



**EU Affordable  
Housing Plan  
vs.  
Delivering Homes,  
Building Communities**

## Introduction

Affordable housing has become a key talking point in politics, both here in Ireland and across the European Union (EU). This is not without reason or merit. Housing has been declared a fundamental right by the EU, and yet the rate of homelessness steadily increases in EU member states, Ireland included. Affordability is a large contributory factor of the increase in homelessness. From 2013-2024, house prices have increased over 60% throughout the EU, with residential construction permits dropping over 20%, and a residential vacancy rate of 20%.<sup>1</sup> It is estimated that at our current rate of need, 650,000 homes per year will need to be constructed across the EU to meet demand.<sup>2</sup> However, there is no point in building houses if the people they are meant to help cannot afford them; therefore, an overhaul of the current system needs to be undertaken. The EU established an affordable housing initiative that incorporated public consultations from experts on housing, alongside a Housing Advisory Board of 15 members of individual experts on European housing. Together, they informed the EU Commission on Affordable Housing on how to best tackle the affordability crisis. Identifying four main topics, referred to as “pillars”, that need to be addressed—boosting supply, mobilising investment, enabling supports, and protecting those most affected—the EU Affordable Housing Plan is a set of 10 action points that member states should be working towards through the support of the Union.

As a member state, Ireland will be expected to work towards the goals the EU have outlined as strategic points of action that should help alleviate affordability problems within our country. With Ireland having only announced our newest housing plan in November 2025, it is unlikely a new one will be posted so soon to fall in accordance with the EU Plan. However, there are already some points of alignment. First and foremost, the Irish plan *Delivering Homes, Building Communities* has centred itself around the point of affordable housing and a substantial increase of social housing. There is no mistaking Ireland’s dire need for affordable housing. Currently, the state estimate that 300,000 new homes will need to be built over the next five years,<sup>3</sup> averaging to 60,000 a year. This figure represents only our current need and does not factor in the growth of our economy and other potential needs in coming years. This figure also does not address the growing homelessness, not necessarily through a means of not enough physical supply, but not enough *affordable* supply. This is where the EU Affordable Plan could take us—a country deep in the midst of a housing crisis on many fronts—into a new phase of housing provision by approaching the affordability issues from multiple angles, slowly and yet continuously chipping away at the wider problem.

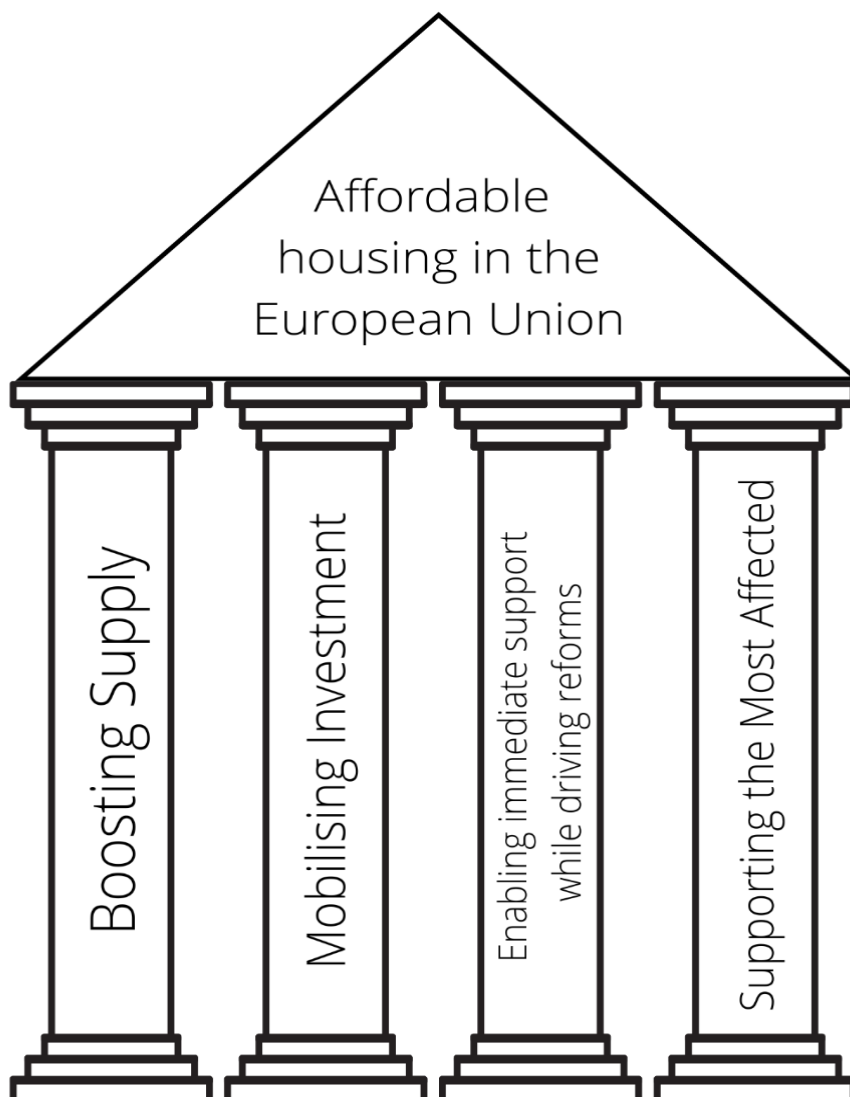
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<sup>1</sup> European Commission, *The European Affordable Housing Plan* (European Union, 2025).

