



# Appendix 5: Social Housing in Limerick City

## 5.0 Social Housing in Limerick City

By Matthew Potter & Lorcan Byrne

The role of Limerick Corporation/City Council in the provision of housing has, arguably, been its greatest contribution to the city in the Twentieth Century. Although Limerick Corporation has had a role in the provision of social housing since the 1690s when the Forty Shilling or Corporation Almshouses were built, the history of modern municipal social housing in the city only commenced in 1887. While the towns and cities of Ireland in the Nineteenth Century had the worst housing conditions in Europe, it was generally agreed that Limerick ranked next only to Dublin in terms of its social problems, poverty and appalling housing conditions. In Limerick City, employment was mainly concentrated in the areas of casual labouring on the docks, railways and related enterprises. In 1913, 20% of Limerick's housing stock consisted of 1,050 tenement houses, and another 15% were one-room flats. In 1915, the Medical Officer of Health for the city recorded a total of 1,669 houses unfit for human habitation, 962 owing to dilapidated conditions and 977 owing to want of ordinary sanitary conditions (McGrath 1915). It was with this miserable situation, so graphically described by Frank McCourt in *Angela's Ashes*, that the Corporation began to grapple in the 1880s. Local government provision of social housing in Limerick City may be divided into three periods: 1887-1932, 1932-87 and 1987-present.

### Private Enterprise 1874-1904.

The earliest provision of social housing in Britain and Ireland was by private enterprise. The Labouring Classes (Lodging Houses and Dwelling) Act 1866, enabled the Irish Board of Works to provide public loans to private companies at a rate of four percent over forty years. This enabled such companies to offer attractive dividends to potential investors. In 1874, the Limerick Labourers Dwelling Company was established by Fr Edward Thomas O'Dwyer (1842-1917), of St. Michael's Parish, which constructed a scheme of 50 social housing units in the Watergate area. Later, as Bishop of Limerick, he was instrumental in setting up another such company, the Thomond Artisans Dwellings Company. The Cross Act of 1879 permitted local authorities to clear slum areas, and then to sell or lease these lands to third parties for the provision of housing for the working classes. Two areas around John Street and Nicholas Street were cleared and sold to the Thomond Artisans Dwellings Company, which

built 70 units in Bishop Street (1904). The Cross Act was more successful than its predecessor as it enabled the provision of more favourable loan terms and higher dividends to investors.

More than simply investment opportunities, these Acts sought to encourage the philanthropic inclinations of investors by encouraging 'a great moral and hygienic reform' of Irish and British cities. However charitable their intentions, these enterprises had to be financially viable, and so the rents were high and out of the reach of Limerick's poorest citizens. Furthermore, these houses were considered more than simply housing units, they were to be transformative instruments: the improvement of the city through the improvement of its citizens. As elsewhere in Britain and Ireland, broad support from the local power base was necessary, and this was O'Dwyer's greatest housing success, to rally financial, social and political support from a broad base in Limerick. A number of parties were rallied and involved as investors and key supporters, but for a number of overlapping reasons: Limerick's industrial base sought a more productive, healthy and contented workforce; Limerick's merchants needed an affluent consumer base; Limerick Corporation sought to eliminate disease, poverty and crime through hygiene and public order initiatives; while religious bodies such as the Redemptorist Arch-Confraternity were keen to cultivate the virtues of sobriety, industry and thrift. For the tenants, the artisan dwelling schemes acted as aspirational horizons, to orientate towards the goals of respectability and upward social mobility. These were economic enterprises but with a philanthropic ethos. As fitting the political liberal orthodoxy of the times, the 'remoralisation' of the working classes was seen as the key element in the fight against poverty. As a testament to their build quality and upkeep, the vast bulk of these homes still stand today. These houses became the homes, and were the making of Limerick's respectable working classes.

Despite their successes the Artisan Dwellings Model was poorly equipped and ultimately unable to manage the housing problems in Limerick City as a whole. In Britain and Ireland it was becoming increasingly clear that philanthropy and private enterprise could not solve the housing crisis, the only actor with the finances to provide solutions was the state itself.

