Category 2001</i>	<i>Change on September Quarter'01</i>	<i>Change in year over year 2000</i>
<i>Total houses</i>	+ 19%	+ 6%
<i>* Private houses</i>	+ 15%	+ 2%
<i>* Local Authority houses</i>	+ 84%	+64%
<i>Voluntary & co-operative houses</i>	+ 11%	+32%

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

New House Guarantee Registrations

Part I also sets out details on the number of new houses registered under 'HomeBond'. Under this scheme houses are generally registered prior to the commencement of construction work and registrations serve as a useful leading indicator of housing activity. It should be noted that not all new houses are registered under this scheme.

PART II - HOUSING LOANS

Part II provides details of the number and value of loans approved and paid since 1997. The information is broken down between the following categories; banks and other agencies, building societies and local authorities. A breakdown between annuity and endowment mortgages, fixed and variable interest rate mortgages and a percentage breakdown of the range of house loans paid is also given.

Update

The changes in the **number** of loans approved and paid by all agencies between the December quarter 2001 and the September quarter 2001 and in 2001 over the previous year are as follows:

<i>Number of:</i>	<i>Change on September Quarter'01</i>	<i>Change in year 2001 over year 2000</i>
<i>Loans Approved</i>	-17%	-15%
<i>Loans Paid</i>	- 4%	-10%

Note

Arising from the conversion of First National Building Society to First Active plc. in 1998 there is a change in the categories of lender used in relation to the data on loan approvals and payments (pages 16 to 21) and house prices (pages 34 to 41). First Active plc. is now included under "Banks and Other Agencies" and figures are shown retrospectively to 1997 on this basis.

PART III - PROFILE OF BORROWERS

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

PART IV - HOUSE PRICES

The house price figures shown in Part IV of the Bulletin are average prices for the quarter or year as the case may be, and are derived from the data supplied by the mortgage lending agencies on loans approved by them. In comparing house price figures from one period to another, account should be taken of the fact that changes in the mix of houses and apartments to which the data relates affect the average figures. Prices are shown for the whole country, the five main urban areas (Cork, Dublin, Limerick, Waterford and Galway) and for other areas of the country. Average prices are shown separately for houses and apartments from the March Quarter 1997. A percentage breakdown of the ranges of house prices is also provided.

Update

The changes in average house prices in the year 2001 compared to 2000, between the December quarter 2001 and the September quarter 2001 and between the December quarter 2001 and the corresponding quarter in 2000 are as follows:

<i>House type and area</i>	<i>2001 on 2000</i>	<i>Dec. Qtr'01 on Sept. Qtr'01</i>	<i>Dec. Qtr'01 on Dec. Qtr'00</i>
<i>New House Prices</i>			
<i>Nationally</i>	+ 8.1%	+1.3%	+0.6%
<i>Dublin Area</i>	+9.6%	+0.3%	+0.9%
<i>Second-hand Houses Prices</i>			
<i>Nationally</i>	+8.2%	-1.3%	+1.4%
<i>Dublin Area</i>	+8.5%	-1.9%	+2.3%

PART V - LOCAL AUTHORITY VOLUNTARY AND CO-OPERATIVE HOUSING

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

PART VI - ACTIVITY UNDER SOCIAL HOUSING SCHEMES

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

PART VII - ACCOMMODATION OF TRAVELLERS AT 30 NOVEMBER 2001

The information in relation to traveller families was compiled from returns from local authorities in respect of the situation which applied on 30 November, 2001.

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

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

Terms used:

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

"Roadside" includes families in private yards, gardens, fields and unofficial sites as well as the roadside.

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

PART VIII - HOUSING GRANTS

This Part contains details in relation to housing grants (including new house, disabled persons and essential repairs grants) approved and paid since 1997.

PART IX - RENTED HOUSING

Part IX contains details of the level of enforcement of requirements for registration, standards and rent books and the registration of houses and landlords at 31 December, 2001.

PART X - CAPITAL INVESTMENT IN HOUSING

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

Note - Analysis of Loan Approvals

The data shown on pages 24-25, 30-31 and 42-43 have been derived from 22,600 mortgage loan statistical survey forms and on pages 26-29 and page 32 from a lesser number of forms (some forms had incomplete data) which have been submitted by borrowers at loan approval stage and returned to the Department by the mortgage lending agencies.

Euro Conversion Rate

With effect from 1 January, 1999 the fixed conversion rate between the Euro and the Irish pound is 1 Euro = IR£0.787564.

Revisions

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

Symbols and Conventions used

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

Symbols used:
n/a = not available
(p) = provisional
(r) = revised

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

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

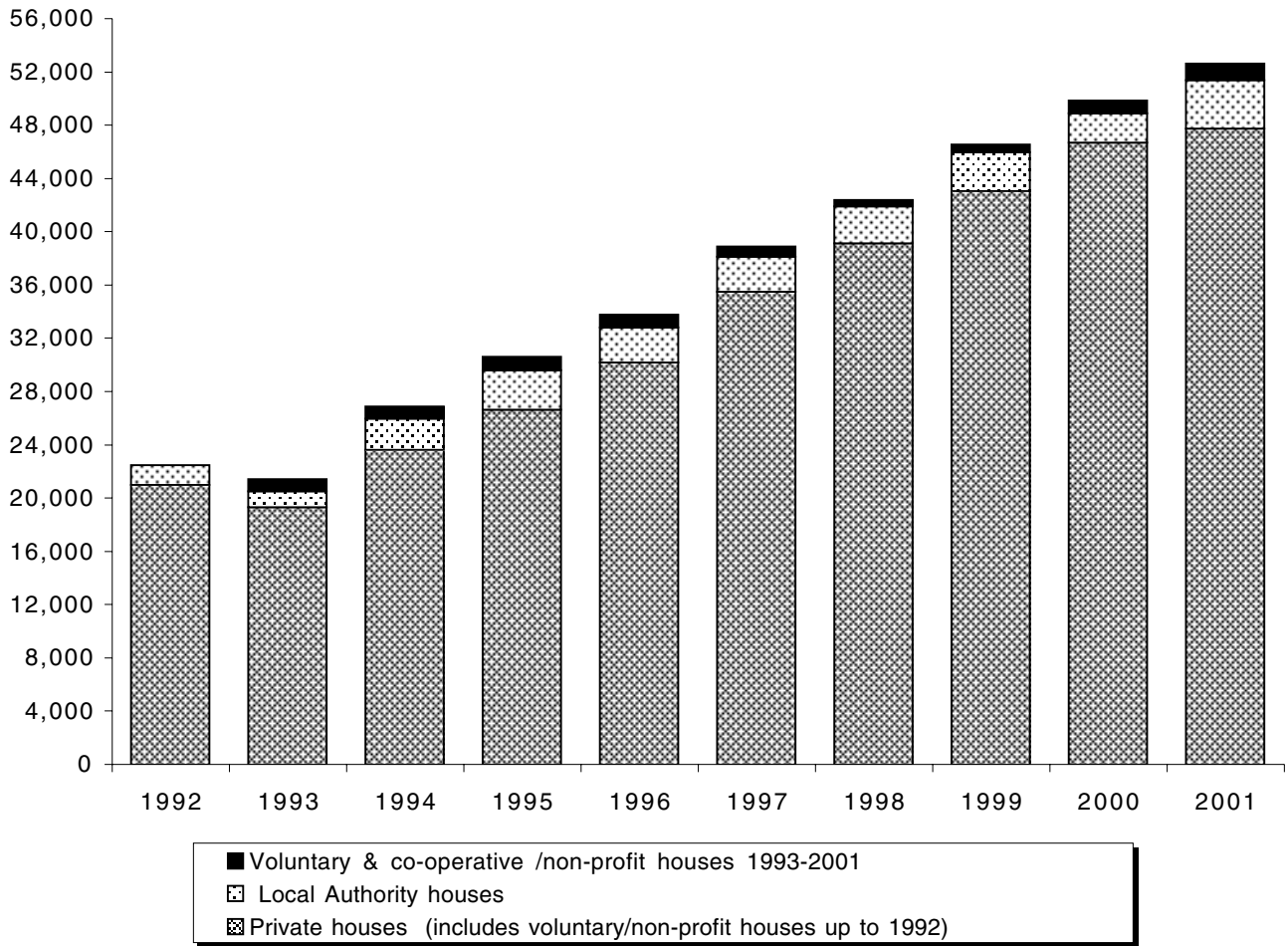
The Bulletin is on the Department's website <http://www.environ.ie/housing/policy.html#bulletin>

PART I - HOUSING ACTIVITY

HOUSE COMPLETIONS BY SECTOR

Year and Quarter	Social Housing		Private Houses	Total
	Local Authority Houses	Voluntary & Co-operative/ Non-Profit Houses		
	<hr/>			
1997	2,632	756	35,454	38,842
1998	2,771	485	39,093	42,349
1999	2,909	579	43,024	46,512
2000	2,204	951	46,657	49,812
2001	(p) 3,622	1,253	(p) 47,727	52,602
1999				
QI	516	148	9,930	10,594
QII	715	80	10,227	11,022
QIII	589	115	10,788	11,492
QIV	1,089	236	12,079	13,404
2000				
QI	272	133	10,302	10,707
QII	434	330	11,590	12,354
QIII	495	235	11,892	12,622
QIV	1,003	253	12,873	14,129
2001				
QI	(r) 577	216	(r) 10,277	11,070
QII	722	298	12,079	13,099
QIII	818	350	11,799	12,967
QIV	(p) 1,505	389	(p) 13,572	15,466

HOUSE COMPLETIONS BY SECTOR



- Footnotes: - (a) Following the enactment of the Local Government (Dublin) Act, 1993, three new county councils - Dun Laoghaire-Rathdown, Fingal and South Dublin replaced Dublin County Council and Dun Laoghaire Corporation on 1 January 1994.
- (b) From 1 January, 2002, changes in statutory titles have been made in the Local Government Act 2001:- County Borough Corporations now known as City Councils; Borough Corporations now known as Borough Councils and Urban District Councils and Town Commissioners now known as Town Councils. The two County Councils in Tipperary are now known as North Tipperary County Council and South Tipperary County Council respectively. However, for consistency in the 2001 series their titles will not be changed until publication of the March Quarter Bulletin 2002.
- (c) The local authority figures include demountables and pre-fabricated houses.
- (d) Local authority house completions for years up to and including 1992 include a small but unquantified number of houses acquired by the authorities. The local authority house completions from 1993 onwards do not include houses acquired by them. These are shown separately on pages 47-49.
- (e) The figures for private houses from 1993 onwards are not directly comparable with those for previous years which contained an unquantified number of voluntary & co-operative/non-profit houses.
- (f) "Voluntary & Co-operative/non-profit houses" consists of completions under the rental subsidy and capital assistance schemes as shown by area on page 50.

HOUSE COMPLETIONS - BY AREA

County Councils	TOTAL HOUSE COMPLETIONS					PRIVATE HOUSE COMPLETIONS				
	1997	1998	1999	2000	2001	1997	1998	1999	2000 (p)	2001
Carlow	656	603	816	717	658	554	568	717	643	513
Cavan	440	495	664	696	883	362	453	597	644	790
Clare	1,435	1,221	1,487	1,652	1,487	1,362	1,162	1,383	1,563	1,416
Cork	3,222	3,903	3,702	4,546	4,838	2,947	3,758	3,471	4,356	4,429
Donegal	1,507	1,883	2,393	2,545	2,722	1,413	1,738	2,152	2,346	2,460
D/Laoghaire-Rathdown	712	549	886	860	1,166	544	432	848	843	1,077
Fingal	2,707	2,618	4,296	4,044	3,602	2,600	2,576	4,213	3,976	3,495
Galway	1,295	1,849	2,113	2,117	2,467	1,219	1,775	1,979	2,002	2,348
Kerry	1,242	1,638	1,686	1,665	1,813	1,148	1,513	1,506	1,581	1,603
Kildare	2,095	2,509	2,419	2,366	2,426	1,929	2,405	2,283	2,305	2,165
Kilkenny	628	701	708	736	1,007	586	645	636	671	844
Laois	399	452	660	839	1,027	366	425	577	791	905
Leitrim	265	295	396	658	750	227	264	366	626	687
Limerick	903	1,197	610	586	754	827	1,125	544	515	620
Longford	292	310	293	311	614	247	260	235	275	496
Louth	1,191	1,171	1,581	1,513	2,046	1,097	992	1,478	1,417	1,908
Mayo	1,431	1,527	1,797	2,237	1,790	1,349	1,431	1,684	2,021	1,654
Meath	1,318	1,422	1,480	2,303	2,553	1,223	1,331	1,336	2,227	2,381
Monaghan	295	423	353	426	685	269	360	344	372	567
Offaly	382	624	604	900	945	304	605	539	818	877
Roscommon	292	305	406	411	500	258	242	385	383	464
Sligo	666	903	865	708	778	560	746	828	627	679
South Dublin	2,479	2,013	2,049	2,139	1,746	2,403	1,847	1,902	1,906	1,490
Tipperary N.R.	749	823	1,032	1,132	1,006	706	747	982	1,119	935
Tipperary S.R.	478	557	606	521	546	332	470	518	440	484
Waterford	539	520	1,007	1,074	1,000	450	471	942	1,026	943
Westmeath	929	1,105	1,140	1,578	1,517	842	1,053	1,129	1,478	1,478
Wexford	1,446	1,484	2,375	2,432	1,955	1,282	1,390	2,212	2,198	1,773
Wicklow	1,147	1,335	1,294	1,484	1,914	908	1,173	1,171	1,408	1,792
City Councils										
Cork	1,132	1,266	1,006	1,186	752	1,078	1,198	804	1,081	646
Dublin	3,427	3,777	2,804	2,362	3,091	3,187	3,420	2,527	2,178	2,638
Galway	1,223	1,026	875	1,116	1,436	1,107	895	738	1,035	1,359
Limerick	946	906	1,336	1,234	1,326	884	833	1,280	1,190	1,129
Waterford	574	539	373	318	402	484	390	318	196	282
Conversions	400	400	400	400	400	400	400	400	400	400
TOTALS	#####	42,349	46,512	49,812	52,602	35,454	39,093	43,024	46,657	47,727

Footnotes:- (a) County Council areas include Borough and Town Councils. From 1 January, 2002 the two Tipperary County Councils are known as North Tipperary & South Tipperary County Councils respectively. However, for consistency in the 2001 series the new titles will not be introduced until the publication of the March Quarter Bulletin, 2002.

(b) See footnotes on page 11.

NEW HOUSE GUARANTEE REGISTRATIONS

'HOMEBOND'

County	1996	1997	1998	1999	2000	2001				TOTAL
						Q1	Q11	Q111	Q1V	
Carlow	325	508	495	529	369	169	74	56	6	305
Cavan	183	152	176	229	270	67	61	(r) 67	6	201
Clare	722	831	801	1,158	891	122	207	197	122	648
Cork	2,712	3,037	3,266	4,174	4,424	774	797	793	593	2,957
Donegal	389	425	736	1,020	850	296	146	143	125	710
Dublin *	8,591	8,040	8,356	8,956	8,122	1,982	2,513	2,333	1,896	8,724
Galway	1,444	1,281	1,381	1,721	1,831	395	386	(r) 412	587	1,780
Kerry	575	837	684	727	739	152	156	203	128	639
Kildare	1,510	2,052	2,361	1,972	2,064	503	547	431	452	1,933
Kilkenny	387	450	511	512	607	(r) 164	229	155	100	648
Laois	193	233	293	597	809	90	112	126	18	346
Leitrim	30	38	35	220	259	42	34	103	134	313
Limerick	1,236	1,543	1,439	1,543	1,381	259	212	123	268	862
Longford	8	33	31	42	103	7	44	17	63	131
Louth	721	841	1,087	1,020	1,298	296	298	107	154	855
Mayo	448	576	763	830	903	63	119	138	87	407
Meath	872	1,283	1,139	2,350	2,595	703	433	589	268	1,993
Monaghan	92	52	111	47	205	137	2	4	4	147
Offaly	167	132	289	431	638	142	84	106	67	399
Roscommon	100	86	152	183	254	70	89	43	87	289
Sligo	268	547	472	391	369	86	94	65	90	335
Tipperary	480	664	730	1,024	1,024	190	133	157	58	538
Waterford	717	840	893	919	1,121	170	335	176	200	881
Westmeath	389	584	725	928	976	331	207	93	146	777
Wexford	532	916	1,357	1,640	1,697	(r) 343	214	239	253	1,049
Wicklow	678	1,099	784	689	814	250	340	216	172	978
TOTALS	23,769	27,080	29,067	33,852	34,613	7,803	7,866	7,092	6,084	28,845

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

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

HOUSE COMPLETIONS

NEW HOUSES COMPLETED BY TYPE FROM JANUARY TO 31 DECEMBER 2001

County Councils	House Bungalow	House Detached	House Semi-Detached	House Terraced	Flat/ Apartment	Total
Carlow	119	185	302	9	43	658
Cavan	180	402	157	46	98	883
Clare	186	764	397	6	134	1,487
Cork	835	1,704	1,348	346	605	4,838
Donegal	1,082	1,342	123	3	172	2,722
D/Laoghaire-Rathdown	4	248	45	84	785	1,166
Fingal	155	306	974	1,025	1,142	3,602
Galway	248	1,588	426	31	174	2,467
Kerry	605	689	347	21	151	1,813
Kildare	459	509	1,019	92	347	2,426
Kilkenny	166	303	391	92	55	1,007
Laois	208	214	532	17	56	1,027
Leitrim	310	303	11	0	126	750
Limerick	206	307	192	4	45	754
Longford	213	249	31	11	110	614
Louth	226	426	1,023	112	259	2,046
Mayo	338	969	285	2	196	1,790
Meath	293	554	1,129	227	350	2,553
Monaghan	108	246	243	50	38	685
Offaly	209	291	369	17	59	945
Roscommon	188	247	14	7	44	500
Sligo	268	419	37	0	54	778
South Dublin	7	301	770	310	358	1,746
Tipperary N.R.	193	432	316	17	48	1,006
Tipperary S.R.	168	174	149	16	39	546
Waterford	244	202	357	24	173	1,000
Westmeath	392	467	366	4	288	1,517
Wexford	904	450	416	53	132	1,955
Wicklow	441	501	704	65	203	1,914
City Councils						
Cork	6	97	252	82	315	752
Dublin	3	111	62	11	2,904	3,091
Galway	25	69	520	92	730	1,436
Limerick	24	382	461	194	265	1,326
Waterford	16	20	238	0	128	402
TOTALS	9,029	15,471	14,006	3,070	10,626	52,202

Footnotes:- (a) County Council areas include Borough and Town Councils. From 1 January, 2002 the two Tipperary County Councils are known as North Tipperary & South Tipperary County Councils respectively. However, for consistency in the 2001 series the new titles will not be introduced until the publication of the March Quarter Bulletin, 2002.

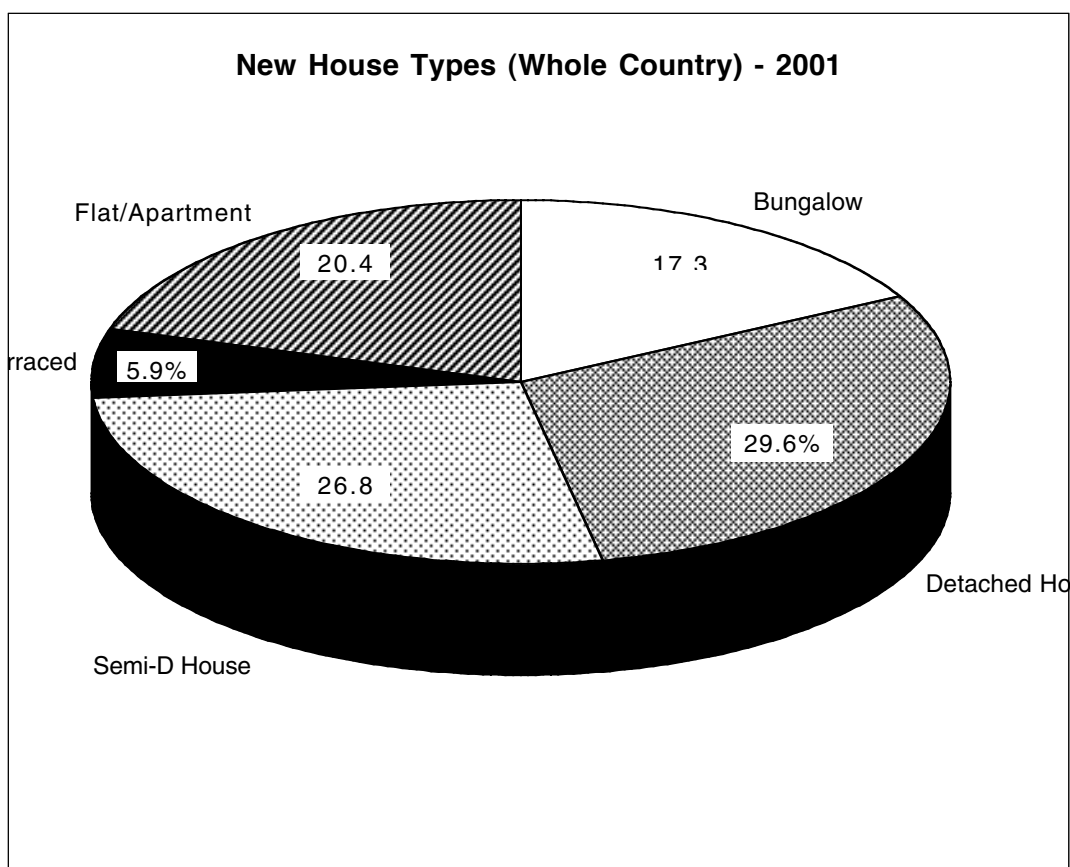
See footnote (b) on page 11.