<sup>2</sup> European Commission, *The European Affordable Housing Plan*.

<sup>3</sup> Department of Housing, Local Government and Heritage, *Delivering Homes, Building Communities* (Dublin, 2025), 1–108.

This paper will follow a similar structure to that of the EU Plan, briefly outlining the main points listed by the EU in each section, followed by identifying in more detail where Ireland currently sits, where might we excel, and where might we struggle with implementations. The report is broken into each pillar with subsections on the action points associated with each pillar. The paper concludes with the actions the EU will be taking in the coming months and years in respect to the action points and points of accountability to the Commission.



## Pillar 1: Boosting Supply

Boosting supply is a key element to this plan, but it is not simply “build more”. The goal of this pillar is to strategically boost supply and set new frameworks for consistently providing housing rather than providing in bursts. Within this pillar, an emphasis is placed on governance and construction strategies that have been proven to allow states to develop to a higher level of quantity without skimping on quality. Additionally, there should be a concerted effort placed on sustainability—environmentally, socially, and financially. Within this pillar, three action points are given: 1) Strengthening productivity, capacity and innovation of the construction industry; 2) Cutting red tape to accelerate housing supply; and 3) Combining affordability, sustainability and quality in housing.



### Ireland's Status

Progressing

No change

Regressing

## Action 1: Strengthening productivity, capacity and innovation of the construction industry

*Overall goal: “A stronger industry to boost housing construction and renovation”*

Action 1 focuses on the practices within construction and how to better utilize resources. Here, emphasis is placed on integrating new methods of construction, specifically “modern methods of construction” (MMC). MMCs involve constructing rooms off site, typically in a factory, and then transporting these completed units to site. Once on site, these completed units can be stacked next to or on top of each other in order to complete a home or apartment complex.<sup>4</sup> There are multiple advantages to MMCs, like the ability to construct without weather interferences, having a standardised process, and reducing manufacturing waste.<sup>5</sup> These advantages lead to faster production times, meaning homes can be installed at a faster rate. Despite a general consensus that MMC involve

<sup>4</sup> Robert Sweeney, *Modern Methods of Construction: Barriers and Benefits for Irish Housing* (CIOB & TASC, 2024); Ahsan Waqar et al., “Evaluating the Influence of Modern Construction Methods on Sustainable Construction Success,” *Cleaner and Responsible Consumption* 19 (2025).

<sup>5</sup> Dat Tien Doan et al., “A Review of the Current State and Future Trends in Modern Methods of Construction Research,” *Construction Innovation* 25, no. 6 (2024).

the use of prefabricated materials and are built off-site, there is not a unified definition, and its name varies depending on the location (e.g., in Malaysia, the same concept is referred to as Industrial Building Systems<sup>6</sup>). This lack of agreed terminology and/or what constitutes as a MMC could potentially lead to misunderstandings about its benefits or hinderances.<sup>7</sup>

Even if we improve the system in which homes are constructed, we still need the labour force. The European Centre for the Development of Vocational Training has reported a serious shortage in skilled labourers, expecting over 4.2 million empty construction positions in the next 10 years if declines in employment continue.<sup>8</sup> It is imperative that skilled trades jobs are encouraged as viable career paths and that freedom of movement between member states by skilled labourers continues to be strengthened. Efforts should also be made in up-skilling trades workers into new sustainable efforts and forms of construction.