### Limerick Corporation 1887-1932

Social housing during this period was relatively small scale, constructed in the city centre and in-fill in nature. In 1887, Limerick Corporation built its first social housing scheme, when it constructed 18 houses in Sir Harry's Mall and lanes adjoining it and 6 on Athlunkard Street and an adjoining lane. The Housing of the Working Classes Act (1890) enabled local authorities to directly fund and, for the first time, build new dwellings on virgin lands that had been previously undeveloped. This gave Limerick Corporation access to highly subsidised public loans at a rate of 3.125 percent over a 60-year period. This enabled the construction of 7 units in Mary Street (1894) and 13 in Nolan's Cottages (1895). The Housing Act of 1908 created a boom in Irish social housing by ending borrowing limits, extending loan repayment periods to eighty years, and most significantly introduced an improved subsidy for urban housing which covered the cost of the interest charges. In Limerick, this resulted in the construction of 23 units in John's Street (1911), 48 in Quin's Cottages (1913) and 18 in Rossa Villas (1913).

After a decade-long hiatus caused by war and revolution, the Government introduced the Million Pound Scheme in 1922, under which 64 units were built by Limerick Corporation in 1922-23, consisting of 18 in Church Street, Kings Island,

28 on Cassidy's Lane (now Garryowen Road), and 18 in Mulgrave Street, St. Lelia's Street, and Clare Street. In the 1920s, the emphasis shifted to State assistance for private sector housing inaugurated by the Housing (Building Facilities) Act of 1924. This era witnessed the emergence of the Irish Free State Government, and the first decade of independence was characterised by a commitment to lowering government spending, and the avoidance of public borrowing. While the British State was moving toward a commitment to the public provision of housing, the new Irish Government of this era held no such commitments. The 1924 Act subsidised the construction of dwellings for better off households. By decades end, two third of all houses built with state aid in Ireland were in private ownership. Under these provisions, Limerick Corporation bought a four-acre site in Farranshone, on part of which it built twenty-six houses, which were then sold under tenant purchase agreements. Subsequently, a private company, the Limerick Commercial Public Utility Society, was formed and

received both a loan of £1,800 and a grant of £900 from the Corporation. It built 18 houses on the Farranshone site, and 20 in Eden Terrace. Towards the end of the decade, the focus returned to the direct provision of social housing, of which Limerick Corporation built 74 units in 1931-32, at Donnellan's Buildings (32) and Rossa Avenue (42).

Limerick Corporation constructed a total of 297 houses between 1887 and 1932, of which 26 were sold under a tenant purchase scheme. That more were not built was due to the necessity for the Corporation to recoup the cost of building social housing through the charging of high rents, which thus excluded most of those in need. High rents meant that only prosperous families enjoying a comparatively good and reliable source of income could afford to be housed in the new schemes. The subsidies paid under the Act had made a significant impact, but did not solve the problem of how the Corporation could make large amounts of social housing available at affordable rents without incurring huge and unacceptable levels of indebtedness. In consequence, limited inroads had been made on the housing needs of the city. The 1926 census reveals that 36.8 per cent of Limerick's citizens occupied dwellings at a rate of 2 persons or more per room. By 1932, one third of the city still consisted of lanes and courts, without proper water supply or sanitary facilities.

The message of housing policy during this time period up to 1932 was that the state saw its function as first and foremost to assist private housing activities. This attitude has always persisted in some form, being an ever-present feature of the Irish housing policy landscape.

#### Limerick Corporation 1932-87

In the early 1930s, a major programme of slum clearance and construction of social housing commenced as a result of the Housing Acts of 1931 and 1932. These Acts ushered in the golden age of social housing provision in Ireland which lasted until the late 1980s. These Acts also strongly emphasised the support of private housing activity, providing grants to private persons and public utility societies. The principal reason for this revolutionary development was the availability of greatly increased and generous subsidies under the Acts of 1931-32 coupled with the willingness of the Exchequer to make loans available, which thus finally provided the local authorities with

the necessary financial resources to build houses on a large scale. Indeed, the de Valera government was the first one to make housing a priority and to provide the leadership as well as the finance that would make this goal a reality. The 1930s saw the first major programme of slum clearance and the first large-scale construction of social housing in Ireland.