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

HOUSE COMPLETIONS

NEW HOUSES COMPLETED (PERCENTAGES) BY TYPE 1997 - 2001

Year	Bungalow	House Detached	House Semi-D	House Terraced	Flat / Apartment
Percentages	%	%	%	%	%
1997	19.4	24.8	32.5	4.2	19.1
1998	17.5	23.0	34.2	3.5	21.8
1999	17.8	28.1	30.4	3.7	19.9
2000	18.4	30.0	29.3	4.4	18.0
2001	17.3	29.6	26.8	5.9	20.4



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

PART II - HOUSING LOANS

LOAN APPROVALS AND PAYMENTS - ALL AGENCIES

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

LOANS APPROVED

Year and Quarter	New Houses			Other Houses			Totals		
	Number	Value _m	Value £m	Number	Value _m	Value £m	Number	Value _m	Value £m
1997	30,671	2158.6	1700.0	33,981	2265.6	1784.3	64,652	4424.1	3484.3
1998	29,220	2459.0	1936.6	39,705	3196.1	2517.1	68,925	5654.9	4453.6
1999	32,722	3293.4	2593.8	45,850	4399.3	3464.7	78,572	7692.7	6058.5
2000	33,289	3726.2	2934.6	47,567	5277.4	4156.3	80,856	9003.7	7091.0
2001	29,277	3695.9	2910.8	39,785	5036.6	3966.6	69,062	8732.6	6877.4
2000									
QI	8,388	925.6	729.0	10,986	1150.4	906.0	19,374	2076.0	1635.0
QII	8,930	1008.7	794.4	12,368	1390.9	1095.4	21,298	2399.6	1889.8
QIII	8,130	891.5	702.1	12,942	1455.8	1146.5	21,072	2347.2	1848.6
QIV	7,841	900.4	709.1	11,271	1280.4	1008.4	19,112	2180.8	1717.5
2001									
QI	7,232	868.4	683.9	9,134	1105.3	870.5	16,366	1973.7	1554.4
QII	8,175	1074.6	846.3	11,418	1431.6	1127.5	19,593	2506.2	1973.8
QIII	7,582	945.7	744.8	10,530	1373.0	1081.3	18,112	2318.7	1826.1
QIV	6,288	807.3	635.8	8,703	1126.6	887.3	14,991	1933.8	1523.0

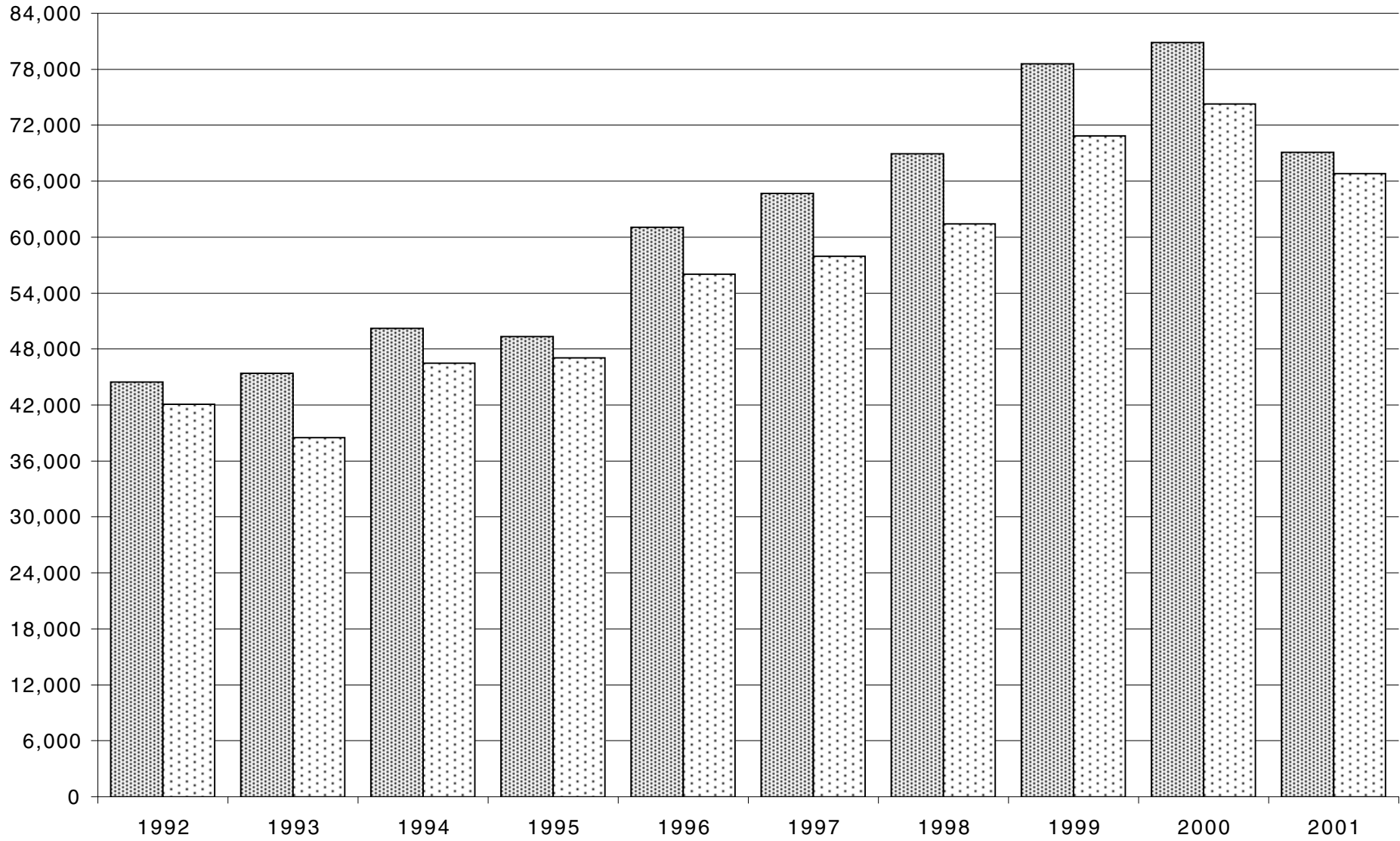
LOANS PAID

Year and Quarter	New Houses			Other Houses			Totals		
	Number	Value _m	Value £m	Number	Value _m	Value £m	Number	Value _m	Value £m
1997	28,193	1695.5	1335.3	29,708	1893.6	1491.3	57,901	3589.0	2826.6
1998	27,355	1967.2	1549.3	34,052	2619.9	2063.3	61,407	4587.1	3612.6
1999	31,359	2776.8	2186.9	39,458	3740.1	2945.6	70,817	6516.9	5132.5
2000	31,533	3093.6	2436.4	42,725	4504.6	3547.7	74,258	7598.2	5984.1
2001	29,431	3309.2	2606.2	37,355	4354.7	3429.6	66,786	7664.0	6035.8
2000									
QI	7,463	690.9	544.1	8,845	918.1	723.1	16,308	1609.0	1267.2
QII	7,997	768.4	605.2	10,583	1064.5	838.4	18,580	1833.0	1443.6
QIII	8,272	818.0	644.2	12,065	1266.2	997.2	20,337	2084.1	1641.4
QIV	7,801	816.3	642.9	11,232	1255.8	989.0	19,033	2072.1	1631.9
2001									
QI	6,807	746.1	587.6	8,047	909.8	716.5	14,854	1655.9	1304.1
QII	7,771	861.5	678.5	10,025	1128.0	888.4	17,796	1989.7	1567.0
QIII	7,358	835.1	657.7	10,070	1231.4	969.8	17,428	2066.5	1627.5
QIV	7,495	866.5	682.4	9,213	1085.5	854.9	16,708	1952.0	1537.3

Note

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

NUMBER OF LOANS APPROVED AND PAID BY ALL LENDING AGENCIES



Loans approved Loans paid

LOAN APPROVALS AND PAYMENTS - BUILDING SOCIETIES

* BUILDING SOCIETIES

LOANS APPROVED

Year and Quarter	New Houses			Other Houses			Totals		
	Number	Value _m	Value £m	Number	Value _m	Value £m	Number	Value _m	Value £m
1997	8,326	614.8	484.2	8,812	619.4	487.8	17,138	1234.2	972.0
1998	7,237	642.6	506.1	9,084	795.2	626.3	16,321	1437.7	1132.3
1999	6,909	728.8	574.0	9,517	919.0	723.8	16,426	1647.7	1297.7
2000	7,648	857.2	675.1	10,053	1033.8	814.2	17,701	1891.0	1489.3
2001	7,422	981.5	773.0	8,158	1124.3	885.5	15,580	2105.8	1658.4
2000									
QI	1,832	215.3	169.6	2,208	209.8	165.2	4,040	425.1	334.8
QII	1,890	210.6	165.9	2,456	255.0	200.8	4,346	465.6	366.7
QIII	1,921	207.0	163.0	2,768	293.2	230.9	4,689	500.1	393.9
QIV	2,005	224.2	176.6	2,621	275.9	217.3	4,626	500.1	393.9
2001									
QI	1,801	227.0	178.8	1,958	243.0	191.4	3,759	469.9	370.1
QII	2,152	295.3	232.6	2,279	334.2	263.2	4,431	629.5	495.8
QIII	1,850	238.7	188.0	2,094	278.3	219.2	3,944	517.0	407.2
QIV	1,619	220.4	173.6	1,827	268.9	211.8	3,446	489.3	385.3

LOANS PAID

Year and Quarter	New Houses			Other Houses			Totals		
	Number	Value _m	Value £m	Number	Value _m	Value £m	Number	Value _m	Value £m
1997	8,427	482.2	379.8	7,617	511.6	402.9	16,044	993.8	782.7
1998	7,702	553.5	435.9	8,267	683.4	538.2	15,969	1237.0	974.2
1999	8,582	790.9	622.9	8,290	913.1	719.1	16,872	1704.0	1342.0
2000	6,994	682.4	537.4	8,821	967.3	761.8	15,815	1649.6	1299.2
2001	6,713	836.9	659.1	7,202	955.4	752.5	13,915	1792.2	1411.5
2000									
QI	1,566	148.4	116.9	1,862	233.9	184.2	3,428	382.3	301.1
QII	1,728	166.7	131.3	2,053	206.5	162.6	3,781	373.0	293.8
QIII	1,829	179.4	141.3	2,481	260.9	205.5	4,310	440.3	346.8
QIV	1,871	187.9	148.0	2,425	266.0	209.5	4,296	453.9	357.5
2001									
QI	1,488	175.1	137.9	1,758	212.0	167.0	3,246	387.1	304.9
QII	1,834	224.9	177.1	1,818	247.6	195.0	3,652	472.5	372.1
QIII	1,696	211.4	166.5	1,961	263.1	207.2	3,657	474.5	373.7
QIV	1,695	225.5	177.6	1,665	232.7	183.3	3,360	458.1	360.8

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

LOAN APPROVALS AND PAYMENTS - BANKS AND OTHER AGENCIES

* BANKS AND OTHER AGENCIES

LOANS APPROVED

Year and Quarter	New Houses			Other Houses			Totals		
	Number	Value _m	Value £m	Number	Value _m	Value £m	Number	Value _m	Value £m
1997	22,277	1541.2	1213.8	25,012	1641.5	1292.8	47,289	3182.7	2506.6
1998	21,932	1814.6	1429.1	30,499	2396.2	1887.2	52,431	4210.8	3316.3
1999	25,779	2563.1	2018.6	36,255	3476.9	2738.3	62,034	6040.0	4756.9
2000	25,581	2865.0	2256.4	37,418	4238.1	3337.8	62,999	7103.2	5594.2
2001	21,780	2707.5	2132.3	31,510	3904.3	3074.9	53,290	6611.8	5207.2
2000									
QI	6,549	709.9	559.1	8,761	939.9	740.2	15,310	1649.8	1299.3
QII	7,031	797.6	628.2	9,900	1135.4	894.2	16,931	1933.0	1522.4
QIII	6,194	683.5	538.3	10,140	1160.7	914.1	16,334	1844.2	1452.4
QIV	5,807	674.0	530.8	8,617	1002.2	789.3	14,424	1676.2	1320.1
2001									
QI	5,416	639.9	504.0	7,151	860.9	678.0	12,567	1500.8	1182.0
QII	6,001	777.0	611.9	9,117	1096.0	863.2	15,118	1873.0	1475.1
QIII	5,713	705.2	555.4	8,403	1092.1	860.1	14,116	1797.2	1415.4
QIV	4,650	585.4	461.0	6,839	855.4	673.7	11,489	1440.8	1134.7

LOANS PAID

Year and Quarter	New Houses			Other Houses			Totals		
	Number	Value _m	Value £m	Number	Value _m	Value £m	Number	Value _m	Value £m
1997	19,655	1210.4	953.3	21,943	1377.4	1084.8	41,598	2588.0	2038.2
1998	19,562	1411.3	1111.5	25,665	1932.5	1522.0	45,227	3344.0	2633.6
1999	22,713	1984.1	1562.6	31,091	2823.9	2224.0	53,804	4808.0	3786.6
2000	24,487	2409.6	1897.7	33,843	3534.3	2783.5	58,330	5943.8	4681.1
2001	22,647	2467.3	1943.2	30,069	3393.8	2672.8	52,716	5861.1	4616.0
2000									
QI	5,890	542.2	427.0	6,970	683.6	538.4	12,860	1225.8	965.4
QII	6,257	601.5	473.7	8,516	857.5	675.3	14,773	1458.9	1149.0
QIII	6,424	637.9	502.4	9,564	1004.4	791.0	15,988	1642.3	1293.4
QIV	5,916	627.9	494.5	8,793	988.7	778.7	14,709	1616.6	1273.2
2001									
QI	5,305	570.5	449.3	6,271	696.6	548.6	11,576	1267.1	997.9
QII	5,922	635.5	500.5	8,191	879.4	692.6	14,113	1514.9	1193.1
QIII	5,646	622.6	490.3	8,087	966.9	761.5	13,733	1589.5	1251.8
QIV	5,774	638.7	503.0	7,520	850.9	670.2	13,294	1489.6	1173.2

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

LOAN APPROVALS AND PAYMENTS - LOCAL AUTHORITIES

LOCAL AUTHORITIES

LOANS APPROVED

Year and Quarter	Number	New Houses		Other Houses			Totals		
		Value _m	Value £m	Number	Value _m	Value £m	Number	Value _m	Value £m
1997	68	2.5	2.0	157	4.7	3.7	225	7.2	5.7
1998	51	1.8	1.4	122	4.6	3.6	173	6.2	4.9
1999	34	1.7	1.3	78	3.3	2.6	112	5.0	3.9
2000	60	4.1	3.2	96	5.5	4.3	156	9.5	7.5
2001	75	6.9	5.5	117	8.0	6.3	192	14.9	11.7
2000									
QI	7	0.4	0.3	17	0.8	0.6	24	1.1	0.9
QII	9	0.4	0.3	12	0.5	0.4	21	1.0	0.8
QIII	15	1.1	0.9	34	1.9	1.5	49	3.0	2.4
QIV	29	2.2	1.7	33	2.3	1.8	62	4.4	3.5
2001									
QI	15	1.4	1.1	25	1.5	1.2	40	2.9	2.3
QII	22	2.3	1.8	22	1.5	1.2	44	3.7	2.9
QIII	19	1.8	1.4	33	2.7	2.1	52	4.4	3.5
QIV	19	1.5	1.2	37	2.3	1.8	56	3.8	3.0

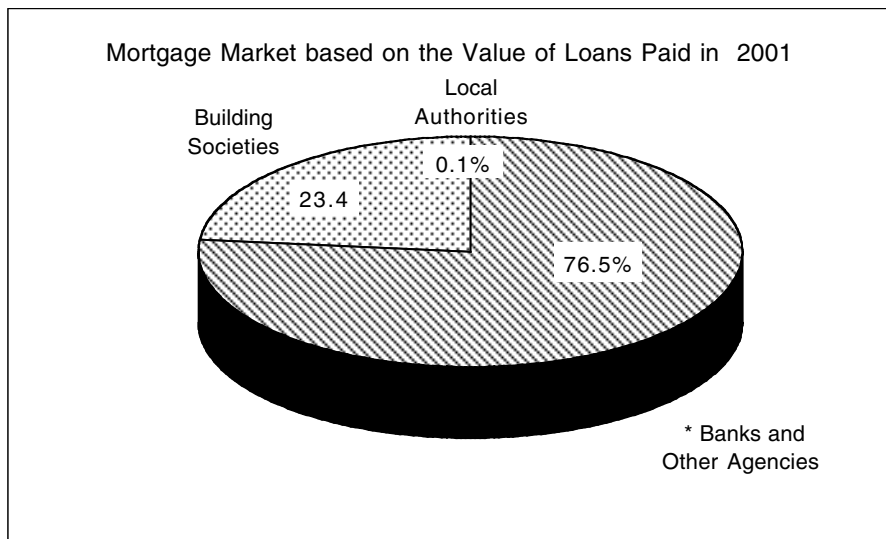
LOANS PAID

Year and Quarter	Number	New Houses		Other Houses			Totals		
		Value _m	Value £m	Number	Value _m	Value £m	Number	Value _m	Value £m
1997	111	2.7	2.1	148	4.4	3.5	259	7.2	5.7
1998	91	2.3	1.8	120	3.8	3.0	211	6.1	4.8
1999	64	1.8	1.4	77	3.2	2.5	141	5.0	3.9
2000	52	1.7	1.3	61	3.0	2.4	113	4.7	3.7
2001	71	5.1	4.0	84	5.5	4.4	155	10.7	8.3
2000									
QI	7	0.3	0.2	13	0.6	0.5	20	0.9	0.7
QII	12	0.3	0.2	14	0.6	0.5	26	0.9	0.7
QIII	19	0.6	0.5	20	0.9	0.7	39	1.5	1.2
QIV	14	0.6	0.5	14	0.9	0.7	28	1.4	1.1
2001									
QI	14	0.5	0.4	18	1.1	0.9	32	1.7	1.3
QII	15	1.1	0.9	16	1.1	0.9	31	2.3	1.8
QIII	16	1.1	0.9	22	1.4	1.1	38	2.5	2.0
QIV	26	2.3	1.8	28	1.9	1.5	54	4.2	3.3

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

PERCENTAGES

Year and Quarter	Building Societies	* Banks and Other Agencies	Local Authorities
1997	27.7	72.1	0.2
1998	27.0	72.9	0.1
1999	26.1	73.8	0.1
2000	21.7	78.2	0.1
2001	23.4	76.5	0.1
2000			
QI	23.8	76.2	0.1
QII	20.4	79.6	0.0
QIII	21.1	78.8	0.1
QIV	21.9	78.0	0.1
2001			
QI	23.4	76.5	0.1
QII	23.7	76.1	0.1
QIII	23.0	76.9	0.1
QIV	23.5	76.3	0.2



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

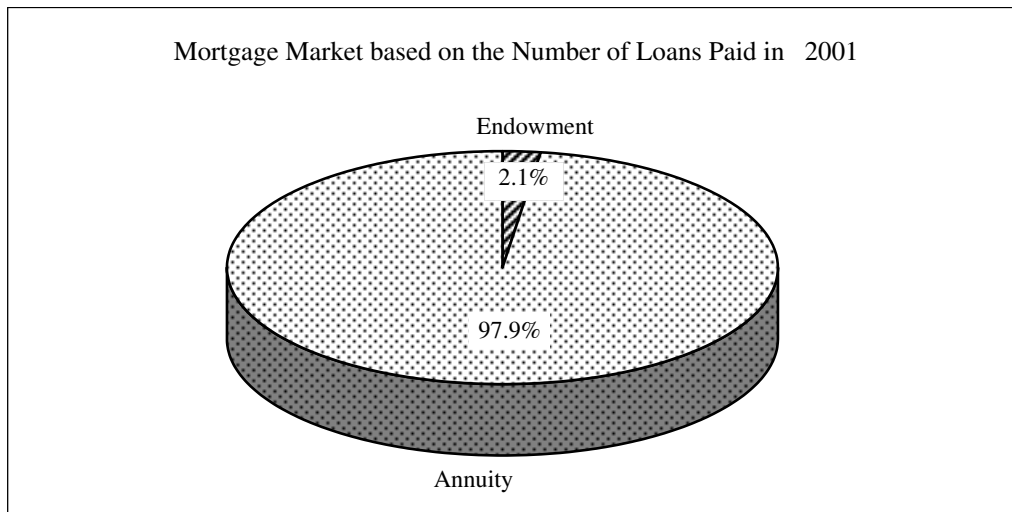
BREAKDOWN OF MORTGAGE MARKET BY ANNUITY AND ENDOWMENT MORTGAGES

LOANS APPROVED

Year and Quarter	Annuity		Endowment	
	Number	%	Number	%
1997	62,510	96.7	2,142	3.3
1998	67,082	97.3	1,843	2.7
1999	76,518	97.4	2,054	2.6
2000	79,034	97.7	1,822	2.3
2001	67,699	98.0	1,363	2.0
2000				
QI	18,908	97.6	466	2.4
QII	20,799	97.7	499	2.3
QIII	20,557	97.6	515	2.4
QIV	18,770	98.2	342	1.8
2001				
QI	16,068	98.2	298	1.8
QII	19,192	98.0	401	2.0
QIII	17,783	98.2	329	1.8
QIV	14,656	97.8	335	2.2