### **Where Ireland currently stands:**

Ireland is well positioned currently to be able to meet this action point. The past few years have seen an effort by the Irish government in promoting MMCs, as seen in their 2023 publication of an introductory guide to MMCs<sup>9</sup> and the MMC Action Plan 2025,<sup>10</sup> as well as introducing it in the last two housing plans (*Housing for All* and *Delivering Homes, Building Communities*). In a January 2026 press release, the Department of Housing, Local Government and Heritage (DHLGH) indicated that from July to December 2025, 69% of houses and 41% of apartment complexes in the development process are using MMCs. Of the 69% of houses, 61% are using timber framework. They also noted that developments using MMCs saw a 40% reduction of time in delivering homes.<sup>11</sup>

In terms of recruiting more young people to apprenticeships, the government have stated their commitment to increasing construction trainings and apprenticeships. Under the

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<sup>6</sup> Mohd Nasrun Mohd Nawi et al., "The Global Adoption of Industrialised Building System (IBS): Lessons Learned," *Journal of Social Science Research*, no. 6 (n.d.).

<sup>7</sup> Oluwasegun O. Seriki and Ruairi Hayden, "Is MMC the Silver Bullet to Solving Ireland's Housing and Infrastructural Deficit?," 32 (2025).

<sup>8</sup> CEDEFOP, "Job Openings (Absolute Numbers) by Occupation," 2026, <https://www.cedefop.europa.eu/en/tools/skills-forecast>.

<sup>9</sup> Department of Housing, Local Government and Heritage, *Modern Methods of Construction Introductory Guide* (Government of Ireland, 2023).

<sup>10</sup> Department of Further Education, Research, Innovation and Science, *Modern Methods of Construction (MMC) Action Plan* (Government of Ireland, 2025).

<sup>11</sup> Department of Housing, Local Government and Heritage, *Commencement Data for December 2025 Shows Significant Jump in New Home Starts*, January 15, 2026, <https://www.gov.ie/en/department-of-housing-local-government-and-heritage/press-releases/commencement-domata-for-december-2025-shows-significant-jump-in-new-he-starts/>.

last housing plan, the DHLGH reported an increase of 41.5% of construction related apprenticeships from 2019-2024, bringing it a total of over 4,500 registered construction-related apprenticeships in 2024.<sup>12</sup> The current housing plan has recommitted itself to expanding opportunities for young people to get into the construction sector(s) through apprenticeships and have been looking into more ways to incentivise people. The Minister for Further and Higher Education, James Lawless, has suggested reducing the apprenticeship years from four years to three years. While this would accelerate the number of people entering the job market as fully qualified, apprenticeships currently have a significantly reduced starting pay, despite being expected to perform to a high degree. As it currently sits, a first-year apprentice receives €7.67 an hour, increasing to €11.50 in their second year, and capping off at €17.25 after that. In comparison, the current minimum wage for an adult in Ireland is €14.15.<sup>13</sup>

## Action 2. Cutting red tape to accelerate housing supply

*Overall goal: “Faster and simpler administrative procedures for housing supply”*

Planning rules and regulations can be a massive contributor to costs and delayed housing supply. In the EU report, they use three examples of member states that have effectively improved their delivery of housing by making simple changes in the planning system. In the Netherlands, by changing the application rules from listing what you need a permit for to instead listing what you don’t need a permit for, processing times went from 26 weeks down to 8 weeks as unnecessary applications were no longer being submitted.<sup>14</sup> In Hamburg, Germany, local officials sought advice from experts and were able to reduce the cost of construction to €3,000/m<sup>2</sup> by simplifying building standards but not diminishing living standards.<sup>15</sup> When Estonia moved to a completely digital permit system, they have managed to process over 42,000 applications annually with the added incentive of saving time and money.<sup>16</sup>

The Commission recognise that planning rules can be very specific to the individual countries and that a blanket change may not be in the best interest in each member state.

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<sup>12</sup> The housing plan says over 9000 registered apprenticeships, with over half of that being construction related. Department of Housing, Local Government and Heritage, *Delivering Homes, Building Communities*.

<sup>13</sup> Emmet Malone, “Minister Looks to Reduce Apprenticeships by a Year to Increase Construction Sector Workforce,” *Irish Times*, January 19, 2026, <https://www.irishtimes.com/politics/2026/01/19/minister-looks-to-reduce-apprenticeships-by-a-year-to-increase-construction-sector-workforce/>.

<sup>14</sup> European Commission, *The European Affordable Housing Plan*, 5.

<sup>15</sup> *Reduce Construction Costs – Utilize Potential: Savings of One Third Are Possible*, 2026, <https://www.bezahlbarbauen.hamburg/baukosten-senken-potenziale-nutzen-ein-drittel-einsparung-moeglich-1016028>.

<sup>16</sup> European Commission, *The European Affordable Housing Plan*.

However, there is encouragement to work with the EU and to adopt policies and procedures that will accelerate the delivery of housing, though the likes of moving to a completely digital system and finding ways to simplify the construction process through modifications of building codes and current procedures. The EU themselves are taking legislative framework action to outline ways member states can simplify their planning strategies and create a more cohesive planning system across the EU.