In Limerick the transformation was even more dramatic. In contrast to the 297 units built in 1887-1932, 942 were provided in 1932-40, (O'Connell, 2007: 30) which increased the local authority's housing stock by an incredible 277 per cent. In 1932 the Corporation built a scheme of 22 houses in the courtyard of King John's Castle, the most bizarre location of any housing estate, public or private, in the history of the State. This was occasioned by the collapse of a tenement in Bank Place and the provision of tent accommodation for residents near the site of the collapsed building. In the run up to the 1932 general election, in the thrust of the campaign Eamon de Valera saw the tents and promised to do something. In government he pressed Minister Seán T. O'Kelly, Minister for Local Government and Public Health, to sort out the housing shortage crisis in Limerick. It seems under some pressure directly from cabinet the Corporation built these famous 22 houses in Castle Barracks.

In contrast, the St Mary's Park Scheme of 454 houses constructed in two phases of 380 and 74 units was to be the proto-type of the large-scale housing estates constructed in the succeeding five decades. Funding for each housing estate was accessed on an estate-by-estate basis through the 'Local Loans Fund'. Interestingly, there is a big variance in the build quality of each estate. The high cost of loan terms meant that Limerick Corporation had to adopt several different strategies to qualify for loan subsidy payments. Loan charges were paid on a per house basis. Therefore constructing a greater number of houses with cheaper materials enabled Limerick Corporation to access a higher subsidy. This subsidy was passed onto tenants through lower rents. This practice was known as 'skinning down'. St Mary's Park is a typical example of a 'skinned down' estate.

The alternative to 'skinning down' was to build fewer houses but with more expensive materials at a higher cost, enabling Limerick Corporation to access a generous subsidy via a different route. These houses

had to be let at higher rents. Janesboro (152 units) is a good example of such an estate. The other principal housing schemes constructed in the 1930s were in O'Dwyer Villas, (99 units) (Distillery scheme received the name of which was a fitting tribute to the bishop who had done so much to provide social housing in the city) and Kilalee (90 units). The poor build quality of St Mary's Park is evident by the Remedial Works Scheme in the 1980s when many homes there required a near total refurbishment. Between 1932 and 1940, 1,329 dwellings were constructed under the Housing (Financial and Miscellaneous Provisions) Act, 942 by Limerick Corporation and 387 by private persons or Public Utility Societies. The long-term effect of Irish housing policy on Limerick city, created a pattern that would see a deepening gulf between social housing and a publically subsidised private housing sector, this gulf increasingly took on a spatial character. In total, 1,137 social housing units were constructed by Limerick Corporation in the 1940s, but space was running out in the inner city core, resulting in the construction of social housing in the suburbs for the first time.

The differential rents scheme, the famous Monahan Scheme, was introduced shortly after the allocation of homes in St Mary's Park and Janesboro. The differential rents scheme was designed to overcome the kinds of issues where the poor and the more affluent were spatially segregated from one another into different social housing estates. It separated out ability to afford rent payments from entitlement to housing need. It gave local authorities the ability to promote social mixing on housing estates by letting dwellings to families of varying income levels adjacent to one another, as neighbours. This was an incredibly farsighted and enlightened approach. However the Monahan Scheme was too late for these Limerick estates, because these houses had already been allocated along class lines, in terms of ability to pay. The long-term effect of the differential rent scheme meant that the employed classes were already paying a relatively high rent, and so when the Tenant Purchase Scheme was extended to urban areas with the 1966 Housing Act, the scheme was very attractive and affordable for them. So even by 1981, 262 of the 272 houses in Janesboro had been bought by their tenants. In effect, Limerick Corporation bore the lion's share of the cost of the construction of the Janesboro homes, and sold them on to their tenants at a considerable discount. On the whole that was a very

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good investment, Janesboro people take great pride in their community and Janesboro continues to be a thriving community today.

According to the Housing Survey of 1943, 2,100 new dwellings were required in Limerick to replace its overcrowded and insanitary tenements and slums. The effects of World War Two hindered Limerick Corporation's building programme. The introduction of the Housing White Paper (1948) kick-started the construction of social housing again in the city. These new measures reduced interest rates via the Local Loans Fund from 4.50 per cent to 2.50 per cent, and extended the repayment period from 35 to 50 years. The city boundary was extended in 1950, mainly to acquire more land for social housing. In the 1950s the territory acquired as a result of the boundary extension was extensively built upon and a total of 1,751 units were built during the course of the decade. The principal housing schemes constructed in the 1950s were Ballinacurra Weston (356 units), Ballynanty Beg (469 units), Rathbane (222 units), Carey's Road (175 units), Garryowen (330 units) and Island Road (85 units). In terms of the proportion of the total housing stock in the city, Limerick Corporation was the most productive social housing provider of all Irish local authorities. The differential rents scheme ensured a better social mix of tenants within each estate. Though the allocation of houses was done on a discretionary basis by Limerick Corporation, it is unclear what formula or policy was implemented at this time.