LOANS PAID

Year and Quarter	Annuity		Endowment	
	Number	%	Number	%
1997	55,783	96.3	2,118	3.7
1998	59,616	97.1	1,791	2.9
1999	68,941	97.4	1,876	2.6
2000	72,468	97.6	1,790	2.4
2001	65,352	97.9	1,434	2.1
2000				
QI	15,918	97.6	390	2.4
QII	18,145	97.7	435	2.3
QIII	19,810	97.4	527	2.6
QIV	18,595	97.7	438	2.3
2001				
QI	14,499	97.6	355	2.4
QII	17,477	98.2	319	1.8
QIII	17,078	98.0	350	2.0
QIV	16,298	97.5	410	2.5



KDOWN OF MORTGAGE MARKET BY FIXED AND VARIABLE INTEREST RATE MORTGAGES

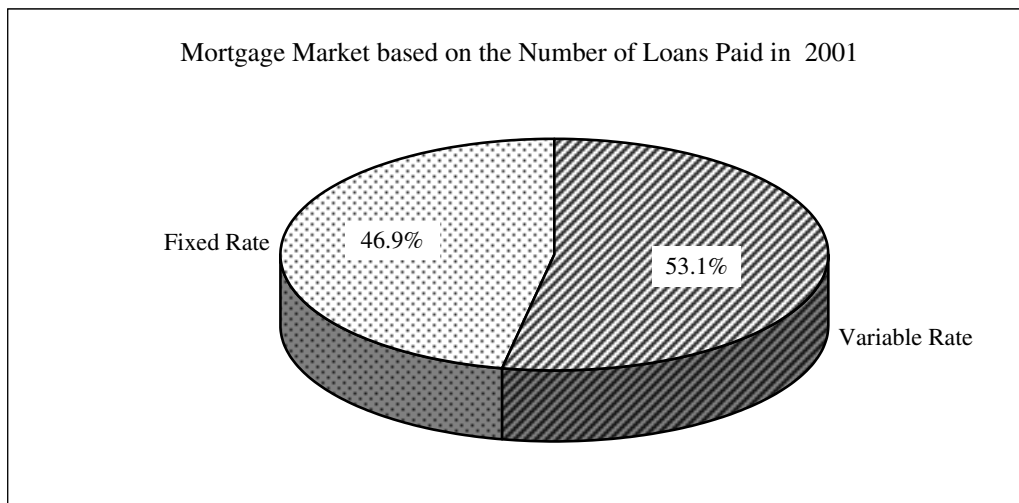
LOANS APPROVED

Year and Quarter	Fixed Rate		Variable Rate	
	Number	%	Number	%
1997	42,130	65.2	22,522	34.8
1998	47,491	68.9	21,434	31.1
1999	53,437	68.0	25,135	32.0
2000	37,512	46.4	43,344	53.6
2001	33,913	49.1	35,149	50.9
2000				
QI	8,732	45.1	10,642	54.9
QII	8,768	41.2	12,530	58.8
QIII	10,310	48.9	10,762	51.1
QIV	9,702	50.8	9,410	49.2
2001				
QI	8,602	52.6	7,764	47.4
QII	9,888	50.5	9,705	49.5
QIII	8,597	47.5	9,515	52.5
QIV	6,826	45.5	8,165	54.5

LOANS PAID

Year and Quarter	Fixed Rate		Variable Rate	
	Number	%	Number	%
1997	38,876	67.1	19,025	32.9
1998	41,447	67.5	19,960	32.5
1999	48,890	69.0	21,927	31.0
2000	35,208	47.4	39,050	52.6
2001	31,354	46.9	35,432	53.1
2000				
QI	8,799	54.0	7,509	46.0
QII	8,162	43.9	10,418	56.1
QIII	9,058	44.5	11,279	55.5
QIV	9,189	48.3	9,844	51.7
2001				
QI	7,508	50.5	7,346	49.5
QII	8,586	48.2	9,210	51.8
QIII	8,120	46.6	9,308	53.4
QIV	7,140	42.7	9,568	57.3

Footnote:- The figures on fixed interest rate mortgages relate to mortgages which provide that the rate of interest may not



ANALYSIS OF LOAN APPROVALS *
RANGES OF LOANS PAID - DUBLIN AREA

Year	Not exceeding €69836 (£55,000)	(€69,837 to €95,230) (£55,001 to £75,000)	(€95,231 to €126,974) (£75,001 to £100,000)	(€126,975 to €190,461) (£100,001 to £150,000)	Exceeding €190461 (£150,000)
Percentages	%	%	%	%	%

NEW HOUSES

1997	38.2	37.0	18.2	4.9	1.7
1998	22.0	33.9	32.1	9.6	2.4
1999	17.0	13.8	31.4	30.7	7.1
2000	15.5	8.6	17.8	46.1	12.0
2001	12.3	6.6	11.2	47.3	22.6

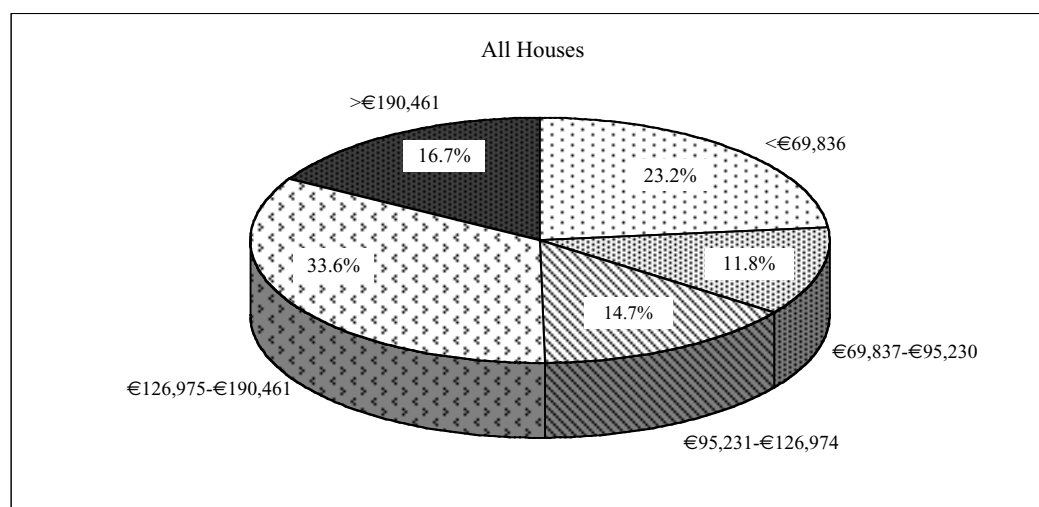
**SECOND - HAND
HOUSES**

1997	52.3	21.1	14.7	8.6	3.3
1998	45.6	23.0	17.9	10.1	3.4
1999	35.8	19.6	20.7	17.1	6.7
2000	29.4	15.3	18.5	25.0	11.8
2001	25.6	13.0	15.5	30.5	15.3

ALL HOUSES

1997	47.2	26.8	15.9	7.3	2.8
1998	39.1	26.1	21.8	9.9	3.1
1999	32.3	18.4	22.8	19.7	6.8
2000	26.9	14.1	18.4	28.9	11.8
2001	23.2	11.8	14.7	33.6	16.7

* See note on page 9.



ANALYSIS OF LOAN APPROVALS *

RANGES OF LOANS PAID - WHOLE COUNTRY

Year	Not exceeding €69836 (£55,000)	(€69,837 to €95,230) (£55,001 to £75,000)	(€95,231 to €126,974) (£75,001 to £100,000)	(€126,975 to €190,461) (£100,001 to £150,000)	Exceeding €190461 (£150,000)
Percentages	%	%	%	%	%

NEW HOUSES

1997	57.4	28.2	11.0	2.6	0.7
1998	46.1	29.8	17.7	5.3	1.1
1999	37.2	26.3	21.8	12.0	2.7
2000	31.3	21.6	24.3	18.9	3.8
2001	23.0	17.2	25.6	26.8	7.5

SECOND - HAND

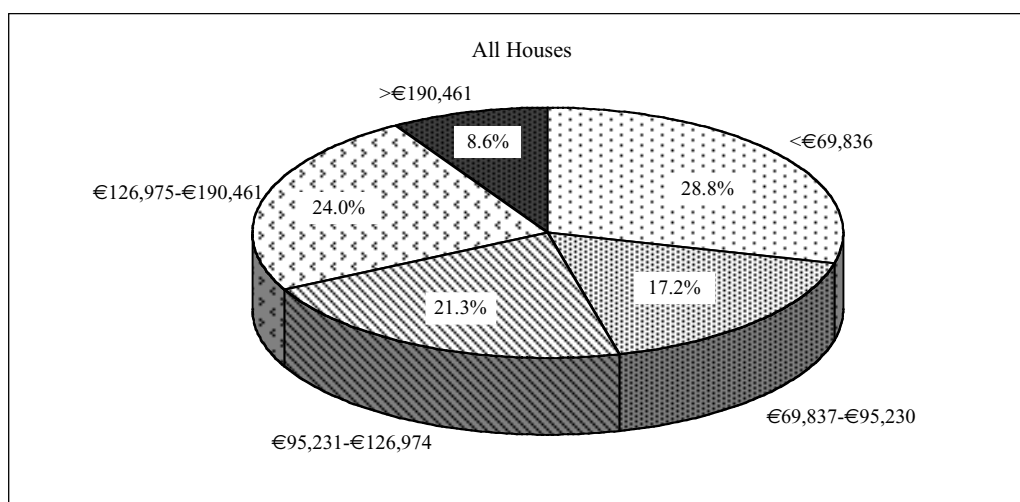
HOUSES

1997	64.8	18.7	9.9	4.9	1.7
1998	58.7	20.9	12.5	6.2	1.8
1999	47.7	21.3	16.7	10.5	3.8
2000	38.6	19.7	18.8	16.8	6.1
2001	31.8	17.3	19.1	22.6	9.2

ALL HOUSES

1997	61.5	23.0	10.4	3.9	1.3
1998	53.9	24.2	14.5	5.9	1.5
1999	44.3	22.9	18.4	11.0	3.4
2000	36.1	20.4	20.7	17.6	5.3
2001	28.8	17.2	21.3	24.0	8.6

* See note on page 9.



PART III - PROFILE OF BORROWERS

ANALYSIS OF LOAN APPROVALS *

PREVIOUS TENURE OF BORROWERS - DUBLIN AREA

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

NEW HOUSES

1997	50.2	22.8	1.1	23.7	2.2
1998	43.5	24.4	0.8	29.4	1.9
1999	46.8	22.2	0.9	28.0	2.0
2000	42.3	29.2	0.4	26.5	1.6
2001	41.1	24.5	0.7	31.3	2.3

SECOND - HAND HOUSES

1997	61.9	18.1	1.8	15.6	2.5
1998	62.1	16.7	1.0	18.6	1.6
1999	63.1	17.7	1.2	16.3	1.7
2000	65.1	17.6	0.8	13.9	2.6
2001	61.5	18.8	0.6	16.3	2.8

ALL HOUSES

1997	57.7	19.8	1.6	18.5	2.4
1998	56.5	19.1	0.9	21.9	1.7
1999	58.7	18.9	1.2	19.4	1.8
2000	58.6	20.9	0.7	17.5	2.3
2001	55.3	20.6	0.6	20.9	2.6

* See note on page 9.

ANALYSIS OF LOAN APPROVALS *

PREVIOUS TENURE OF BORROWERS - WHOLE COUNTRY

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

NEW HOUSES

1997	52.6	22.9	1.1	21.4	2.0
1998	50.1	23.4	0.7	23.8	1.9
1999	46.1	25.1	0.7	26.0	2.1
2000	46.5	25.3	0.6	25.3	2.2
2001	43.3	24.3	0.5	29.5	2.4

SECOND - HAND HOUSES

1997	65.0	16.8	1.7	14.2	2.3
1998	65.8	16.0	1.2	15.4	1.6
1999	64.5	18.2	1.2	14.4	1.7
2000	64.9	18.2	1.0	13.4	2.5
2001	60.7	20.3	0.7	15.9	2.3

ALL HOUSES

1997	59.5	19.5	1.4	17.5	2.1
1998	58.7	19.3	0.9	19.3	1.8
1999	56.3	21.3	1.0	19.6	1.9
2000	56.1	21.6	0.8	19.1	2.4
2001	52.2	22.3	0.6	22.6	2.3

* See note on page 9.

ANALYSIS OF LOAN APPROVALS *

MARITAL STATUS OF BORROWERS - DUBLIN AREA

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

NEW HOUSES

1997	40.0	10.7	14.7	30.5	4.1
1998	43.0	14.3	15.1	23.4	4.2
1999	61.0	8.1	13.0	12.2	5.7
2000	66.5	6.8	10.7	12.3	3.6
2001	74.5	5.4	8.4	6.9	4.9

**SECOND - HAND
HOUSES**

1997	32.6	5.7	14.1	40.9	6.8
1998	37.7	7.0	11.9	37.1	6.3
1999	55.2	3.7	8.3	20.1	12.6
2000	62.1	3.0	7.5	17.2	10.3
2001	67.7	2.6	6.5	12.5	10.7

ALL HOUSES

1997	35.2	7.5	14.3	37.2	5.8
1998	39.6	9.2	12.7	33.0	5.6
1999	56.6	4.8	9.4	18.3	11.0
2000	63.1	3.9	8.2	16.1	8.8
2001	69.3	3.3	6.9	11.2	9.3

* See note on page 9.

ANALYSIS OF LOAN APPROVALS *

MARITAL STATUS OF BORROWERS - WHOLE COUNTRY

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

NEW HOUSES

1997	31.5	11.4	17.9	36.3	2.9
1998	32.5	12.4	19.9	32.7	2.4
1999	55.0	8.0	13.3	18.2	5.5
2000	59.0	8.0	12.4	16.7	3.9
2001	66.3	6.4	10.8	12.6	4.0

**SECOND - HAND
HOUSES**

1997	28.0	5.7	13.8	46.3	6.3
1998	30.2	6.4	13.3	44.5	5.7
1999	54.5	3.2	8.0	21.5	12.7
2000	60.2	2.9	7.2	19.1	10.7
2001	67.8	2.4	5.9	13.0	10.9

ALL HOUSES

1997	29.5	8.3	15.6	41.8	4.8
1998	31.3	9.1	16.1	39.2	4.3
1999	54.7	5.1	10.1	20.2	9.9
2000	59.7	5.0	9.3	18.1	7.9
2001	67.2	4.0	7.9	12.8	8.1

* See note on page 9.

ANALYSIS OF LOAN APPROVALS *

Year	Not exceeding €25,395 (€20,000)	€25,396 to €31,743 (€20,001 to €25,000)	(€31,744 to €38,092 (€25,001 to €30,000)	€38,093 to €44,441 (€30,001 to €35,000)	(€44,442 to €50,790 (€35,001 to €40,000)	€50,791 to €63,487 (€40,001 to €50,000)	Exceeding Year €63,487 Exceeding (€50,000)	Percentages
Percentages	%	%	%	%	%	%	%	Percentages
NEW HOUSES								NEW HOUSES
Based on Principal Income only								Based on Principal Income only
1997	18.3	22.2	17.0	13.5	12.1	10.4	6.4	1997
1998	26.9	18.1	15.7	14.5	10.0	8.2	6.7	1998
1999	17.0	18.0	18.8	16.6	11.2	10.7	7.7	1999
2000	9.9	15.8	20.3	19.2	12.4	10.1	12.3	2000
2001	9.3	16.4	21.8	19.7	10.8	13.0	8.9	2001
Based on Combined Incomes of Borrowers								Based on Combined Incomes of Borrowers
1997	2.2	5.0	16.8	17.8	18.8	20.6	18.8	1997
1998	2.7	5.9	18.5	24.2	25.1	18.7	5.0	1998
1999	0.6	1.3	3.6	9.1	10.3	29.2	45.8	1999
2000	0.3	0.7	1.7	5.5	11.3	22.7	57.8	2000
2001	0.1	0.9	2.2	4.7	8.0	26.7	57.3	2001
SECOND - HAND HOUSES								SECOND - HAND HOUSES
Based on Principal Income only								Based on Principal Income only
1997	25.4	16.9	14.5	16.7	12.2	8.4	5.8	1997
1998	27.3	14.5	13.7	13.6	10.6	9.7	10.5	1998
1999	23.4	17.9	16.7	12.3	9.8	9.4	10.5	1999
2000	20.0	17.5	16.9	12.6	10.2	10.6	12.3	2000
2001	18.1	17.5	18.3	13.1	11.2	10.7	11.1	2001
Based on Combined Incomes of Borrowers								Based on Combined Incomes of Borrowers
1997	8.5	12.0	17.6	18.9	17.4	16.5	9.1	1997
1998	3.4	11.6	16.7	21.1	21.6	18.1	7.4	1998
1999	3.1	5.5	9.2	11.5	10.3	22.4	37.8	1999
2000	1.7	3.3	7.0	10.2	11.5	21.9	44.4	2000
2001	1.0	2.2	5.9	9.3	10.3	24.0	47.2	2001
ALL HOUSES								ALL HOUSES
Based on Principal Income only								Based on Principal Income only
1997	23.0	18.6	15.3	15.8	12.2	9.1	6.0	1997
1998	27.2	15.8	14.3	13.8	10.4	9.2	9.3	1998
1999	22.1	17.9	17.1	13.2	10.1	9.6	9.9	1999
2000	18.0	17.1	17.5	13.9	10.6	10.5	12.3	2000
2001	16.5	17.3	19.0	14.3	11.1	11.1	10.7	2001
Based on Combined Incomes of Borrowers								Based on Combined Incomes of Borrowers
1997	5.7	8.5	17.2	18.3	17.9	18.3	14.1	1997
1998	3.3	10.0	16.9	21.9	22.8	18.3	6.7	1998
1999	2.6	4.6	8.0	11.0	10.3	23.9	39.5	1999
2000	1.4	2.8	6.0	9.3	11.4	22.1	47.0	2000
2001	0.8	2.0	5.2	8.4	9.9	24.5	49.1	2001

* See note on page 9.

* See note on page 9.

ANALYSIS OF LOAN APPROVALS *

Not exceeding €25,395 (€20,000)	€25,396 to €31,743 (€20,001 to €25,000)	(€31,744 to €38,092 (€25,001 to €30,000)	€38,093 to €44,441 (€30,001 to €35,000)	(€44,442 to €50,790 (€35,001 to €40,000)	€50,791 to €63,487 (€40,001 to €50,000)	Exceeding €63,487 Exceeding (€50,000)
%	%	%	%	%	%	%
RES						
34.5	21.3	12.5	10.7	8.7	6.4	5.9
30.0	18.6	15.6	12.6	8.3	7.1	7.8
32.3	22.3	18.2	11.0	6.8	5.4	4.0
28.0	22.1	19.5	11.5	7.4	5.9	5.5
24.8	23.8	20.1	12.4	7.8	6.2	4.9
5.8	11.0	17.6	17.7	15.1	17.9	14.9
2.6	14.6	20.5	22.3	21.2	15.4	3.4
2.9	6.6	12.0	15.3	14.0	24.2	25.0
1.7	4.2	9.9	15.5	15.5	23.7	29.5
0.6	2.6	8.4	13.6	15.9	27.0	32.0
38.7	15.0	12.8	11.3	6.5	5.9	9.9
34.1	15.2	11.8	12.9	9.1	8.3	8.4
33.7	18.9	16.3	9.9	7.4	7.1	6.7
30.2	19.3	16.6	10.5	8.2	7.5	7.8
26.7	21.0	17.5	11.3	8.3	8.1	7.1
10.9	11.5	14.6	13.1	11.7	17.0	21.2
5.5	12.6	19.3	22.1	19.0	18.2	3.3
5.9	8.7	12.6	13.7	11.9	19.7	27.5
3.5	6.4	10.8	13.6	12.8	20.7	32.1
1.8	4.5	8.8	13.5	13.3	24.0	34.1
RES						
36.8	17.7	12.7	11.0	7.5	6.1	8.2
32.7	16.5	13.2	12.9	8.9	7.8	8.1
33.2	20.2	17.0	10.3	7.2	6.5	5.7
29.4	20.3	17.7	10.9	7.9	6.9	6.9
26.0	22.1	18.4	11.7	8.1	7.4	6.3
8.5	11.2	16.0	15.3	13.3	17.5	18.1
4.5	13.7	19.5	22.2	19.8	17.0	3.3
4.8	7.9	12.3	14.3	12.7	21.3	26.6
2.8	5.6	10.5	14.3	13.8	21.9	31.1
1.4	3.8	8.6	13.5	14.3	25.1	33.3

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ANALYSIS OF LOAN APPROVALS *

OCCUPATION OF BORROWERS

CATEGORIES OF OCCUPATION

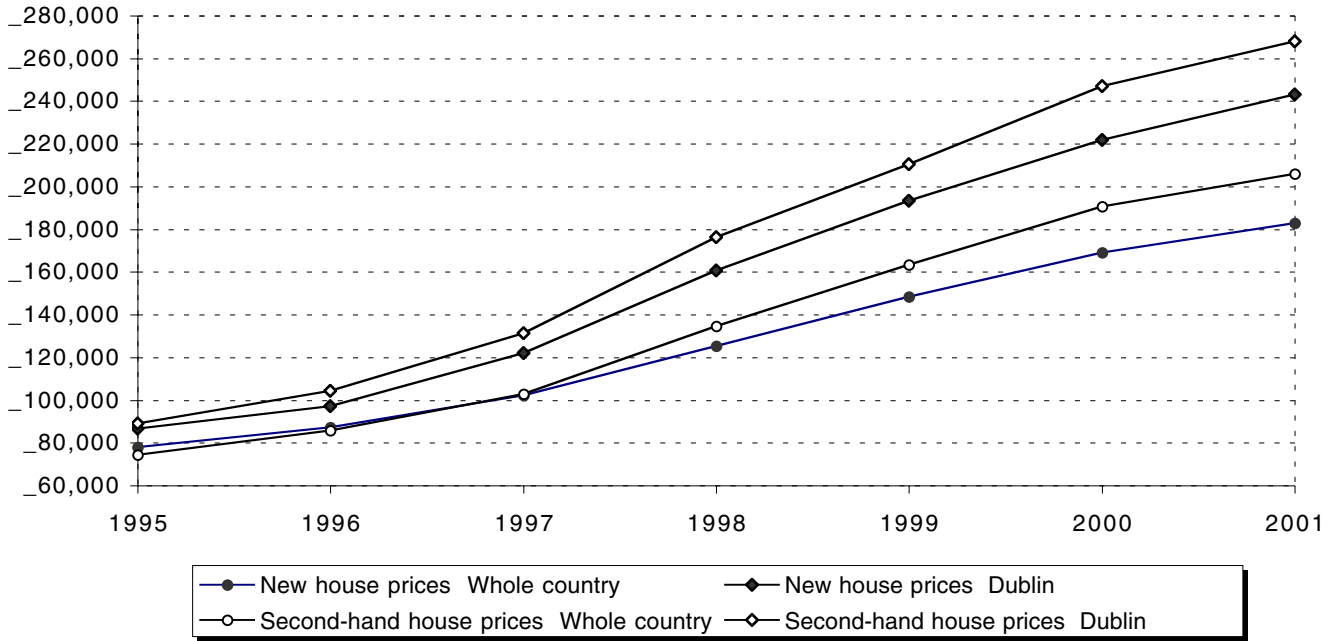
NEW AND SECOND-HAND HOUSES

Year	Professional; Managerial; Employer	Salaried; Non-manual	Skilled; Semi-skilled Manual	Unskilled; Manual	Farmer; Fisherman
Percentages	%	%	%	%	%
1997	52.2	19.5	20.3	4.4	3.7
1998	52.9	22.0	19.9	3.4	1.8
1999	48.5	15.4	26.2	9.4	0.6
2000	48.3	13.0	28.8	9.2	0.6
2001	46.8	13.0	30.7	9.2	0.4

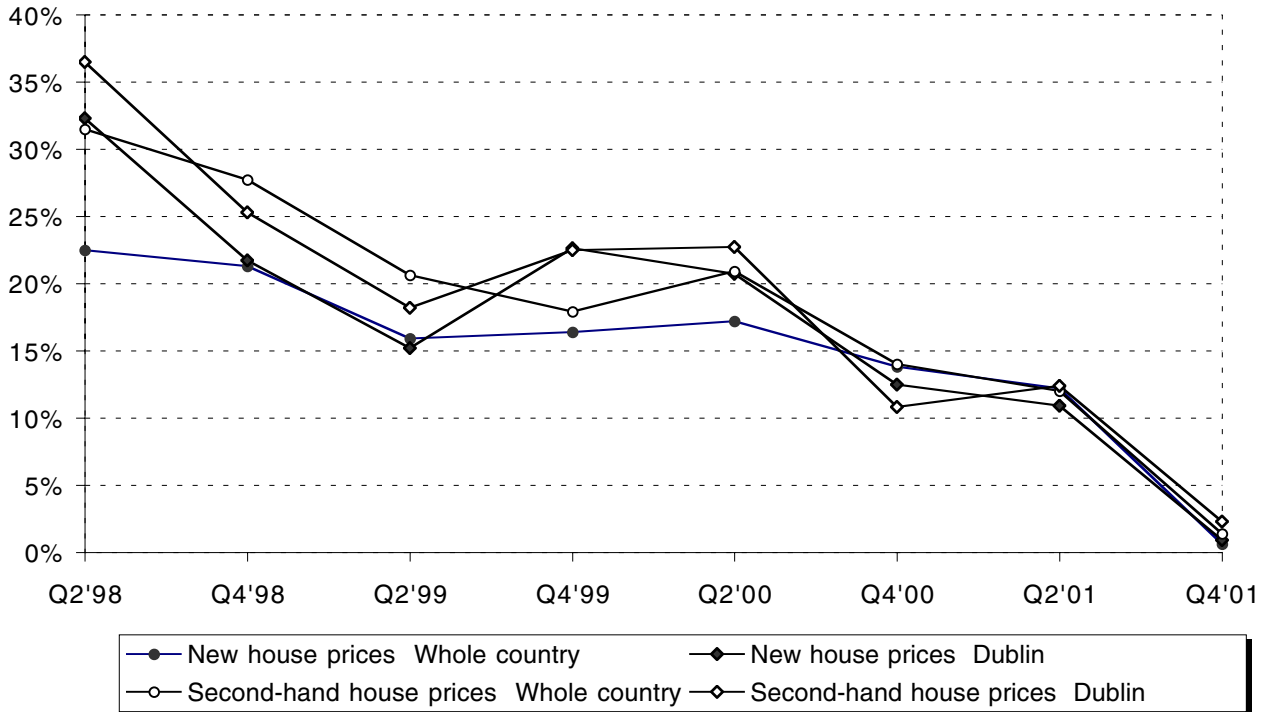
* See note on page 9.

PART IV - HOUSE PRICES

HOUSE PRICES - WHOLE COUNTRY AND DUBLIN



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



NEW HOUSE PRICES

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

Area	Year and Quarter	Building Societies		* Banks and Other Agencies		Local Authorities		All Agencies		Area
		€	£	€	£	€	£	€	£	
WHOLE COUNTRY	1997	106,541	83,908	100,868	79,440	55,343	43,586	102,222	80,506	WHOLE COUNTRY
	1998	127,317	100,270	125,053	98,487	70,012	55,139	125,302	98,683	
	1999	153,862	121,176	147,392	116,081	93,719	73,810	148,521	116,970	
	2000	179,027	140,995	166,902	131,446	112,950	88,955	169,191	133,249	
	2001	185,586	146,161	182,926	144,066	125,615	98,930	182,863	144,016	
2000	I	167,098	131,600	159,138	125,331	105,110	82,781	160,685	126,550	2000
	II	178,147	140,302	164,936	129,898	98,177	77,321	167,378	131,821	
	III	180,981	142,534	167,001	131,524	113,202	89,154	169,458	133,459	
	IV	188,882	148,757	177,932	140,133	121,887	95,994	180,013	141,772	
2001	I	185,798	146,328	182,555	143,774	121,358	95,577	182,990	144,116	2001
	II	190,871	150,323	187,667	147,800	122,461	96,446	187,784	147,892	
	III	183,114	144,214	178,731	140,762	126,918	99,956	178,876	140,876	
	IV	181,152	142,669	182,391	143,645	128,405	101,127	181,171	142,684	
CORK	1997	98,317	77,431	95,552	75,253	58,120	45,773	96,046	75,642	CORK
	1998	111,362	87,705	113,075	89,054	76,126	59,954	112,133	88,312	
	1999	147,001	115,773	139,388	109,777	90,267	71,091	141,007	111,052	
	2000	174,664	137,559	163,997	129,158	129,484	101,977	166,557	131,174	
	2001	165,906	130,662	177,863	140,078	133,397	105,059	174,550	137,469	
2001	I	164,397	129,473	178,259	140,390	136,391	107,417	174,509	137,437	2001
	II	169,844	133,763	187,330	147,534	122,021	96,099	183,059	144,171	
	III	165,616	130,433	167,490	131,909	130,275	102,600	166,543	131,163	
	IV	163,093	128,446	177,054	139,441	137,466	108,263	172,962	136,219	
DUBLIN	1997	126,240	99,422	120,186	94,654	67,593	53,234	122,036	96,111	DUBLIN
	1998	160,478	126,387	161,371	127,090	102,286	80,557	160,699	126,561	
	1999	196,262	154,569	193,437	152,344	115,853	91,242	193,526	152,414	
	2000	228,445	179,915	222,679	175,374	126,357	99,514	221,724	174,622	
	2001	240,866	189,697	246,740	194,324	144,210	113,575	243,095	191,453	
2001	I	245,001	192,954	251,081	197,742	144,384	113,712	248,386	195,620	2001
	II	246,951	194,490	254,910	200,758	132,662	104,480	250,268	197,102	
	III	240,265	189,224	237,493	187,041	142,976	112,603	235,428	185,415	
	IV	229,574	180,804	240,821	189,662	167,804	132,156	236,041	185,897	

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

NEW HOUSE PRICES

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

Area	Year and Quarter	Building Societies		* Banks and Other Agencies		Local Authorities		All Agencies		Area		
		€	£	€	£	€	£	€	£			
GALWAY	1997	103,358	81,401	112,287	88,433	-	-	109,905	86,557	GALWAY		
	1998	115,630	91,066	119,983	94,494	41,266	32,500	118,738	93,514			
	1999	143,879	113,314	137,994	108,679	76,184	60,000	138,928	109,415			
	2000	189,893	149,553	156,917	123,582	67,029	52,790	163,824	129,022			
	2001	167,712	132,084	172,773	136,070	108,167	85,188	171,161	134,800			
	2001	I	169,280	133,319	171,448	135,026	104,541	82,333	170,500		134,280	2001
		II	164,760	129,759	175,405	138,143	88,247	69,500	172,758		136,058	
		III	173,087	136,317	170,104	133,968	114,911	90,500	170,023		133,904	
		IV	162,301	127,822	174,335	137,300	110,729	87,206	171,354		134,952	
	LIMERICK	1997	86,815	68,372	93,151	73,362	74,915	59,000	91,077		71,729	LIMERICK
1998		101,923	80,271	105,143	82,807	-	-	104,248	82,102			
1999		114,487	90,166	124,211	97,824	71,105	56,000	121,880	95,988			
2000		133,166	104,877	150,017	118,148	119,355	94,000	145,834	114,854			
2001		141,858	111,722	155,591	122,538	107,134	84,375	152,205	119,871			
2001		I	128,113	100,897	158,729	125,009	95,230	75,000	150,860	118,812	2001	
		II	146,161	115,111	157,889	124,348	116,181	91,500	155,007	122,078		
		III	142,310	112,078	153,621	120,986	100,944	79,500	150,817	118,778		
		IV	151,244	119,114	151,691	119,466	-	-	151,586	119,384		
WATERFORD		1997	88,273	69,521	93,704	73,798	-	-	91,608	72,147	WATERFORD	
	1998	102,846	80,998	109,820	86,490	-	-	107,954	85,021			
	1999	124,483	98,038	134,519	105,942	90,151	71,000	132,050	103,998			
	2000	126,943	99,976	155,058	122,118	111,058	87,465	145,713	114,758			
	2001	135,034	106,348	163,223	128,549	126,783	99,850	155,488	122,457			
	2001	I	123,464	97,236	164,321	129,413	112,689	88,750	154,433	121,626		2001
		II	145,972	114,962	156,804	123,493	126,974	100,000	153,741	121,081		
		III	136,075	107,168	165,974	130,715	130,783	103,000	157,917	124,370		
		IV	132,970	104,722	165,934	130,684	-	-	155,593	122,539		
	OTHER AREAS	1997	98,566	77,627	93,759	73,841	48,660	38,323	94,664	74,554		OTHER AREAS
1998		118,671	93,461	116,430	91,696	49,345	38,862	116,589	91,821			
1999		140,816	110,902	136,339	107,376	78,964	62,189	136,970	107,873			
2000		162,462	127,949	152,356	119,990	87,082	68,583	154,050	121,324			
2001		168,477	132,686	167,142	131,635	116,060	91,405	166,834	131,392			
2001		I	170,687	134,427	164,479	129,538	107,728	84,843	165,642	130,454	2001	
		II	172,279	135,681	168,932	133,045	118,003	92,935	169,196	133,253		
		III	165,618	130,435	166,972	131,501	115,907	91,284	165,936	130,685		
		IV	164,131	129,264	168,230	132,492	117,197	92,300	166,301	130,973		

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

SECOND-HAND HOUSE PRICES

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

Year and Quarter	Building Societies		* Banks and Other Agencies		Local Authorities		All Agencies	
	€	£	€	£	€	£	€	£
1997	112,498	88,599	101,018	79,558	57,655	45,407	102,712	80,892
1998	144,864	114,090	133,263	104,953	78,290	61,658	134,529	105,950
1999	175,427	138,160	161,970	127,562	104,785	82,525	163,316	128,622
2000	201,754	158,894	189,658	149,368	119,452	94,076	190,550	150,070
2001	222,466	175,206	205,015	161,462	136,591	107,574	206,117	162,330
I	182,332	143,598	173,351	136,525	112,131	88,310	173,991	137,029
II	199,717	157,290	189,660	149,369	120,422	94,840	190,152	149,757
III	210,449	165,742	196,255	154,563	119,766	94,323	197,604	155,626
IV	210,840	166,050	198,471	156,309	122,699	96,633	198,915	156,658
I	224,158	176,539	201,214	158,469	129,865	102,277	203,995	160,659
II	227,269	178,989	212,116	167,055	133,463	105,111	213,030	167,775
III	218,243	171,880	204,363	160,949	136,979	107,880	204,279	160,883
IV	219,502	172,872	200,330	157,773	142,859	112,511	201,613	158,783
1997	90,948	71,627	88,896	70,011	58,935	46,415	88,535	69,727
1998	120,819	95,153	108,570	85,506	66,608	52,458	110,432	86,972
1999	138,613	109,167	140,863	110,939	77,627	61,136	139,473	109,844
2000	170,555	134,323	170,412	134,210	111,950	88,168	169,064	133,149
2001	191,252	150,623	179,154	141,095	119,458	94,081	179,687	141,515
I	203,402	160,192	175,979	138,595	116,690	91,901	179,039	141,005
II	184,909	145,628	181,070	142,604	114,869	90,467	180,695	142,309
III	193,231	152,182	178,830	140,840	120,703	95,061	179,349	141,249
IV	184,676	145,444	179,958	141,728	123,672	97,400	179,395	141,285
1997	137,317	108,146	132,142	104,070	67,047	52,804	131,258	103,374
1998	181,514	142,954	178,577	140,641	97,460	76,756	176,420	138,942
1999	218,041	171,721	213,696	168,299	118,804	93,566	210,610	165,869
2000	247,214	194,697	252,815	199,108	132,860	104,636	247,039	194,559
2001	272,031	214,242	274,446	216,144	160,411	126,334	267,939	211,019
I	270,108	212,727	262,706	206,898	150,299	118,370	259,852	204,650
II	274,613	216,275	289,004	227,609	150,969	118,898	279,773	220,339
III	270,486	213,025	274,110	215,879	165,773	130,557	267,087	210,348
IV	272,360	214,501	268,222	211,242	169,292	133,328	262,133	206,447

manent plc. and First Active plc. - See note on page 7.

SECOND-HAND HOUSE PRICES

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

Year and Quarter	Building Societies		* Banks and Other Agencies		Local Authorities		All Agencies	
	€	£	€	£	€	£	€	£
1997	98,961	77,938	101,610	80,024	50,790	40,000	100,791	79,379
1998	123,994	97,653	127,913	100,740	84,543	66,583	126,914	99,953
1999	131,810	103,809	150,574	118,587	79,712	62,778	147,152	115,892
2000	148,022	116,577	171,252	134,872	77,771	61,250	166,145	130,850
2001	198,095	156,012	188,496	148,453	111,204	87,580	189,713	149,411
I	205,086	161,518	176,556	139,049	111,102	87,500	181,011	142,558
II	206,164	162,367	196,411	154,686	110,308	86,875	197,386	155,454
III	192,698	151,762	185,265	145,908	139,671	110,000	186,423	146,820
IV	193,038	152,030	192,187	151,360	83,403	65,685	191,593	150,892
1997	84,999	66,942	79,491	62,604	37,658	29,658	78,256	61,632
1998	94,702	74,584	99,376	78,265	44,860	35,330	96,791	76,229
1999	123,836	97,529	119,249	93,916	55,336	43,581	119,072	93,777
2000	145,244	114,389	142,505	112,232	75,896	59,773	142,188	111,982
2001	163,657	128,890	157,840	124,309	100,988	79,535	157,176	123,786
I	185,082	145,764	147,053	115,814	83,168	65,500	152,795	120,336
II	168,380	132,610	165,642	130,454	109,553	86,280	164,940	129,901
III	156,090	122,931	160,395	126,321	109,123	85,941	157,718	124,213
IV	149,813	117,987	153,499	120,890	96,201	75,764	150,147	118,250
1997	76,051	59,895	75,226	59,245	48,748	38,392	73,308	57,735
1998	96,602	76,080	95,859	75,495	60,551	47,688	93,948	73,990
1999	119,118	93,813	116,914	92,077	78,523	61,842	115,768	91,175
2000	129,986	102,372	148,374	116,854	93,463	73,608	141,662	111,568
2001	144,168	113,542	162,188	127,733	116,692	91,902	155,242	122,263
I	130,876	103,073	164,031	129,185	95,230	75,000	154,899	121,993
II	178,344	140,457	159,465	125,589	121,543	95,723	160,417	126,339
III	129,267	101,806	164,630	129,657	116,873	92,045	150,985	118,910
IV	137,951	108,645	161,175	126,936	133,322	105,000	153,843	121,161
1997	92,629	72,951	85,578	67,398	47,309	37,259	86,347	68,004
1998	115,777	91,182	112,048	88,245	50,791	40,001	111,878	88,111
1999	145,021	114,213	133,775	105,356	78,659	61,949	135,096	106,397
2000	170,613	134,369	156,954	123,611	102,257	80,534	158,442	124,783
2001	182,719	143,903	170,814	134,527	107,539	84,694	171,203	134,833
I	181,769	143,155	167,817	132,167	100,700	79,308	169,113	133,187
II	182,935	144,073	173,140	136,359	108,225	85,234	173,676	136,781
III	184,869	145,596	172,705	136,016	108,596	85,526	172,678	135,995
IV	180,729	142,336	168,591	132,776	109,565	86,289	168,436	132,654

manent plc. and First Active plc. - See note on page 7.

ANALYSIS OF LOAN APPROVALS *

RANGES OF HOUSE PRICES - DUBLIN AREA

Year	Not exceeding €76,184 (£60,000)	€76,185to €101,579 (£60,001to £80,000)	€101,580to €126,974 (£80,001to £100,000)	€126,975to €190,461 (£100,001to £150,000)	(€190,462to €253,948 (£150,001to £200,000)	Exceeding €253,948 (£200,000)	Year
Percentages	%	%	%	%	%	%	Percentages
NEW HOUSES				NEW HOUSES			
1997	10.4	35.6	30.9	15.3	5.3	2.5	1997
1998	3.8	19.1	34.6	31.2	6.3	4.9	1998
1999	1.5	4.5	12.2	53.7	16.0	12.1	1999
2000	0.3	0.5	1.8	49.9	29.7	17.9	2000
2001	0.0	0.4	0.7	29.4	47.4	22.2	2001
SECOND - HAND HOUSES				SECOND - HAND HOUSES			
1997	19.6	22.7	20.8	21.2	8.5	7.1	1997
1998	11.0	19.5	22.5	27.2	10.2	9.6	1998
1999	2.9	5.3	17.1	39.9	16.7	18.1	1999
2000	0.9	1.7	5.4	41.7	25.2	25.0	2000
2001	0.2	0.8	2.6	36.3	33.2	26.8	2001
ALL HOUSES				ALL HOUSES			
1997	16.3	27.3	24.4	19.1	7.4	5.5	1997
1998	9.0	19.4	25.9	28.3	9.1	8.3	1998
1999	2.6	5.2	16.2	42.5	16.6	16.9	1999
2000	0.8	1.5	4.8	43.2	26.1	23.7	2000
2001	0.2	0.7	2.2	35.0	35.8	26.0	2001

* See note on page 9.