The Housing Act of 1966 modernised and streamlined the legislation governing the provision of social housing by among other things incorporating a shift in emphasis from slum clearance, which was largely complete, to the provision of housing for all those in need. In the 1960s some 2,044 units were completed in Limerick City (including 503 in Southill and 253 in Kennedy Park) and the city's notorious slums had been finally eliminated. The 1970s and 1980s constituted the final phase in the construction of large scale housing schemes by local authorities throughout the state. In Limerick City some 1,384 units were built in the 1970s, including 657 in Southill and 607 in Moyross, while the 1980s produced 851 units including 554 in Moyross. These represented the culmination of the suburbanisation of the municipal housing programme for they were all situated a considerable distance from the business and retail core of the city, although there was also a number of smaller schemes

▼ Cutting the sod at St. Mary's Park



**CUTTING THE SOD — ST. MARY'S PARK**

Left to Right: D. O'Dwyer (Mace Bearer); P. Forest (City High Constable); Mrs. C. Stenson; J. Casey (Mayor of Limerick); Mrs. P. Molloy; P. Molloy (Builder); P. O'Mara (Mace Bearer); Miss P. Molloy; C. Stenson (City Architect).

constructed in the inner city. The build quality of all of these estates was generally good, and demand for tenancies there was very high. And yet, by the end of this era severe problems began to emerge in several of Limerick's housing estates. Estates like Moyross, St Mary's Park, Ballinacurra Weston and Southill were on a route to becoming low demand neighbourhoods, with increasing numbers of the city's most disadvantaged and impoverished households becoming clustered together in the same estates.

**Limerick Corporation/City Council 1987-present**  
The late 1980s saw a significant decline in the role of the public sector in the provision of social housing. Limerick Corporation was affected by these

developments. In the ten years to 2003 the Corporation built 580 houses and purchased 123 more, making a total of 703 new social housing units. These were mainly small-scale inner city developments. There was also an increasing involvement in social housing by the private voluntary sector, which was similar to the role of Bishop O'Dwyer's housing companies in the late Nineteenth and early Twentieth Centuries. In 1993, for example, work commenced on 19 retirement dwellings by the Villiers Housing Association; 45 units for elderly people by the Good Shepherd Convent; and 15 units by the Associated Charities Trust for homeless women. Other voluntary bodies involved in this area were Focus Ireland and the Respond Voluntary Housing Association. Both the

Corporation and the Department of the Environment contributed financial and other assistance to such projects.

This overview of social housing in Limerick City would be incomplete were it not to make reference to the boom in the private housing sector during this period. It is particularly relevant as the boom altered the demography of Limerick's most disadvantaged estates through social filtering, where the most affluent families tended to move away from social housing estates to buy homes elsewhere. Home ownership is a key marker of status in Irish society and Ireland has one of the highest rates of home ownership in Europe and the OECD, at around 80 per cent. A number of housing policies through the Twentieth Century sought to support home ownership. Here is a list of the most influential housing initiatives that accelerated rates of homeownership and particularly influenced a move from social renting: First Time Buyers Grants (1987); the abolishment of local rates (1977); Tenancy Surrender Grant (1984); Mortgage Allowance Scheme (1991); Shared Ownership Scheme (2000s); Mortgage Interest Tax Relief (1980s); and the Affordable Housing Scheme (1991, remodelled in 2000).