* See note on page 9.

NEW HOUSE PRICES (EXCLUDING APARTMENTS)

Area	Year and Quarter	Building Societies		* Banks and Other Agencies		Local Authorities		All Agencies	
		€	£	€	£	€	£	€	£
WHOLE COUNTRY	1997	106,771	84,089	100,632	79,254	54,886	43,226	102,037	80,361
	1998	128,223	100,984	123,596	97,340	70,012	55,139	124,368	97,948
	1999	152,625	120,202	145,899	114,905	91,657	72,186	147,043	115,806
	2000	174,396	137,348	164,526	129,575	112,791	88,830	166,155	130,858
	2001	184,594	145,380	181,124	142,647	122,163	96,211	181,146	142,664
2001	I	184,530	145,329	180,506	142,160	118,473	93,305	181,051	142,589
	II	189,268	149,061	186,149	146,604	120,986	95,284	186,119	146,581
	III	182,087	143,405	176,334	138,874	121,749	95,885	176,665	139,135
	IV	181,211	142,715	181,422	142,881	125,226	98,623	180,374	142,056
CORK	1997	99,371	78,261	95,894	75,523	58,120	45,773	96,504	76,003
	1998	112,644	88,714	112,666	88,732	76,126	59,954	112,166	88,338
	1999	145,129	114,298	139,821	110,118	90,267	71,091	140,797	110,887
	2000	165,569	130,396	164,388	129,466	129,911	102,313	164,535	129,582
	2001	167,760	132,122	178,225	140,364	132,899	104,666	175,372	138,117
2001	I	165,785	130,566	178,093	140,260	135,735	106,900	174,838	137,696
	II	171,658	135,192	188,246	148,256	116,021	91,374	184,275	145,128
	III	167,245	131,716	167,628	132,018	130,275	102,600	167,000	131,523
	IV	165,564	130,392	177,689	139,941	137,466	108,263	174,243	137,228
DUBLIN	1997	126,739	99,815	121,820	95,941	67,869	53,451	123,231	97,052
	1998	162,542	128,012	159,065	125,274	102,286	80,557	159,558	125,662
	1999	196,936	155,100	191,102	150,505	113,819	89,640	191,942	151,167
	2000	221,586	174,513	218,686	172,229	126,195	99,387	216,433	170,455
	2001	249,301	196,340	256,789	202,238	134,535	105,955	252,192	198,617
2001	I	252,038	198,496	260,458	205,127	138,992	109,465	256,924	202,344
	II	256,763	202,217	269,803	212,487	129,899	102,304	262,607	206,820
	III	247,867	195,211	239,838	188,888	128,839	101,469	238,580	187,897
	IV	238,183	187,584	254,891	200,743	161,860	127,475	248,625	195,808
GALWAY	1997	105,082	82,759	113,292	89,225	-	-	111,108	87,505
	1998	120,033	94,534	118,741	93,516	41,266	32,500	118,917	93,655
	1999	139,676	110,004	137,177	108,036	76,184	60,000	137,510	108,298
	2000	187,898	147,982	155,208	122,236	67,029	52,790	160,972	126,776
	2001	172,921	136,186	171,991	135,454	107,912	84,988	171,578	135,129
2001	I	171,255	134,874	171,006	134,678	104,541	82,333	170,556	134,324
	II	170,695	134,433	175,664	138,347	88,247	69,500	174,388	137,342
	III	181,553	142,985	169,240	133,287	115,546	91,000	170,549	134,318
	IV	167,548	131,955	171,951	135,422	110,729	87,206	170,511	134,288
LIMERICK	1997	87,326	68,775	93,164	73,373	74,915	59,000	91,236	71,854
	1998	101,780	80,158	105,294	82,926	-	-	104,327	82,164
	1999	114,213	89,950	124,537	98,081	71,105	56,000	122,146	96,198
	2000	134,030	105,557	150,338	118,401	118,086	93,000	146,838	115,644
	2001	149,948	118,094	155,807	122,708	109,197	86,000	154,515	121,690
2001	I	134,206	105,696	158,948	125,182	95,230	75,000	153,266	120,707
	II	153,740	121,080	159,463	125,587	116,181	91,500	158,053	124,477
	III	151,877	119,613	152,558	120,149	-	-	152,437	120,054
	IV	161,758	127,395	151,572	119,373	-	-	153,601	120,971
WATERFORD	1997	88,850	69,975	94,583	74,490	-	-	92,372	72,749
	1998	103,555	81,556	110,663	87,154	-	-	108,789	85,678
	1999	124,166	97,789	134,938	106,272	90,151	71,000	132,510	104,360
	2000	120,157	94,631	155,252	122,271	111,058	87,465	145,087	114,265
	2001	139,638	109,974	163,601	128,846	126,783	99,850	157,767	124,252
2001	I	124,413	97,983	164,448	129,513	112,689	88,750	156,773	123,469
	II	150,809	118,772	155,784	122,690	126,974	100,000	154,365	121,572
	III	140,152	110,379	165,169	130,081	130,783	103,000	158,964	125,194
	IV	138,472	109,056	169,992	133,880	-	-	161,541	127,224
OTHER AREAS	1997	99,751	78,560	93,455	73,602	48,660	38,323	94,642	74,537
	1998	120,581	94,965	116,011	91,366	49,345	38,862	116,639	91,861
	1999	141,175	111,184	136,342	107,378	78,964	62,189	137,031	107,921
	2000	163,202	128,532	152,323	119,964	85,150	67,061	154,141	121,396
	2001	170,576	134,340	167,431	131,863	116,074	91,416	167,493	131,911
2001	I	172,268	135,672	164,600	129,633	107,728	84,843	166,033	130,762
	II	174,612	137,518	169,358	133,380	117,773	92,754	170,028	133,908
	III	166,978	131,506	166,985	131,511	116,034	91,384	166,234	130,920
	IV	167,285	131,748	168,921	133,036	117,335	92,409	167,534	131,944

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

NEW APARTMENT PRICES

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

Area	Year and Quarter	Building Societies		* Banks and Other Agencies		Local Authorities		All Agencies		
		€	£	€	£	€	£	€	£	
WHOLE COUNTRY	1997	104,807	82,542	104,098	81,984	66,217	52,150	104,299	82,142	
	1998	120,658	95,026	141,834	111,703	-	-	134,823	106,182	
	1999	166,009	130,743	169,048	133,136	126,474	99,606	168,033	132,337	
	2000	207,931	163,759	204,876	161,353	116,420	91,688	205,682	161,988	
	2001	189,941	149,591	201,519	158,709	164,142	129,272	196,386	154,667	
	2001	I	192,462	151,576	204,588	161,126	160,791	126,633	199,769	157,331
		II	197,825	155,800	201,394	158,611	154,559	121,725	199,777	157,337
		III	187,983	148,049	208,629	164,309	165,363	130,234	198,996	156,722
		IV	180,948	142,508	191,643	150,931	167,748	132,112	186,620	146,975
	CORK	1997	90,700	71,432	87,117	68,610	-	-	89,070	70,148
1998		101,530	79,961	117,856	92,819	-	-	111,795	88,046	
1999		163,222	128,548	128,335	101,072	-	-	144,711	113,969	
2000		218,521	172,099	154,970	122,049	124,371	97,950	191,725	150,996	
2001		149,957	118,101	168,465	132,677	142,846	112,500	159,741	125,806	
2001		I	147,160	115,898	182,008	143,343	139,671	110,000	168,413	132,636
		II	146,266	115,194	168,202	132,470	146,020	115,000	161,043	126,832
		III	153,198	120,653	163,451	128,728	-	-	158,199	124,592
		IV	150,832	118,790	151,803	119,555	-	-	151,155	119,044
DUBLIN		1997	124,010	97,666	110,413	86,957	66,217	52,150	115,605	91,046
	1998	151,904	119,634	174,635	137,536	-	-	166,677	131,269	
	1999	193,024	152,019	205,842	162,114	126,474	99,606	201,714	158,863	
	2000	248,820	195,962	240,684	189,554	135,862	107,000	243,338	191,644	
	2001	227,596	179,246	223,475	176,001	176,861	139,289	224,485	176,796	
	2001	I	231,958	182,682	227,282	178,999	171,351	134,950	228,668	180,091
		II	233,031	183,527	223,964	176,386	171,351	134,950	227,322	179,031
		III	227,039	178,808	231,274	182,143	178,862	140,865	228,163	179,693
		IV	217,557	171,340	211,423	166,509	176,294	138,843	213,369	168,042
	GALWAY	1997	87,583	68,977	102,703	80,885	-	-	98,561	77,623
1998		95,488	75,203	131,476	103,546	-	-	117,404	92,463	
1999		162,834	128,242	147,648	116,282	-	-	152,428	120,047	
2000		196,484	154,744	184,041	144,944	-	-	190,509	150,038	
2001		154,318	121,535	181,857	143,224	111,737	88,000	168,145	132,425	
2001		I	162,411	127,909	176,808	139,248	-	-	170,050	133,925
		II	150,320	118,387	172,316	135,710	-	-	161,131	126,901
		III	155,624	122,564	180,390	142,069	111,737	88,000	166,501	131,130
		IV	148,920	117,284	199,182	156,869	-	-	177,329	139,658
LIMERICK		1997	74,892	58,982	92,899	73,164	-	-	87,962	69,276
	1998	103,067	81,172	103,780	81,733	-	-	103,565	81,564	
	1999	116,525	91,771	120,144	94,621	-	-	118,980	93,704	
	2000	130,193	102,535	145,597	114,667	120,625	95,000	137,457	108,256	
	2001	115,761	91,169	151,401	119,238	100,944	79,500	129,876	102,286	
	2001	I	101,201	79,702	152,822	120,357	-	-	120,219	94,680
		II	117,363	92,431	131,599	103,643	-	-	124,236	97,844
		III	121,809	95,932	178,326	140,443	100,944	79,500	137,544	108,325
		IV	117,451	92,500	153,480	120,875	-	-	134,080	105,597
	WATERFORD	1997	81,306	64,034	82,883	65,276	-	-	82,269	64,792
1998		97,444	76,743	102,120	80,426	-	-	100,717	79,321	
1999		126,354	99,512	124,333	97,920	-	-	125,421	98,777	
2000		153,584	120,957	148,336	116,824	-	-	152,424	120,044	
2001		117,101	92,225	151,099	119,000	-	-	127,174	100,158	
2001		I	121,094	95,369	155,543	122,500	-	-	126,015	99,245
		II	111,305	87,660	178,398	140,500	-	-	144,852	114,080
		III	118,864	93,613	195,540	154,000	-	-	142,457	112,194
		IV	114,463	90,147	63,487	50,000	-	-	100,869	79,441
OTHER AREAS		1997	85,612	67,425	100,782	79,372	-	-	95,075	74,878
	1998	95,637	75,320	124,179	97,799	-	-	115,759	91,168	
	1999	131,495	103,561	136,264	107,317	-	-	135,331	106,582	
	2000	147,269	115,984	153,723	121,067	107,610	84,750	150,911	118,852	
	2001	145,908	114,912	159,259	125,427	115,123	90,667	153,404	120,815	
	2001	I	150,693	118,680	161,224	126,974	-	-	157,173	123,784
		II	145,782	114,813	158,520	124,845	129,513	102,000	153,207	120,660
		III	147,660	116,292	166,536	131,158	107,928	85,000	158,223	124,611
		IV	141,492	111,434	151,587	119,384	107,928	85,000	146,475	115,358

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

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

Area	Year and Quarter	Building Societies		* Banks and Other Agencies		Local Authorities		All Agencies	
		€	£	€	£	€	£	€	£
WHOLE COUNTRY	1997	113,968	89,757	100,749	79,346	57,509	45,292	102,623	80,822
	1998	147,683	116,310	132,688	104,500	78,128	61,531	134,428	105,871
	1999	140,194	110,139	161,297	127,032	104,562	82,349	163,142	128,485
	2000	204,308	160,906	188,757	148,658	118,916	93,654	190,165	149,767
	2001	229,305	180,592	204,356	160,943	135,683	106,859	206,490	162,624
2001	I	229,613	180,835	199,824	157,374	129,151	101,715	203,572	160,326
	II	234,003	184,292	211,832	166,831	132,627	104,452	213,778	168,364
	III	225,201	177,360	203,897	160,582	135,873	107,009	204,799	161,292
	IV	227,631	179,274	199,649	157,236	141,994	111,829	202,062	159,137
CORK	1997	91,883	72,364	88,558	69,745	58,935	46,415	88,454	69,663
	1998	122,918	96,806	108,631	85,554	66,608	52,458	110,700	87,183
	1999	141,941	111,788	140,789	110,880	77,627	61,136	140,015	110,271
	2000	175,621	138,313	169,944	133,842	111,950	88,168	169,491	133,485
	2001	195,616	154,060	179,439	141,320	119,458	94,081	180,467	142,129
2001	I	208,350	164,089	175,963	138,582	116,690	91,901	179,645	141,482
	II	188,860	148,739	181,025	142,569	114,869	90,467	181,123	142,646
	III	196,194	154,515	179,538	141,398	120,703	95,061	180,263	141,969
	IV	190,014	149,648	180,481	142,140	123,672	97,400	180,647	142,271
DUBLIN	1997	139,364	109,758	132,844	104,623	67,049	52,805	132,176	104,097
	1998	187,350	147,550	179,688	141,516	97,826	77,044	178,534	140,607
	1999	223,090	175,698	214,921	169,264	118,742	93,517	212,383	167,265
	2000	250,028	196,913	254,052	200,082	132,563	104,402	248,451	195,671
	2001	277,692	218,700	277,733	218,733	160,492	126,398	271,421	213,761
2001	I	275,175	216,718	263,490	207,515	150,463	118,499	261,396	205,866
	II	279,052	219,771	293,582	231,215	150,757	118,731	283,978	223,651
	III	276,433	217,709	277,778	218,768	166,014	130,747	270,937	213,380
	IV	280,006	220,523	271,998	214,216	169,463	133,463	266,132	209,596
GALWAY	1997	101,291	79,773	100,991	79,537	50,790	40,000	101,020	79,560
	1998	129,681	102,132	127,559	100,461	84,543	66,583	127,709	100,579
	1999	136,689	107,651	150,626	118,628	79,712	62,778	148,177	116,699
	2000	155,453	122,429	170,935	134,622	77,771	61,250	168,121	132,406
	2001	219,242	172,667	188,989	148,841	111,204	87,580	192,652	151,726
2001	I	242,817	191,234	176,519	139,020	111,102	87,500	183,604	144,600
	II	214,883	169,234	197,449	155,504	110,308	86,875	199,273	156,940
	III	215,144	169,440	185,101	145,779	139,671	110,000	189,303	149,088
	IV	214,248	168,734	193,844	152,665	83,403	65,685	196,110	154,449
LIMERICK	1997	85,843	67,607	78,909	62,146	37,658	29,658	77,905	61,355
	1998	94,697	74,580	99,669	78,496	44,860	35,330	96,967	76,368
	1999	126,146	99,348	118,723	93,502	55,336	43,581	118,943	93,675
	2000	135,726	106,893	142,429	112,172	75,896	59,773	140,397	110,572
	2001	172,619	135,949	158,491	124,822	100,988	79,535	158,600	124,908
2001	I	194,792	153,411	147,612	116,254	83,168	65,500	153,704	121,052
	II	182,945	144,081	166,012	130,745	109,553	86,280	166,451	131,091
	III	162,403	127,903	161,382	127,099	109,123	85,941	159,456	125,582
	IV	154,691	121,829	154,135	121,391	96,201	75,764	151,379	119,221
WATERFORD	1997	76,153	59,975	75,665	59,591	48,748	38,392	73,548	57,924
	1998	97,276	76,611	96,051	75,646	60,551	47,688	94,143	74,144
	1999	119,843	94,384	116,944	92,101	78,523	61,842	115,884	91,266
	2000	126,880	99,926	148,961	117,316	93,463	73,608	141,922	111,773
	2001	150,673	118,665	163,298	128,608	116,692	91,902	157,830	124,301
2001	I	132,465	104,325	164,615	129,645	95,230	75,000	156,676	123,392
	II	193,577	152,454	160,241	126,200	121,543	95,723	162,778	128,198
	III	132,026	103,979	165,554	130,384	116,873	92,045	153,127	120,597
	IV	143,997	113,407	163,541	128,799	133,322	105,000	158,237	124,622
OTHER AREAS	1997	93,412	73,568	85,368	67,233	47,309	37,259	86,175	67,868
	1998	116,547	91,788	111,814	88,061	50,834	40,035	111,726	87,991
	1999	146,298	115,219	133,780	105,360	78,603	61,905	135,266	106,531
	2000	172,203	135,621	157,020	123,663	102,257	80,534	158,679	124,970
	2001	188,444	148,412	170,991	134,666	107,509	84,670	171,958	135,428
2001	I	185,998	146,485	167,839	132,184	100,700	79,308	169,607	133,576
	II	188,955	148,814	173,467	136,616	108,225	85,234	174,654	137,551
	III	191,176	150,563	173,101	136,328	108,596	85,526	173,663	136,771
	IV	187,093	147,348	168,434	132,653	109,484	86,226	168,874	132,999

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

SECOND-HAND APARTMENT PRICES

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

Area	Year and Quarter	Building Societies		* Banks and Other Agencies		Local Authorities		All Agencies	
		€	£	€	£	€	£	€	£
WHOLE COUNTRY	1997	100,641	79,261	111,309	87,663	67,026	52,787	104,511	82,309
	1998	125,568	98,893	146,568	115,432	85,723	67,512	136,099	107,187
	1999	147,626	116,265	176,276	138,829	120,009	94,515	166,492	131,123
	2000	179,424	141,308	208,655	164,329	138,846	109,350	196,949	155,110
	2001	179,977	141,743	217,214	171,070	158,695	124,982	201,014	158,311
2001	I	188,211	148,228	225,215	177,371	147,988	116,550	209,579	165,057
	II	178,608	140,665	217,615	171,386	153,750	121,088	201,914	159,020
	III	176,307	138,853	213,567	168,198	163,229	128,553	196,911	155,080
	IV	177,792	140,023	212,241	167,153	163,994	129,156	196,104	154,444
CORK	1997	81,516	64,199	105,843	83,358	-	-	90,638	71,383
	1998	103,537	81,542	106,178	83,622	-	-	104,643	82,413
	1999	103,161	81,246	143,659	113,141	-	-	125,514	98,850
	2000	133,488	105,130	186,090	146,558	-	-	160,047	126,047
	2001	139,245	109,664	169,421	133,430	-	-	158,691	124,979
2001	I	131,377	103,468	176,529	139,028	-	-	161,478	127,174
	II	134,627	106,027	182,612	143,819	-	-	168,347	132,584
	III	147,020	115,788	156,187	123,007	-	-	153,567	120,944
	IV	141,682	111,584	161,638	127,300	-	-	151,660	119,442
DUBLIN	1997	120,046	94,544	117,575	92,598	67,026	52,787	117,937	92,883
	1998	145,380	114,496	165,277	130,166	88,008	69,312	155,793	122,697
	1999	174,745	137,623	199,712	157,286	121,796	95,922	191,235	150,610
	2000	223,029	175,650	239,382	188,529	138,846	109,350	232,431	183,054
	2001	233,599	183,974	245,973	193,719	159,387	125,527	239,238	188,415
2001	I	237,171	186,787	255,861	201,507	147,988	116,550	247,248	194,724
	II	235,220	185,251	246,356	194,021	153,750	121,088	240,645	189,523
	III	232,408	183,036	242,591	191,056	163,229	128,553	236,107	185,949
	IV	229,757	180,948	238,487	187,824	166,885	131,433	232,705	183,270
GALWAY	1997	87,485	68,900	117,814	92,786	-	-	97,969	77,157
	1998	97,884	77,090	135,400	106,636	-	-	116,642	91,863
	1999	110,131	86,735	149,858	118,023	-	-	136,211	107,275
	2000	129,104	101,678	177,473	139,771	-	-	147,914	116,492
	2001	145,228	114,376	181,783	143,166	-	-	164,763	129,761
2001	I	147,667	116,297	177,573	139,850	-	-	156,730	123,435
	II	155,587	122,535	184,578	145,367	-	-	178,135	140,293
	III	141,069	111,101	187,710	147,834	-	-	162,725	128,156
	IV	143,830	113,275	174,789	137,658	-	-	160,716	126,574
LIMERICK	1997	75,139	59,177	112,273	88,422	-	-	88,932	70,040
	1998	94,743	74,616	93,529	73,660	-	-	94,019	74,046
	1999	108,678	85,591	136,672	107,638	-	-	121,574	95,747
	2000	178,182	140,330	144,188	113,557	-	-	163,216	128,543
	2001	140,316	110,508	136,100	107,187	-	-	138,977	109,453
2001	I	143,257	112,824	120,520	94,917	-	-	136,077	107,169
	II	141,577	111,501	147,924	116,500	-	-	143,258	112,825
	III	140,687	110,800	125,704	99,000	-	-	136,407	107,429
	IV	136,878	107,800	142,168	111,966	-	-	138,966	109,445
WATERFORD	1997	74,701	58,832	42,155	33,200	-	-	64,937	51,142
	1998	90,304	71,120	89,622	70,583	-	-	90,024	70,900
	1999	110,847	87,299	115,765	91,172	-	-	112,981	88,980
	2000	141,105	111,129	134,395	105,845	-	-	138,869	109,368
	2001	120,114	94,597	117,602	92,619	-	-	119,477	94,096
2001	I	125,526	98,860	144,522	113,820	-	-	131,462	103,535
	II	120,926	95,237	134,955	106,286	-	-	125,836	99,104
	III	116,956	92,110	78,724	62,000	-	-	111,858	88,095
	IV	118,299	93,168	73,023	57,510	-	-	109,244	86,037
OTHER AREAS	1997	86,859	68,407	100,650	79,268	-	-	91,166	71,799
	1998	110,055	86,675	123,093	96,944	39,997	31,500	115,779	91,183
	1999	116,953	92,108	133,557	105,185	91,421	72,000	128,647	101,318
	2000	139,943	110,214	153,821	121,144	-	-	149,350	117,623
	2001	143,798	113,250	162,855	128,259	120,625	95,000	152,440	120,056
2001	I	147,521	116,182	167,081	131,587	-	-	158,140	124,545
	II	142,209	111,999	157,315	123,896	-	-	148,808	117,196
	III	141,822	111,694	151,212	119,089	-	-	145,716	114,761
	IV	144,621	113,898	176,021	138,628	120,625	95,000	157,847	124,315

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

ANALYSIS OF LOAN APPROVALS *

RANGES OF HOUSE PRICES - DUBLIN AREA

Year	Not exceeding €76,184 (£60,000)	€76,185to €101,579 (£60,001to £80,000)	€101,580to €126,974 (£80,001to £100,000)	€126,975to €190,461 (£100,001to £150,000)	(€190,462to €253,948 (£150,001to £200,000)	Exceeding €253,948 (£200,000)	Year
Percentages	%	%	%	%	%	%	Percentages
NEW HOUSES				NEW HOUSES			
1997	10.4	35.6	30.9	15.3	5.3	2.5	1997
1998	3.8	19.1	34.6	31.2	6.3	4.9	1998
1999	1.5	4.5	12.2	53.7	16.0	12.1	1999
2000	0.3	0.5	1.8	49.9	29.7	17.9	2000
2001	0.0	0.4	0.7	29.4	47.4	22.2	2001
SECOND - HAND HOUSES				SECOND - HAND HOUSES			
1997	19.6	22.7	20.8	21.2	8.5	7.1	1997
1998	11.0	19.5	22.5	27.2	10.2	9.6	1998
1999	2.9	5.3	17.1	39.9	16.7	18.1	1999
2000	0.9	1.7	5.4	41.7	25.2	25.0	2000
2001	0.2	0.8	2.6	36.3	33.2	26.8	2001
ALL HOUSES				ALL HOUSES			
1997	16.3	27.3	24.4	19.1	7.4	5.5	1997
1998	9.0	19.4	25.9	28.3	9.1	8.3	1998
1999	2.6	5.2	16.2	42.5	16.6	16.9	1999
2000	0.8	1.5	4.8	43.2	26.1	23.7	2000
2001	0.2	0.7	2.2	35.0	35.8	26.0	2001

* See note on page 9.

* See note on page 9.

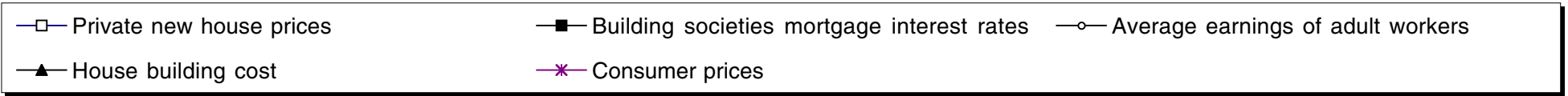
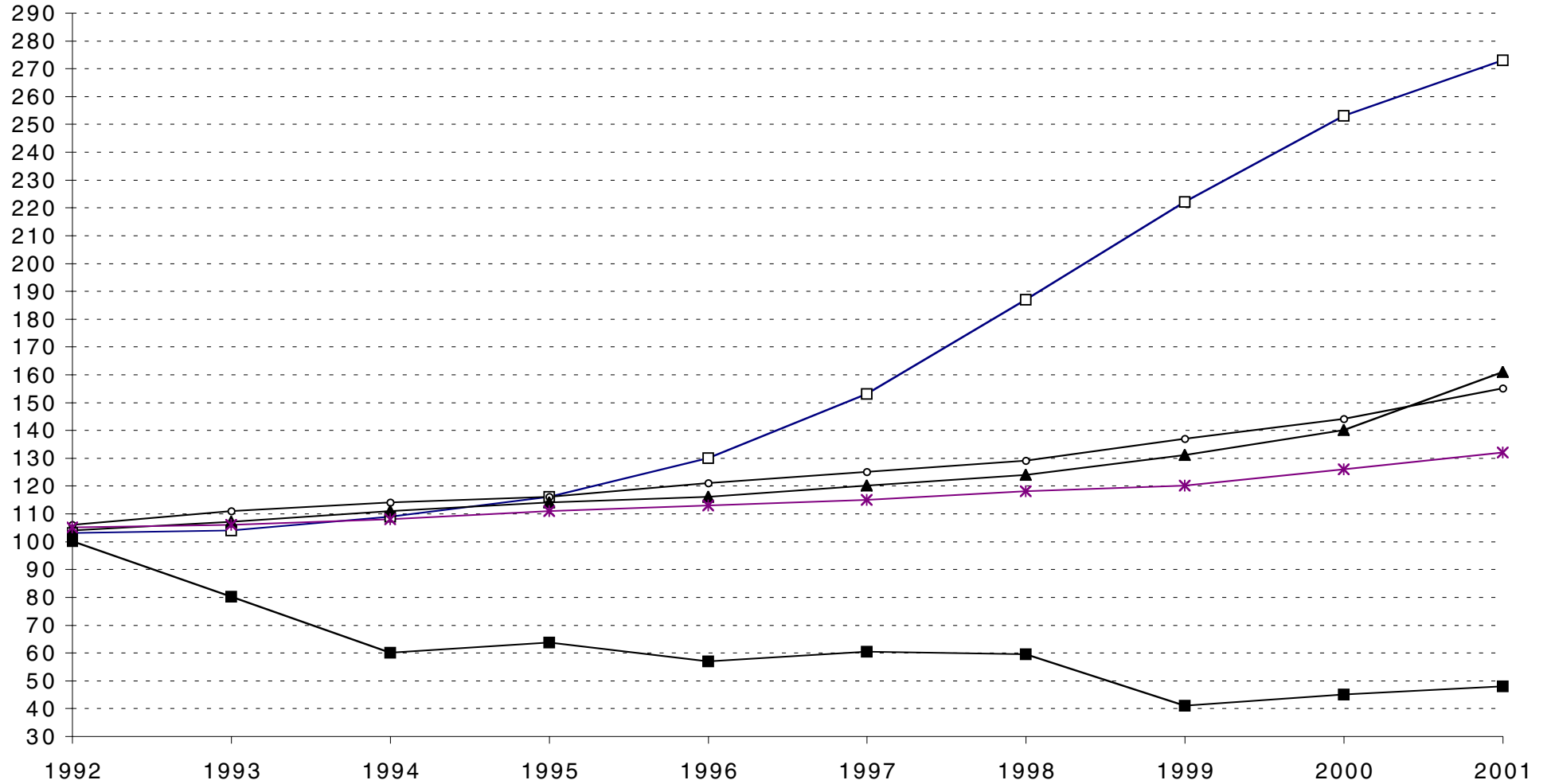
ANALYSIS OF LOAN APPROVALS *

RANGES OF HOUSE PRICES - WHOLE COUNTRY

Not exceeding €76,184 (€60,000)	€76,185to €101,579 (€60,001to €80,000)	€101,580to €126,974 (€80,001to €100,000)	€126,975to €190,461 (€100,001to €150,000)	(€190,462to €253,948 (€150,001to €200,000)	Exceeding €253,948 (€200,000)
%	%	%	%	%	%
5					
25.1	37.6	21.8	11.3	3.3	1.0
16.8	30.6	25.7	20.2	4.3	2.5
7.6	22.7	24.4	31.2	9.0	5.2
3.2	12.0	22.1	41.1	14.5	7.1
1.2	4.8	16.7	45.8	21.2	10.3
ND					
34.4	24.8	17.7	14.8	4.8	3.4
26.6	22.3	20.1	19.3	6.4	5.3
13.5	15.3	20.4	29.6	11.2	10.1
6.8	10.6	15.8	36.6	16.6	13.5
3.4	7.5	12.8	38.9	21.3	16.1
30.2	30.5	19.5	13.2	4.2	2.3
22.9	25.4	22.2	19.6	5.6	4.2
11.6	17.7	21.7	30.1	10.5	8.5
5.6	11.1	18.0	38.1	15.9	11.4
2.6	6.6	14.1	41.3	21.3	14.1

age 9.

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



PRICE / MORTGAGE INTEREST RATES / EARNINGS / COST INDICES

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

Base: 1st Quarter 1991 = 100

	Column 1	Column 2	Column 3	Column 4	Column 5
Year and Quarter	Private new house prices	Building societies mortgage interest rates	Average earnings of adult workers	House Building Cost	Consumer Prices
1992	103	100	106	104	105
1993	104	80	111	107	106
1994	109	60	114	111	108
1995	116	64	116	114	111
1996	130	57	121	116	113
1997	153	60	125	120	115
1998	187	59	129	124	118
1999	222	41	137	131	120
2000	253	45	144	140	126
2001	273	48	155	161	132
2000					
QI	240	38	139	135	123
QII	250	43	144	136	126
QIII	253	48	145	137	127
QIV	269	51	149	* 153	129
2001					
QI	273	51	148	154	129
QII	280	50	(r) 155	# 156	132
QIII	267	48	156	165	133
QIV	270	42	160	168	134

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

NATIONAL HOUSE BUILDING COST INDEX

Base: January 1991 = 100

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

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

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

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

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

PART V - LOCAL AUTHORITY VOLUNTARY AND CO-OPERATIVE HOUSING

SUMMARY 2001 (p)

County Councils	Local Authority housing			Voluntary & Co-operative housing*		GRAND TOTAL		
	completions	acquisitions	in progress	completions	in progress	completions	acquisitions	in progress
Carlow	99	19	51	46	0	145	19	51
Cavan	93	27	243	0	0	93	27	243
Clare	71	34	89	0	4	71	34	93
Cork	303	111	435	106	107	409	111	542
Donegal	181	28	538	81	81	262	28	619
D/L.-Rathdown	63	35	232	26	37	89	35	269
Fingal	107	30	365	0	45	107	30	410
Galway	113	13	128	6	115	119	13	243
Kerry	169	4	319	41	50	210	4	369
Kildare	179	13	310	82	58	261	13	368
Kilkenny	70	13	52	93	0	163	13	52
Laois	107	21	159	15	0	122	21	159
Leitrim	53	4	52	10	5	63	4	57
Limerick	58	30	211	76	64	134	30	275
Longford	102	44	132	16	82	118	44	214
Louth	90	25	263	48	83	138	25	346
Mayo	108	2	83	28	36	136	2	119
Meath	164	6	307	8	92	172	6	399
Monaghan	104	16	52	14	9	118	16	61
Offaly	61	12	133	7	64	68	12	197
Roscommon	36	18	95	0	12	36	18	107
Sligo	68	40	182	31	14	99	40	196
South Dublin	140	55	351	116	20	256	55	371
Tipperary N.R.	71	17	119	0	0	71	17	119
Tipperary S.R.	56	0	84	6	33	62	0	117
Waterford	50	22	100	7	18	57	22	118
Westmeath	39	40	124	0	8	39	40	132
Wexford	144	26	282	38	60	182	26	342
Wicklow	122	45	246	0	29	122	45	275
City Councils								
Cork	69	95	228	37	54	106	95	282
Dublin	311	505	1,035	142	597	453	505	###
Galway	47	5	141	30	14	77	5	155
Limerick	153	19	50	44	28	197	19	78
Waterford	21	26	295	99	65	120	26	360
TOTALS	3,622	1,400	7,486	1,253	1,884	4,875	1,400	###

Footnotes:- County Council areas include Borough and Town Councils. From 1 January, 2002 the two Tipperary County Councils are known as North Tipperary & South Tipperary County Councils respectively. However, for consistency in the 2001 series the new titles will not be introduced until the publication of the March Quarter Bulletin, 2002.

See footnote (b) on page 11.

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

LOCAL AUTHORITY HOUSING OUTPUT

NEW BUILD AND ACQUISITIONS

County Councils	Completions				Acquisitions				Acquired	Completed * 2001 (p)	Commenced	In progress at 31 Dec'01
	1997	1998	1999	2000	1997	1998	1999	2000				
Carlow	56	35	39	34	11	5	5	5	19	99	41	51
Cavan	78	42	67	37	3	9	10	4	27	93	228	243
Clare	73	59	104	20	11	21	27	8	34	71	73	89
Cork	214	140	179	113	36	29	74	114	111	303	370	435
Donegal	84	131	210	176	29	8	8	15	28	181	492	538
D/Laoghaire-Rathdown	132	109	38	11	43	8	15	19	35	63	102	232
Fingal	107	42	51	26	8	16	15	11	30	107	298	365
Galway	71	60	81	83	4	2	1	6	13	113	100	128
Kerry	94	123	167	81	16	16	2	8	4	169	242	319
Kildare	99	104	118	61	17	8	7	25	13	179	257	310
Kilkenny	26	36	33	38	9	12	14	17	13	70	43	52
Laois	33	27	48	48	4	3	9	20	21	107	142	159
Leitrim	38	28	30	32	5	5	1	2	4	53	38	52
Limerick	69	59	57	36	7	8	21	21	30	58	198	211
Longford	44	50	58	36	29	22	19	31	44	102	132	132
Louth	94	129	103	72	10	6	1	21	25	90	292	263
Mayo	82	73	102	114	14	0	3	3	2	108	68	83
Meath	83	73	139	54	3	8	25	7	6	164	285	307
Monaghan	26	63	9	50	5	6	3	6	16	104	64	52
Offaly	78	19	65	59	8	5	11	13	12	61	96	133
Roscommon	34	53	13	18	6	8	2	10	18	36	52	95
Sligo	53	66	25	50	20	15	33	20	40	68	172	182
South Dublin	33	166	147	86	22	15	52	61	55	140	309	351
Tipperary N.R.	38	63	50	13	2	6	6	10	17	71	48	119
Tipperary S.R.	75	69	78	62	11	12	12	6	0	56	56	84
Waterford	48	49	65	48	3	5	1	9	22	50	75	100
Westmeath	81	52	4	100	13	8	20	22	40	39	100	124
Wexford	143	94	132	191	1	5	6	16	26	144	272	282
Wicklow	126	162	115	70	22	23	25	10	45	122	162	246
City Councils												
Cork	54	68	154	102	70	76	80	106	95	69	149	228
Dublin	175	270	202	143	124	121	280	361	505	311	430	1,035
Galway	72	125	125	56	8	4	5	4	5	47	152	141
Limerick	62	56	56	35	10	8	3	11	19	153	51	50
Waterford	57	76	45	49	1	8	8	1	26	21	147	295
TOTALS	2,632	####	####	####	585	511	804	####	1,400	####	5,736	7,486

Footnotes:- County Council areas include Borough and Town Councils. From 1 January, 2002 the two Tipperary County Councils are known as North Tipperary & South Tipperary County Councils respectively. However, for consistency in the 2001 series the new titles will not be introduced until the publication of the March Quarter Bulletin, 2002.

See notes (b) (c) and (d) on page 11.

* A detailed breakdown is shown on page 49.

LOCAL AUTHORITY HOUSING OUTPUT
NEW BUILD AND ACQUISITIONS 2001 (p)

County Councils	Acquired	Completed	Commenced	Town Councils	Acquired	Completed	Commenced
Carlow	5	81	1	Arklow	0	44	0
Cavan	17	62	150	Athlone	27	2	10
Clare	27	48	35	Athy	0	47	0
Cork(North)	4	82	83	Ballina	0	0	2
Cork(South)	70	43	93	Ballinasloe	0	4	6
Cork(West)	6	79	111	Birr	2	0	44
Donegal	7	167	459	Bray	15	16	26
D/Laoghaire-Rathdown	35	63	102	Buncrana	1	0	28
Fingal	30	107	298	Bundoran	1	0	0
Galway	13	109	94	Carlow	14	18	40
Kerry	0	76	151	Carrickmacross	6	0	0
Kildare	10	132	194	Carrick-on -Suir	0	1	32
Kilkenny	8	63	43	Cashel	0	0	0
Laois	21	107	142	Castlebar	0	0	0
Leitrim	4	53	38	Castleblayney	1	0	0
Limerick	30	58	198	Cavan	10	31	78
Longford	36	102	102	Clonakilty	0	0	11
Louth	0	38	70	Clones	1	18	0
Mayo	0	105	66	Cobh	1	30	40
Meath	6	116	215	Dundalk	3	21	127
Monaghan	8	60	64	Dungarvan	21	7	49
Offaly	5	41	32	Ennis	3	0	32
Roscommon	18	36	52	Enniscorthy	3	20	28
Sligo	12	42	96	Fermoy	6	0	0
South Dublin	55	140	309	Kells	0	18	10
Tipperary N.R.	1	50	48	Killarney	4	8	76
Tipperary S.R.	0	32	22	Kilrush	4	23	6
Waterford	1	43	26	Kinsale	1	0	0
Westmeath	13	37	90	Letterkenny	19	14	5
Wexford	23	96	155	Listowel	0	22	0
Wicklow	27	51	136	Longford	8	0	30
Total (1)	492	2,319	3,675	Macroom	10	0	16
City Councils				Mallow	8	20	0
Cork	95	69	149	Midleton	0	13	0
Dublin	505	311	430	Monaghan	0	26	0
Galway	5	47	152	Naas	3	0	63
Limerick	19	153	51	Navan	0	10	50
Waterford	26	21	147	Nenagh	3	0	0
Total (2)	650	601	929	New Ross	0	21	17
Borough Councils				Skibbereen	3	5	0
Clonmel	0	21	0	Templemore	10	0	0
Drogheda	22	31	95	Thurles	3	21	0
Kilkenny	5	7	0	Tipperary	0	2	2
Sligo	28	26	76	Tralee	0	63	15
Wexford	0	7	72	Trim	0	20	10
Total (3)	55	92	243	Tullamore	5	20	20
				Westport	2	3	0
				Wicklow	3	11	0
				Youghal	2	31	16
				Total (4)	203	610	889
				TOTAL (1+2+3+4)	1,400	3,622	5,736

RENTAL SUBSIDY *

CAPITAL ASSISTANCE *

County Councils	RENTAL SUBSIDY *			CAPITAL ASSISTANCE *		
	No. of houses completed	No. of houses in progress at 31 Dec 2001	No. of houses commenced at 31 Dec 2001	No. of houses completed	No. of houses in progress at 31 Dec 2001	No. of houses commenced at 31 Dec 2001
Carlow	40	0	10	6	0	6
Cavan	0	0	0	0	0	0
Clare	0	0	0	0	4	4
Cork	22	0	0	84	107	94
Donegal	53	64	27	28	17	6
Dun Laoghaire-Rathdown	0	0	0	26	37	46
Fingal	0	45	45	0	0	0
Galway	0	61	27	6	54	16
Kerry	0	36	36	41	14	26
Kildare	72	58	58	10	0	4
Kilkenny	46	0	0	47	0	0
Laois	0	0	0	15	0	0
Leitrim	10	0	10	0	5	0
Limerick	15	14	14	61	50	35
Longford	10	82	82	6	0	6
Louth	37	83	83	11	0	0
Mayo	2	17	19	26	19	27
Meath	0	62	48	8	30	7
Monaghan	0	4	4	14	5	0
Offaly	0	64	64	7	0	7
Roscommon	0	12	12	0	0	0
Sligo	31	0	0	0	14	14
South Dublin	110	14	0	6	6	0
Tipperary N.R.	0	0	0	0	0	0
Tipperary S.R.	6	15	15	0	18	0
Waterford	0	18	18	7	0	7
Westmeath	0	0	0	0	8	8
Wexford	26	28	0	12	32	5
Wicklow	0	0	0	0	29	0
City Councils						
Cork	21	0	0	16	54	70
Dublin	70	236	88	72	361	331
Galway	0	0	0	30	14	24
Limerick	29	26	26	15	2	2
Waterford	99	27	27	0	38	38
GRAND TOTAL	699	966	713	554	918	783

Footnotes:- County Council areas include Borough and Town Councils. From 1 January, 2002 the two Tipperary County Councils are known as North Tipperary & South Tipperary County Councils respectively. However, for consistency in the 2001 series the new titles will not be introduced until the publication of the March Quarter Bulletin, 2002.

See footnote (b) on page 11.