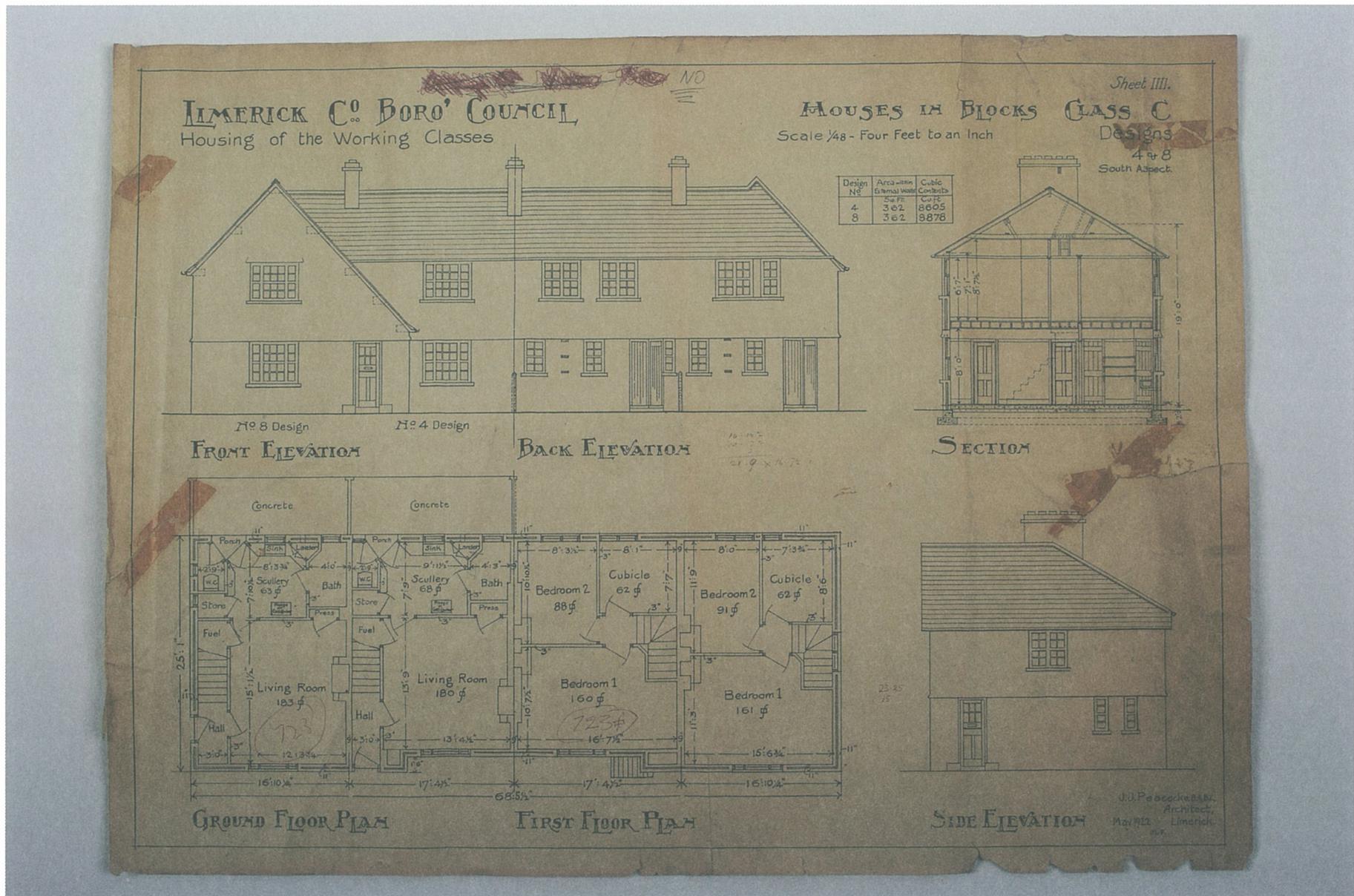
#### Conclusion

The involvement of the local authority in the provision of social housing was the most striking contribution it made to the life of Limerick City in the Twentieth Century. In 2003, the area within the city boundary had around 18,000 housing units of which the Corporation had built some 7,800 (43%). Proportionally, this is by far the greatest contribution made by any of the Irish local authorities to the provision of housing for its citizens. Within forty-five years (1932-87) the slums were eliminated and replaced. While many other persons on lower incomes were able to acquire modern and affordable houses. In addition, the Corporation also made an enormous contribution to the private sector through the provision of the home loans under the Small Dwellings Acquisition Act of 1899 and its successors. Throughout this chapter we have sought to highlight some inherent problems with State level housing policy, and the valiant effort by Limerick Corporation/City Council to respond to the housing need of its most vulnerable citizens. But Limerick is a city of stark contrasts in housing provision, and several social housing estates are in crisis. To date the