* 1 January - 31 December 2001.

SALE OF LOCAL AUTHORITY HOUSES

County Councils					Sales completed	Sales approved*	Applications receive
	1997	1998	1999	2000	2001		
Carlow	24	17	60	67	39	40	46
Cavan	9	12	21	23	29	109	50
Clare	49	42	29	34	42	16	25
Cork	94	121	121	129	66	161	183
Donegal	87	91	60	70	75	164	109
D/Laoghaire-Rathdown	54	23	34	7	9	17	46
Fingal	59	98	33	17	22	20	41
Galway	37	33	33	28	24	139	153
Kerry	165	100	128	135	142	190	292
Kildare	33	18	36	25	20	43	72
Kilkenny	35	45	61	70	32	85	106
Laois	25	46	31	30	14	24	17
Leitrim	13	14	24	13	12	0	12
Limerick	50	20	31	22	25	128	82
Longford	18	10	29	27	15	31	37
Louth	101	118	103	62	38	126	131
Mayo	49	81	45	63	61	98	146
Meath	29	25	31	16	30	57	66
Monaghan	36	28	49	38	19	22	27
Offaly	55	60	64	52	46	26	46
Roscommon	11	9	12	16	5	27	27
Sligo	27	15	37	16	15	11	38
South Dublin	97	286	396	230	178	306	349
Tipperary N.R.	58	44	63	52	35	75	29
Tipperary S.R.	96	70	87	96	72	67	99
Waterford	38	37	65	28	8	14	27
Westmeath	32	10	21	15	4	66	81
Wexford	79	72	101	126	69	169	168
Wicklow	93	73	45	41	22	85	111
City Councils							
Cork	73	65	102	80	69	64	95
Dublin	331	190	143	118	113	288	386
Galway	30	27	34	22	11	58	60
Limerick	89	47	47	21	31	43	68
Waterford	63	59	80	55	19	73	73
TOTALS	2,139	2,006	2,256	1,844	1,411	2,842	3,298

Footnotes:- County Council areas include Borough and Town Councils. From 1 January, 2002 the two Tipperary County Councils are known as North Tipperary & South Tipperary County Councils respectively. However, for consistency in the 2001 series the new titles will not be introduced until the publication of the March Quarter Bulletin, 2002.

See footnote (b) on page 11.

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

FIRST TIME LETTINGS BY LOCAL AUTHORITIES

County Councils	2000			2001		
	Completions	Casual Vacancies	Total Lettings	Completions	Casual Vacancies	Total Lettings
Carlow	22	12	34	89	15	104
Cavan	44	23	67	38	19	57
Clare	21	62	83	78	34	112
Cork(North)	53	47	100	51	49	100
Cork(South)	64	42	106	70	31	101
Cork(West)	33	9	42	61	17	78
Donegal	143	54	197	165	52	217
Dun Laoghaire-Rathdown	35	156	191	90	115	205
Fingal	57	52	109	85	114	199
Galway	75	26	101	126	44	170
Kerry	86	63	149	44	24	68
Kildare	82	30	112	139	35	174
Kilkenny	44	19	63	64	37	101
Laois	55	31	86	100	24	124
Leitrim	44	38	82	34	42	76
Limerick	55	40	95	98	41	139
Longford	54	22	76	n/a	n/a	n/a
Louth	10	9	19	47	9	56
Mayo	126	40	166	24	45	69
Meath	58	22	80	92	24	116
Monaghan	44	13	57	53	25	78
Offaly	45	17	62	57	10	67
Roscommon	23	19	42	38	23	61
Sligo	39	19	58	46	14	60
South Dublin	116	210	326	119	164	283
Tipperary N.R.	21	31	52	62	20	82
Tipperary S.R.	52	31	83	36	42	78
Waterford	15	10	25	71	22	93
Westmeath	81	29	110	44	25	69
Wexford	111	66	177	96	42	138
Wicklow	57	23	80	61	24	85
Total (1)	1,765	1,265	3,030	2,178	1,182	3,360
City Councils						
Cork	113	162	275	242	201	443
Dublin	335	567	902	224	650	874
Galway	55	88	143	74	50	124
Limerick	13	197	210	148	137	285
Waterford	57	88	145	52	92	144
Total (2)	573	1,102	1,675	740	1,130	1,870
Borough Councils						
Clonmel	17	20	37	3	17	20
Drogheda	46	16	62	54	9	63
Kilkenny	22	12	34	12	26	38
Sligo	25	20	45	32	34	66
Wexford	30	24	54	8	22	30
Total (3)	140	92	232	109	108	217

Footnote:- From 1 January, 2002 the two Tipperary County Councils are known as North Tipperary & South Tipperary County Co respectively. However, for consistency in the 2001 series the new titles will not be introduced until the publication March Quarter Bulletin, 2002. See footnote (b) on page 11.

FIRST TIME LETTINGS BY LOCAL AUTHORITIES

Town Councils	2000			2001		
	Completions	Casual Vacancies	Total Lettings	Completions	Casual Vacancies	Total Lettings
Arklow	n/a	n/a	n/a	n/a	n/a	n/a
Athlone	26	15	41	14	11	25
Athy	1	13	14	47	11	58
Ballina	0	6	6	n/a	n/a	n/a
Ballinasloe	10	10	20	n/a	n/a	n/a
Birr	0	6	6	1	10	11
Bray	4	27	31	25	12	37
Buncrana	5	2	7	0	2	2
Bundoran	0	1	1	1	7	8
Carlow	16	16	32	6	25	31
Carrickmacross	1	4	5	4	5	9
Carrick-on -Suir	0	12	12	n/a	n/a	n/a
Cashel	14	4	18	0	5	5
Castlebar	0	7	7	0	0	0
Castleblayney	2	2	4	3	1	4
Cavan	9	14	23	13	7	20
Clonakilty	n/a	n/a	n/a	0	3	3
Clones	n/a	n/a	n/a	18	0	18
Cobh	0	5	5	32	13	45
Dundalk	10	33	43	50	43	93
Dungarvan	14	2	16	8	8	16
Ennis	3	25	28	1	12	13
Enniscorthy	18	5	23	23	8	31
Fermoy	0	5	5	1	5	6
Kells	10	3	13	4	0	4
Killarney	2	3	5	13	2	15
Kilrush	2	14	16	23	16	39
Kinsale	5	1	6	0	4	4
Letterkenny	n/a	n/a	n/a	n/a	n/a	n/a
Listowel	3	6	9	22	1	23
Longford	16	32	48	6	18	24
Macroom	4	4	8	n/a	n/a	n/a
Mallow	10	15	25	32	11	43
Midleton	1	4	5	n/a	n/a	n/a
Monaghan	0	10	10	26	10	36
Naas	7	4	11	n/a	n/a	n/a
Navan	4	4	8	17	4	21
Nenagh	0	4	4	3	4	7
New Ross	n/a	n/a	n/a	15	4	19
Skibbereen	0	0	0	0	0	0
Templemore	3	3	6	n/a	n/a	n/a
Thurles	14	4	18	20	6	26
Tipperary	2	13	15	2	21	23
Tralee	7	33	40	n/a	n/a	n/a
Trim	0	2	2	20	2	22
Tullamore	16	16	32	2	6	8
Westport	0	6	6	2	7	9
Wicklow	n/a	n/a	0	n/a	n/a	n/a
Youghal	18	0	18	25	4	29
Total (4)	257	395	901	479	308	787
TOTAL (1+2+3+4)	2,735	2,854	5,838	3,506	2,728	6,234

PART VI - ACTIVITY UNDER SOCIAL HOUSING SCHEMES

SUMMARY

	SHARED OWNERSHIP			AFFORDABLE HOUSING		
	No. of transactions completed	No. of approvals in principle issued but transactions not yet completed	No. of applications received	No. of houses completed	No. of houses in progress at end of year	Houses proposed at end of year
1997	1,042	907	2,690			
1998	805	992	2,962			
1999	1,314	1,502	3,551	40	96	784
2000	1,190	1,520	4,049	86	381	2,227
2001	1,611	1,910	5,079	272	1,177	4,168

	EXTENSIONS TO LOCAL AUTHORITY HOUSES				IMPROVEMENT WORKS IN LIEU OF RE-HOUSING			
	No. of extensions completed	No. of extensions in progress at end of year	No. of extensions commenced at end of year	Extensions approved but not commenced	No. of houses completed	No. of houses in progress at end of year	No. of houses commenced at end of year	Houses approved but not commenced
1997	112	35	97	143	164	140	203	218
1998	205	65	191	324	152	122	172	236
1999	122	71	129	182	196	94	147	258
2000	153	85	177	159	123	107	128	228
2001	187	177	210	296	108	150	142	171

	MORTGAGE ALLOWANCE			SITES			
	No. of houses surrendered	No. of final approvals issued but houses not yet surrendered	No. of applications received	No. of sites sold	No. of sites approved for sale but not sold at end of year	No. of sites identified for sale at end of year	No. of sites for which applications were received
1997	210	104	267	191	173	418	452
1998	153	74	190	279	245	317	430
1999	122	53	131	339	405	489	568
2000	93	38	103	98	156	431	530
2001	132	56	186	188	166	361	495

	RENTAL SUBSIDY			CAPITAL ASSISTANCE		
	No. of houses completed	No. of houses in progress at end of year	No. of houses commenced at end of year	No. of houses completed	No. of houses in progress at end of year	No. of houses commenced at end of year
1997	411	407	n/a	345	n/a	n/a
1998	202	514	n/a	283	n/a	n/a
1999	265	533	n/a	314	n/a	n/a
2000	467	952	797	484	713	542
2001	699	966	713	554	918	783

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

SHARED OWNERSHIP - TRANSACTIONS COMPLETED DURING 2001

TRANSACTIONS COMPLETED BY CATEGORY

	Local Authority Tenant/ Tenant Purchaser		Tenants for more than 1 year of a Rental Subsidy Scheme House		Approved for Local Authority Housing		Compliance with Income Formula		GRAND TOTAL
	Number eligible for rent subsidy	Total	Number eligible for rent subsidy	Total	Number eligible for rent subsidy	Total	Number eligible for rent subsidy	Total	
	TOTAL	24	41	4	4	116	191	460	
% OF TOTAL	1.5%	2.5%	0.2%	0.2%	7.2%	11.9%	28.6%	85.4%	100.0%

TRANSACTIONS COMPLETED BY HOUSE TYPE

	New House				Second-hand House		GRAND TOTAL
	Subsidised site provided by Housing Authority	Own site	Other	Total			
TOTAL	195	22	156	373	1,238		1,611
% OF TOTAL	12.1%	1.4%	9.7%	23.2%	76.8%		100.0%

TRANSACTIONS COMPLETED BY HOUSE PRICE

	Less than €63,487	€63,488to €76,184	€76,185to €88,882	€88,883to €101,579	€101,580to €114,276	€114,277to €126,974	Over €126,974	GRAND TOTAL
	Less than £50,000	£50,001to £60,000	£60,001to £70,000	£70,001to £80,000	£80,001to £90,000	£90,001to £100,000	Over £100,000	
	TOTAL	24	32	84	117	187	366	
% OF TOTAL	1.5%	2.0%	5.2%	7.3%	11.6%	22.7%	49.7%	100.0%

TRANSACTIONS COMPLETED BY INCOME CATEGORY

	Less than €12,697	€12,698to €15,237	€15,238to €17,776	€17,777to €20,316	€20,317to €22,855	€22,856to €25,395	Over €25,395	GRAND TOTAL
	Less than £10,000	£10,001to £12,000	£12,001to £14,000	£14,001to £16,000	£16,001to £18,000	£18,001to £20,000	Over £20,000	
	TOTAL	56	65	84	127	167	136	
% OF TOTAL	3.5%	4.0%	5.2%	7.9%	10.4%	8.4%	60.6%	100.0%

SHARED OWNERSHIP *

AFFORDABLE HOUSING *

County Councils	No. of transactions completed	No. of approvals in principle issued but transactions not yet completed	No. of applications received	No. of houses completed	No. of houses in progress at 31 Dec 2001	Houses proposed at 31 Dec 2001
Carlow	9	5	36	0	0	0
Cavan	17	8	36	9	40	0
Clare	68	168	192	0	12	0
Cork	86	243	479	4	106	324
Donegal	4	23	50	0	12	15
D/Laoghaire-Rathdown	30	50	156	0	0	0
Fingal	20	156	336	31	226	1,400
Galway	6	10	41	0	25	20
Kerry	6	15	45	10	4	12
Kildare	63	182	274	0	52	6
Kilkenny	45	20	81	36	28	20
Laois	25	26	59	0	30	70
Leitrim	3	7	10	0	0	12
Limerick	26	20	102	0	0	0
Longford	5	22	23	0	54	54
Louth	13	27	97	0	0	12
Mayo	8	8	33	0	92	0
Meath	32	63	138	0	59	26
Monaghan	13	3	28	0	0	25
Offaly	12	24	51	0	20	0
Roscommon	2	5	38	0	0	60
Sligo	31	51	70	37	28	0
South Dublin	400	201	652	0	0	0
Tipperary N.R.	18	30	90	0	0	0
Tipperary S.R.	8	5	39	0	19	0
Waterford	2	7	13	0	30	30
Westmeath	26	48	88	0	31	123
Wexford	27	30	59	45	44	126
Wicklow	8	16	54	0	81	36
Total	1,013	1,473	3,370	172	993	2,371
City Councils						
Cork	58	170	176	52	78	21
Dublin	468	137	1,285	0	20	1,421
Galway	9	18	24	16	76	178
Limerick	12	3	52	0	10	147
Waterford	51	109	172	32	0	30
Total	598	437	1,709	100	184	1,797
GRAND TOTAL	1,611	1,910	5,079	272	1,177	4,168

Footnotes:- County Council areas include Borough and Town Councils. From 1 January, 2002 the two Tipperary County Councils are known as North Tipperary & South Tipperary County Councils respectively. However, for consistency in the 2001 series the new titles will not be introduced until the publication of the March Quarter Bulletin, 2002.

See footnote (b) on page 11.

* 1 January - 31 December 2001.

MORTGAGE ALLOWANCE *

IMPROVEMENT WORKS IN LIEU OF RE-HOUSING *

County Councils	No. of houses surrendered	No. of final approvals issued but houses not yet surrendered	No. of applications received	No. of houses completed	No. of houses in progress at 31 Dec 2001	No. of houses commenced at 31 Dec 2001	Houses approved but not commenced
Carlow	0	0	1	3	3	5	2
Cavan	1	1	2	3	3	6	0
Clare	4	4	6	1	2	3	1
Cork	7	1	13	9	21	8	16
Donegal	2	1	3	6	11	10	15
Dun Laoghaire-Rathdown	0	2	3	0	0	0	2
Fingal	5	3	5	1	1	2	5
Galway	6	10	13	9	17	2	19
Kerry	3	0	3	0	2	1	4
Kildare	3	3	5	2	2	1	1
Kilkenny	2	0	2	3	4	6	2
Laois	0	1	3	2	2	2	7
Leitrim	1	2	3	2	3	2	5
Limerick	4	5	8	2	3	3	5
Longford	0	0	0	1	2	3	8
Louth	3	3	3	0	0	0	0
Mayo	7	0	7	2	5	3	5
Meath	9	0	9	2	0	2	3
Monaghan	5	3	4	1	2	2	2
Offaly	3	0	4	0	1	0	2
Roscommon	4	0	6	1	6	4	4
Sligo	1	0	1	13	9	14	9
South Dublin	2	0	3	2	3	5	6
Tipperary N.R.	2	0	5	9	10	10	7
Tipperary S.R.	17	8	25	0	4	4	13
Waterford	10	1	6	3	2	2	2
Westmeath	5	0	5	5	1	5	1
Wexford	11	0	19	6	2	7	3
Wicklow	0	0	2	6	1	1	4
Total	117	48	169	94	122	113	153
City Councils							
Cork	3	1	2	0	0	0	0
Dublin	2	1	4	6	23	23	3
Galway	0	0	0	0	1	1	0
Limerick	7	4	8	6	4	5	11
Waterford	3	2	3	2	0	0	4
Total	15	8	17	14	28	29	18
GRAND TOTAL	132	56	186	108	150	142	171

Footnotes:- County Council areas include Borough and Town Councils. From 1 January, 2002 the two Tipperary County Councils are known as North Tipperary & South Tipperary County Councils respectively. However, for consistency in the 2001 series the new titles will not be introduced until the publication of the March Quarter Bulletin, 2002.

See footnote (b) on page 11.

* 1 January - 31 December 2001.

EXTENSIONS TO LOCAL AUTHORITY HOUSES *

County Councils not included	No. of extensions completed	No. of extensions in progress at 31 Dec 2001	No. of extensions commenced at 31 Dec 2001	No. of extensions approved but not commenced at 31 Dec 2001
Carlow	0	1	1	11
Cavan	5	0	5	0
Clare	0	2	2	0
Cork	2	0	2	0
Donegal	3	6	5	7
Dun Laoghaire-Rathdown	7	62	10	4
Fingal	6	5	5	12
Galway	9	7	9	10
Kerry	3	4	0	6
Kildare	4	0	3	3
Kilkenny	6	7	3	1
Laois	5	1	6	3
Leitrim	2	4	6	3
Limerick	5	0	1	0
Longford	0	3	3	4
Louth	0	0	0	0
Mayo	6	1	4	14
Meath	5	1	5	4
Monaghan	0	2	2	0
Offaly	2	0	1	0
Roscommon	0	0	0	6
Sligo	8	3	1	2
South Dublin	10	2	8	2
Tipperary N.R.	6	3	3	10
Tipperary S.R.	0	2	2	1
Waterford	9	8	9	2
Westmeath	1	1	2	0
Wexford	10	9	13	5
Wicklow	9	3	8	20
Total	123	137	119	130
City Councils				
Cork	13	3	15	24
Dublin	44	31	69	133
Galway	4	6	6	4
Limerick	1	0	1	2
Waterford	2	0	0	3
Total	64	40	91	166
GRAND TOTAL	187	177	210	296

Footnotes:- County Council areas include Borough and Town Councils. From 1 January, 2002 the two Tipperary County Councils are known as North Tipperary & South Tipperary County Councils respectively. However, for consistency in the 2001 series the new titles will not be introduced until the publication of the March Quarter Bulletin, 2002.

See footnote (b) on page 11.

* 1 January - 31 December 2001.

SITES *

County Councils	No. of sites sold	No. of sites approved for sale but not sold at 31 Dec 2001	No. of sites identified for sale at 31 Dec 2001	No. of sites for which applications were received
Carlow	0	0	0	0
Cavan	0	0	0	0
Clare	0	0	0	0
Cork	55	17	57	114
Donegal	0	0	0	0
Dun Laoghaire-Rathdown	0	0	0	0
Fingal	0	0	0	0
Galway	1	0	6	0
Kerry	0	4	4	4
Kildare	0	0	0	133
Kilkenny	7	3	58	8
Laois	0	1	1	1
Leitrim	0	0	0	0
Limerick	0	0	0	0
Longford	0	0	0	0
Louth	0	11	0	11
Mayo	0	0	0	0
Meath	18	93	21	104
Monaghan	0	0	0	0
Offaly	16	20	18	28
Roscommon	0	0	10	0
Sligo	11	2	0	7
South Dublin	67	0	0	0
Tipperary N.R.	3	2	9	3
Tipperary S.R.	0	4	9	5
Waterford	5	1	14	6
Westmeath	0	0	3	0
Wexford	1	0	28	38
Wicklow	4	6	0	30
Total	188	164	238	492
City Councils				
Cork	0	0	0	0
Dublin	0	2	0	3
Galway	0	0	0	0
Limerick	0	0	123	0
Waterford	0	0	0	0
Total	0	2	123	3
GRAND TOTAL	188	166	361	495

Footnotes:- County Council areas include Borough and Town Councils. From 1 January, 2002 the two Tipperary County Councils are known as North Tipperary & South Tipperary County Councils respectively. However, for consistency in the 2001 series the new titles will not be introduced until the publication of the March Quarter Bulletin, 2002.

See footnote (b) on page 11.

* 1 January - 31 December 2001.