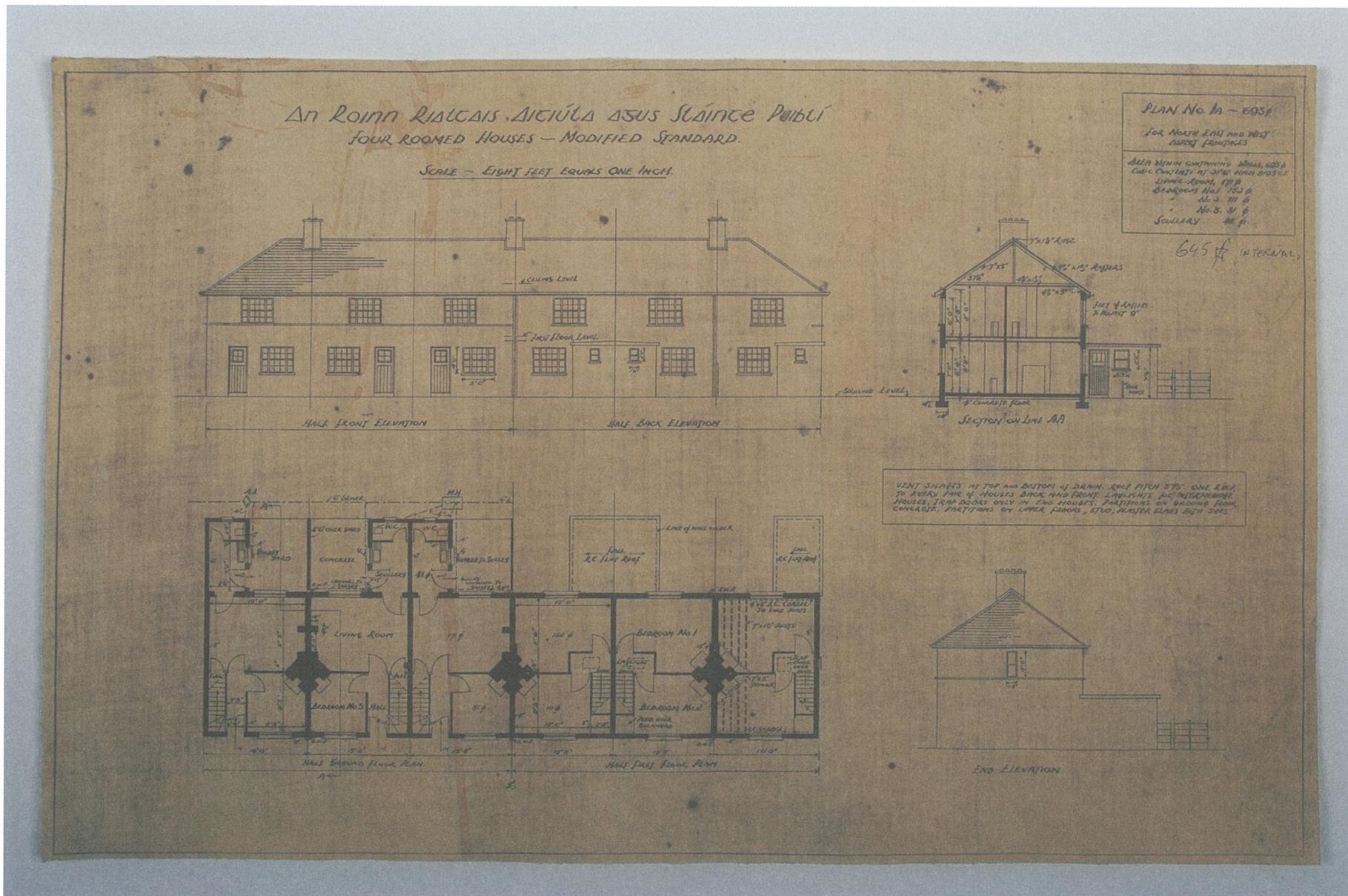
regeneration project is seeking to overcome these issues, but Limerick is a city where the preferential treatment of the private housing sector, to the detriment of public provision, has been a continuous feature of the city's housing history, and has ultimately led to an increasing level of class segregation. This is a trajectory that must surely, somehow, be reversed.

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Plans and elevations for 'Housing of the Working Classes' (1922)



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Residents of St. Mary's Park (Photographs courtesy of the Jim Kemmy Municipal Museum, Limerick)