PART VII - ACCOMMODATION OF TRAVELLERS AT 30 NOVEMBER 2001

County Councils	ACCOMMODATED												TOTAL					
	Standard Local Authority Housing			Local Authority Group Housing			Private Houses assisted by Local Authority			Accommodation provided by Voluntary Bodies with L.A. assistance			Local Authority Halting Sites			ACCOMMODATED by or with assistance of Local Authority		
	1999	2000	2001	1999	2000	2001	1999	2000	2001	1999	2000	2001	1999	2000	2001	1999	2000	2001
Carlow	17	15	21	4	2	7	2	2	2	1	2	4	6	4	4	30	25	38
Cavan	26	29	30	0	0	4	0	0	0	0	0	0	18	14	14	44	43	48
Clare	32	33	35	10	11	11	9	11	11	1	2	2	18	19	20	70	76	79
Cork	84	89	94	16	16	16	4	1	1	6	5	5	13	10	10	123	121	126
Donegal	61	66	75	0	4	4	0	2	3	0	0	0	20	10	27	81	82	109
Dun Laoghaire-Rathdown	28	32	40	24	20	24	0	0	6	0	0	0	21	22	32	73	74	102
Fingal	23	26	36	13	16	17	0	0	0	0	0	0	138	149	100	174	191	153
Galway	184	189	199	31	38	38	7	5	9	3	4	6	24	27	24	249	263	276
Kerry	181	185	162	2	2	0	1	1	5	0	0	0	25	25	25	209	213	192
Kildare	3	10	14	0	0	0	2	2	1	0	0	1	25	29	36	30	41	52
Kilkenny	23	24	27	3	3	3	8	10	10	3	3	5	16	19	15	53	59	60
Laois	23	28	36	1	3	4	0	1	5	3	2	2	23	25	22	50	59	69
Leitrim	2	1	2	0	0	0	1	1	1	0	0	0	21	20	29	24	22	32
Limerick	95	101	108	11	14	16	29	16	16	0	0	0	29	26	27	164	157	167
Longford	124	131	137	0	0	0	2	1	1	0	0	0	14	14	15	140	146	153
Louth	92	102	111	18	18	18	16	17	20	0	5	7	20	15	15	146	157	171
Mayo	90	100	102	3	3	3	2	2	4	0	4	4	8	13	13	103	122	126
Meath	54	54	57	34	34	36	0	0	0	4	4	7	42	42	42	134	134	142
Monaghan	49	51	56	0	0	0	0	0	1	0	0	0	7	5	4	56	56	61
Offaly	51	59	65	0	0	0	3	3	3	1	1	2	23	23	24	78	86	94
Roscommon	14	13	13	2	9	9	0	0	0	0	0	0	22	19	20	38	41	42
Sligo	19	19	22	1	1	1	0	0	0	0	0	0	16	33	33	36	53	56
South Dublin	77	78	91	19	19	19	18	18	26	0	0	0	160	159	196	274	274	332
Tipperary N.R.	62	66	72	0	3	8	2	2	2	1	1	0	12	12	11	77	84	93
Tipperary S.R.	36	41	42	6	8	8	4	4	4	0	0	0	18	12	17	64	65	71
Waterford	10	10	14	4	3	0	0	0	0	0	0	0	11	14	14	25	27	28
Westmeath	47	53	52	0	0	4	0	0	0	0	0	0	30	20	27	77	73	83
Wexford	75	83	88	13	13	13	11	16	17	1	2	4	20	25	34	120	139	156
Wicklow	43	45	48	0	2	2	2	2	2	1	1	1	19	20	17	65	70	70
City Councils																		
Cork	116	114	129	0	0	0	1	1	1	0	0	1	63	62	68	180	177	199
Dublin	43	51	66	109	107	154	2	2	2	0	2	2	141	187	182	295	349	406
Galway	113	123	128	22	22	28	1	1	1	0	0	0	31	26	30	167	172	187
Limerick	13	14	17	10	9	9	1	2	3	0	0	0	31	38	32	55	63	61
Waterford	63	75	83	0	0	0	0	0	0	1	2	3	15	14	13	79	91	99
TOTALS	1,973	2,110	2,272	356	380	456	128	123	157	26	40	56	1,100	1,152	1,192	3,583	3,805	4,133

Footnote:- County Council areas include Borough and Town Councils. From 1 January, 2002 the two Tipperary County Councils are known as North Tipperary & South Tipperary County Councils respectively. However, for consistency in the 2001 series the new titles will not be introduced until the publication of the March Quarter Bulletin, 2002. See footnote (b) on page 11.

ACCOMMODATION OF TRAVELLERS AT 30 NOVEMBER 2001

County Councils	ON THE ROADSIDE						GRAND TOTAL ACCOMMODATED by or with assistance of Local Authority and on the Roadside		
	Indigenous			Transient			1999	2000	2001
	1999	2000	2001	1999	2000	2001	1999	2000	2001
Carlow	30	20	11	0	0	12	60	45	61
Cavan	5	5	1	0	0	0	49	48	49
Clare	37	39	43	0	4	20	107	119	142
Cork	28	20	23	17	10	12	168	151	161
Donegal	35	39	21	0	0	0	116	121	130
Dun Laoghaire-Rathdown	23	29	19	0	0	0	96	103	121
Fingal	83	74	106	12	11	12	269	276	271
Galway	80	64	69	4	4	10	333	331	355
Kerry	13	12	12	3	3	0	225	228	204
Kildare	15	14	7	23	43	11	68	98	70
Kilkenny	8	7	6	4	6	4	65	72	70
Laois	15	21	22	0	0	0	65	80	91
Leitrim	0	0	0	0	0	1	24	22	33
Limerick	53	32	31	3	7	10	220	196	208
Longford	6	8	8	12	8	1	158	162	162
Louth	11	13	6	0	0	0	157	170	177
Mayo	56	53	47	1	0	1	160	175	174
Meath	8	7	9	4	5	5	146	146	156
Monaghan	0	2	2	1	0	3	57	58	66
Offaly	56	55	46	22	4	5	156	145	145
Roscommon	9	2	0	0	1	11	47	44	53
Sligo	12	14	10	11	16	16	59	83	82
South Dublin	90	76	66	0	0	0	364	350	398
Tipperary N.R.	29	27	23	7	4	5	113	115	121
Tipperary S.R.	21	19	16	4	1	0	89	85	87
Waterford	1	2	2	11	10	9	37	39	39
Westmeath	11	4	11	0	14	4	88	91	98
Wexford	110	88	83	0	3	0	230	230	239
Wicklow	26	22	26	17	23	18	108	115	114
City Councils									
Cork	12	9	12	4	37	36	196	223	247
Dublin	95	62	46	18	0	0	408	411	452
Galway	26	25	12	0	0	0	193	197	199
Limerick	7	4	2	4	3	0	66	70	63
Waterford	8	2	5	6	6	8	93	99	112
TOTALS	1,019	870	803	188	223	214	4,790	4,898	5,150

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PART VIII - HOUSING GRANTS

NEW HOUSE GRANTS

Year and Quarter	GRANTS APPROVED			GRANTS PAID		
	Dept of the Environment and Local Government	An Roinn Ealaíon, Oidhreachta, Gaeltachta agus Oileán	Total	Dept of the Environment and Local Government	An Roinn Ealaíon, Oidhreachta, Gaeltachta agus Oileán	Total
1997	10,422	152	10,574	10,355	115	10,470
1998	9,888	135	10,023	10,349	98	10,447
1999	9,296	173	9,469	9,129	127	9,256
2000	10,021	182	10,203	9,994	121	10,115
2001	10,705	208	10,913	10,172	123	10,295
2000						
QI	2,510	48	2,558	2,072	26	2,098
QII	2,488	34	2,522	2,555	28	2,583
QIII	2,620	49	2,669	2,629	35	2,664
QIV	2,403	51	2,454	2,738	32	2,770
2001						
QI	2,541	47	2,588	2,261	24	2,285
QII	2,465	37	2,502	2,150	32	2,182
QIII	2,440	57	2,497	2,613	40	2,653
QIV	3,259	67	3,326	3,148	27	3,175

HOUSE IMPROVEMENT GRANTS

Year and Quarter	GRANTS APPROVED		GRANTS PAID		
	Thatched Roof	An Roinn Ealaíon, Oidhreachta, Gaeltachta agus Oileán	Thatched Roof	*Misc.	An Roinn Ealaíon, Oidhreachta, Gaeltachta agus Oileán
1997	181	534	154	3,276	495
1998	204	621	139	3,338	522
1999	356	726	150	4,492	564
2000	214	967	200	5,232	673
2001	183	1,097	171	6,336	868
2000					
QI	57	219	30	528	117
QII	49	250	45	999	162
QIII	51	309	74	1,713	202
QIV	57	189	51	1,992	192
2001					
QI	31	273	21	874	223
QII	47	268	27	643	229
QIII	43	226	55	1,989	202
QIV	62	330	68	2,830	214

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

WATER AND SEWERAGE GRANTS APPROVED AND PAID

GRANTS APPROVED

Year and Quarter	Dept of the Environment and Local Government	An Roinn Ealaíon, Oidhreachta, Gaeltachta agus Oileán	Total
1997	1,499	66	1,565
1998	1,285	113	1,398
1999	598	102	700
2000	17	175	192
2001	n/a	322	322
2000			
QI	7	24	31
QII	0	45	45
QIII	10	61	71
QIV	0	45	45
2001			
QI	n/a	64	64
QII	n/a	78	78
QIII	n/a	73	73
QIV	n/a	107	107

GRANTS PAID

Year and Quarter	Dept of the Environment and Local Government	An Roinn Ealaíon, Oidhreachta, Gaeltachta agus Oileán	Total
1997	2,226	65	2,291
1998	2,611	69	2,680
1999	426	88	514
2000	157	91	248
2001	n/a	194	194
2000			
QI	8	11	19
QII	95	23	118
QIII	52	24	76
QIV	2	33	35
2001			
QI	n/a	39	39
QII	n/a	57	57
QIII	n/a	50	50
QIV	n/a	48	48

Water and sewerage grants include grants for the provision of one or both of these services. Responsibility for the administration of the group scheme programme by the Department of Environment and Local Government was devolved to the local authorities in 1997. Statistical data on the number of approved and completed schemes is available from each local authority.

DISABLED PERSONS & ESSENTIAL REPAIRS GRANTS PAID BY LOCAL AUTHORITIES

DISABLED PERSONS GRANTS

Year and Quarter	Number	Value _000	Value £000
1997	2,231	10,959	8,631
1998	2,455	13,072	10,295
1999	2,875	15,869	12,498
2000	3,646	27,693	21,810
2001	4,883	41,736	32,870
2000			
QI	792	5,194	4,091
QII	915	6,297	4,959
QIII	901	7,164	5,642
QIV	1,038	9,037	7,117
2001			
QI (r)	1,062	8,270	6,513
QII (r)	1,073	9,107	7,172
QIII (r)	1,266	10,767	8,480
QIV	1,482	13,592	10,705

ESSENTIAL REPAIRS GRANTS

Year and Quarter	Number	Value _000	Value £000
1997	896	1,934	1,523
1998	957	2,230	1,756
1999	966	2,739	2,157
2000	1,366	5,117	4,030
2001	1,917	8,977	7,070
2000			
QI	301	1035	815
QII	310	1092	860
QIII	338	1,275	1,004
QIV	417	1,715	1,351
2001			
QI (r)	331	1,357	1,069
QII (r)	402	1,813	1,428
QIII	491	2,297	1,809
QIV	693	3,510	2,764

Disabled persons grants are payable for works necessary for the proper accommodation of a physically disabled, severely mentally handicapped or severely mentally ill person. The maximum grant payable is equivalent to the full cost of adapting a local authority house and 90% of the approved cost of adapting a private house. Two-thirds of the grant paid is recouped to the local authority by the Department of the Environment and Local Government subject to a maximum recoupment of _13,543 (£10,666) in each case.

DISABLED PERSONS GRANTS 2001 ESSENTIAL REPAIRS GRANTS 2001

County Councils	Number of payments	Number of approvals	Number of applications	Number of payments	Number of approvals	Number of applications
Carlow	27	61	115	58	63	100
Cavan	106	145	220	141	297	392
Clare	193	179	286	48	69	97
Cork	327	278	339	149	120	177
Donegal	323	164	538	154	123	443
Dun Laoghaire-Rathdown	111	100	202	0	0	0
Fingal	102	111	156	8	4	20
Galway	171	254	567	125	246	478
Kerry	143	226	361	86	123	224
Kildare	130	151	226	26	61	152
Kilkenny	67	75	140	39	55	67
Laois	50	66	120	105	95	302
Leitrim	145	235	286	158	230	281
Limerick	112	188	186	26	56	64
Longford	124	136	305	28	37	101
Louth	52	60	127	3	6	25
Mayo	260	265	464	116	93	295
Meath	247	206	402	229	229	351
Monaghan	77	71	179	19	22	74
Offaly	43	47	166	14	9	52
Roscommon	108	192	247	47	89	93
Sligo	91	167	226	56	53	104
South Dublin	223	163	326	6	3	2
Tipperary N.R.	112	108	299	9	9	37
Tipperary S.R.	138	77	366	0	0	3
Waterford	77	93	118	3	11	17
Westmeath	51	58	128	46	50	113
Wexford	89	102	178	22	35	76
Wicklow	71	92	134	21	27	89
Total	3,770	4,070	7,407	1,742	2,215	4,229
City Councils						
Cork	119	205	451	0	0	0
Dublin	846	932	1,611	172	328	636
Galway	70	26	75	3	7	21
Limerick	32	57	102	0	0	0
Waterford	46	88	144	0	0	2
Total	1,113	1,308	2,383	175	335	659
GRAND TOTAL	4,883	5,378	9,790	1,917	2,550	4,888

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PART IX - RENTED HOUSING

ENFORCEMENT OF REQUIREMENTS FOR REGISTRATION, STANDARDS & RENT BOOKS IN 2001

County Councils	REGISTRATION			STANDARDS			RENT BOOKS		
	Inspections carried out	Notices served	Legal action initiated	Inspections carried out	Dwellings inspected not meeting regulatory requirements	Legal action initiated	Inspections carried out	Notices served	Legal action initiated
Carlow	0	0	0	0	0	0	0	0	0
Cavan	0	0	0	0	0	0	0	0	0
Clare	0	1	1	0	0	0	0	0	0
Cork	28	8	0	28	20	0	0	0	0
Donegal	0	0	0	0	0	0	0	0	0
Dun Laoghaire-Rathdown	764	0	0	79	37	18	0	0	0
Fingal	272	0	0	516	6	0	274	0	0
Galway	0	0	0	63	24	0	0	0	0
Kerry	129	0	0	129	43	0	129	0	0
Kildare	6	6	0	3	3	0	6	6	0
Kilkenny	12	0	0	0	0	0	0	0	0
Laois	0	0	0	0	0	0	0	0	0
Leitrim	0	0	0	0	0	0	0	0	0
Limerick	0	0	0	8	8	8	3	3	0
Longford	0	0	0	0	0	0	0	0	0
Louth	0	0	0	0	0	0	0	0	0
Mayo	0	0	0	0	0	0	0	0	0
Meath	0	0	0	0	0	0	0	0	0
Monaghan	0	0	0	3	0	0	0	0	0
Offaly	0	0	0	0	0	0	0	0	0
Roscommon	0	0	0	0	0	0	0	0	0
Sligo	46	60	14	46	16	14	1	0	0
South Dublin	82	10	0	82	10	0	82	10	0
Tipperary N.R.	0	0	0	0	0	0	0	0	0
Tipperary S.R.	0	0	0	0	0	0	0	0	0
Waterford	0	0	0	0	0	0	0	0	0
Westmeath	0	0	0	0	0	0	0	0	0
Wexford	0	0	0	3	0	0	0	0	0
Wicklow	0	0	0	0	0	0	0	0	0
Total	1,339	85	15	960	167	40	495	19	0
City Councils									
Cork	0	254	12	544	377	0	544	31	0
Dublin	1,365	170	1	2,127	1,372	8	1,287	85	1
Galway	0	0	0	2	0	0	0	0	0
Limerick	0	0	0	52	48	1	0	0	0
Waterford	0	0	0	0	0	0	0	0	0
Total	1,365	424	13	2,725	1,797	9	1,831	116	1
GRAND TOTAL	2,704	509	28	3,685	1,964	49	2,326	135	1

Footnotes:- County Council areas include Borough and Town Councils. From 1 January, 2002 the two Tipperary County Councils are known as North Tipperary & South Tipperary County Councils respectively. However, for consistency in the 2001 series the new titles will not be introduced until the publication of the March Quarter Bulletin, 2002. See footnote (b) on page 11.
 Outturn is provisional as completed returns were not submitted by all local authorities.

REGISTRATION OF HOUSES AND LANDLORDS

County Councils	Number of houses registered at 31 December 2001	Number of landlords of registered houses at 31 December 2001
Carlow	707	376
Cavan	147	98
Clare	515	396
Cork	1,400	668
Donegal	34	27
Dun Laoghaire-Rathdown	814	596
Fingal	438	353
Galway	212	167
Kerry	819	534
Kildare	1,513	943
Kilkenny	293	30
Laois	167	104
Leitrim	21	21
Limerick	1,272	1,053
Longford	228	185
Louth	434	334
Mayo	346	213
Meath	258	152
Monaghan	98	59
Offaly	172	105
Roscommon	88	60
Sligo	188	135
South Dublin	725	551
Tipperary N.R.	172	127
Tipperary S.R.	352	213
Waterford	471	282
Westmeath	579	293
Wexford	546	344
Wicklow	188	147
Total	13,197	8,566
City Councils		
Cork	1,141	627
Dublin	10,927	5,044
Galway	3,511	2,296
Limerick	287	183
Waterford	393	255
Total	16,259	8,405
GRAND TOTAL	29,456	16,971

Footnotes:- County Council areas include Borough and Town Councils. From 1 January, 2002 the two Tipperary County Council are known as North Tipperary & South Tipperary County Councils respectively. However, for consistency in the 2001 series the new titles will not be introduced until the publication of the March Quarter Bulletin, 2002. See footnote (b) on page 11. These figures include only registered houses and landlords where annual registration fees are paid up to date.

PART X - CAPITAL INVESTMENT IN HOUSING

PUBLIC CAPITAL EXPENDITURE ON HOUSING MAIN CONSTITUENTS

	1992 € M (£M)	1993 € M (£M)	1994 € M (£M)	1995 € M (£M)	1996 € M (£M)	1997 € M (£M)	1998 € M (£M)	1999 € M (£M)	(r) 2000 € M (£M)	2001 € M (£M)
Local Authority Housing	83.2 (65.5)	117.6 (92.6)	199.5 (157.1)	228.9 (180.3)	243.7 (191.9)	277.1 (218.2)	307.5 (242.2)	354.4 (279.1)	521.2 (410.5)	826.3 (650.8)
Voluntary Housing	16.8 (13.2)	26.0 (20.5)	34.9 (27.5)	42.9 (33.8)	41.9 (33.0)	34.7 (27.3)	34.3 (27.0)	47.2 (37.2)	91.9 (72.4)	143.6 (113.1)
Shared Ownership	24.1 (19.0)	44.4 (35.0)	56.4 (44.4)	63.5 (50.0)	63.5 (50.0)	54.7 (43.1)	63.7 (50.2)	141.7 (111.6)	149.4 (117.7)	204.3 (160.9)
House Purchase and Improvement Loans etc.	36.3 (28.6)	30.7 (24.2)	24.4 (19.2)	22.9 (18.0)	26.2 (20.6)	23.9 (18.8)	25.3 (19.9)	29.3 (23.1)	38.6 (30.4)	49.2 (38.7)
Private Housing Grants	16.5 (13.0)	19.4 (15.3)	33.6 (26.5)	43.0 (33.9)	46.6 (36.7)	46.5 (36.6)	46.9 (36.9)	46.3 (36.5)	59.4 (46.8)	70.3 (55.3)
Affordable Housing	-	-	-	-	-	-	-	25.9 (20.4)	5.5 (4.3)	22.1 (17.4)
Other Housing	2.5 (2.0)	2.5 (2.0)	5.1 (4.0)	3.8 (3.0)	5.1 (4.0)	5.2 (4.1)	6.3 (5.0)	7.6 (6.0)	11.6 (9.1)	12.6 (9.9)
TOTAL	179.4 (141.3)	240.6 (189.6)	353.9 (278.7)	405.0 (319.0)	427.0 (336.2)	442.1 (348.1)	484.0 (381.2)	652.4 (513.9)	877.6 (691.1)	1,328.4 (1046.1)

CAPITAL FORMATION IN HOUSING (excluding site costs)

	1992 € M (£M)	1993 € M (£M)	1994 € M (£M)	(r) 1995 € M (£M)	(r) 1996 € M (£M)	(r) 1997 € M (£M)	(r) 1998 € M (£M)	(r) 1999 € M (£M)	(r) 2000 € M (£M)	(p) 2001 € M (£M)
Gross National Product at market prices *	35,543 (27,992)	38,578 (30,383)	41,785 (32,908)	46,748 (36,817)	51,523 (40,578)	58,978 (46,449)	67,728 (53,340)	75,811 (59,706)	87,122 (68,614)	95,825 (75,468)
Gross Domestic fixed capital formation *	6,617 (5,211)	6,678 (5,259)	7,673 (6,043)	8,986 (7,077)	10,819 (8,521)	13,540 (10,664)	17,027 (13,410)	20,952 (16,501)	24,449 (19,255)	27,343 (21,534)
Capital formation in housing	1,365 (1,075)	1,293 (1,018)	1,694 (1,334)	1,990 (1,567)	2,413 (1,900)	3,151 (2,482)	4,139 (3,260)	5,244 (4,130)	6,429 (5,063)	6,509 (5,126)
Capital formation in housing as a percentage of gross domestic fixed capital formation	20.6%	19.4%	22.1%	22.1%	22.3%	23.3%	24.3%	25.0%	26.3%	23.8%
Capital formation in housing as a percentage of gross national product	3.8%	3.4%	4.1%	4.3%	4.7%	5.3%	6.1%	6.9%	7.4%	6.8%

* European System of Accounts (ESA95)