### **Where Ireland currently stands:**

The Irish government have been making efforts in simplifying the planning system, both overall and for social housing specifically. Prior to the introduction of *Delivering Homes, Building Communities*, the Government had voted in July 2025 to introduce a new streamlined approach for social housing projects, wherein developments of less than €200M will now only have to go through a single approval process rather than the previous 4-stage process. It is expected that this will standardise the construction process, in turn delivering housing faster while also saving money and lowering overall costs.<sup>17</sup> By also standardising the design elements, it means quality will not be compromised. This directly links back to the MMC goals set by the government, which have been proven to increase outputs at lower costs.

Ireland does operate on a completely digital basis, although there is not one universal platform that all local authorities use. While 30 of the 31 local authorities use the Local Government Ireland Planning System (ePlanning), Cork City Council are the only ones to opt out, instead using their own online system. Despite the country as a whole digitalising, by having one local authority opting out of the majority, we have the potential for inconsistencies and cannot have a standardised approach to planning across the country. While it may seem minor that only one local authority does not subscribe to the wider idea of the government, it could lead to confusion by applicants on who and where they should submit their applications to, slowing down the approval process and ultimately slowing down the supply of housing.

### **Action 3. Combining affordability, sustainability and quality in housing.**

*Overall goal: “Reduce living costs for Europeans while maintaining high standards”*

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<sup>17</sup> Department of Housing, Local Government and Heritage, *Single Approval Process for Social Housing Capital Projects*, January 9, 2026, <https://www.gov.ie/en/department-of-housing-local-government-and-heritage/publications/single-approval-process-for-social-housing-capital-projects/>.

Affordability in relation to housing is not the rent or purchasing costs alone. Increasingly, the cost of utilities, specifically energy costs, have been reaching prices beyond the means of many,<sup>18</sup> leading to what we refer to as “energy poverty”<sup>19</sup>. Reducing energy costs have been a pressing matter to the EU, resulting in the introduction of the Affordable Energy Action Plan in February 2025. Within the Plan, the Commission stressed the importance to member states to work towards reducing prices.<sup>20</sup> A major component to the cost of electricity is how much energy is needed to be used based on the energy efficiency and performance of a home. The EU Affordable Housing Plan encourages member states to be building to a more sustainable level but also empowering its residents to seek out opportunities to reduce their own energy consumptions, such as investing in renewable resources.

While it is widely accepted that existing buildings need to be retrofitted to higher sustainability levels, it is still a large up-front cost put on individuals. Heat pumps are a great way to reduce energy costs,<sup>21</sup> but in Ireland, for example, the current costs of installing a heat pump can range between €12,000 to €23,000 depending on the type you want to install.<sup>22</sup> This is why the EU strongly support financial incentives through the likes of grants and tax reductions and make funding available to member states for such incentives.<sup>23</sup>

The Affordable Housing Plan clearly states that sustainability actions should not be limited to just that of retrofitting for energy, however, and should also have an emphasis on adapting to climate change. With increasing levels of flooding across the EU as a result of climate change,<sup>24</sup> European countries need to be adapting and finding solutions to water and risk management in housing developments. Through the likes of the EU Mission on Climate Neutral and Smart Cities<sup>25</sup> and the EU Mission on Adaptation to Climate Change,<sup>26</sup> the EU have taken a firm stance on our need to adapt. This cannot be an excluded thought in the development of social and affordable housing, and with

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<sup>18</sup> Richard Waldron, *Precarious Housing and Energy Conditions in Ireland* (2026).

<sup>19</sup> “Energy poverty” is a term used to describe the inability to adequately heat or keep ones home warm at an affordable price. Waldron, *Precarious Housing and Energy Conditions in Ireland*.

<sup>20</sup> European Commission, *The European Affordable Housing Plan*.

<sup>21</sup> *Heat Pumps*, 2026, [https://energy.ec.europa.eu/topics/energy-efficiency/heat-pumps\\_en](https://energy.ec.europa.eu/topics/energy-efficiency/heat-pumps_en).

<sup>22</sup> *Heat Pump Price Plans*, 2026, <https://www.electricireland.ie/residential/electricity-and-gas/heat-pump-price-plans>.

<sup>23</sup> European Commission, *The European Affordable Housing Plan*, 6.

<sup>24</sup> *Floods*, 2026, [https://www.who.int/europe/health-topics/floods#tab=tab\\_1](https://www.who.int/europe/health-topics/floods#tab=tab_1).

<sup>25</sup> *EU Mission: Climate-Neutral and Smart Cities*, 2026, [https://research-and-innovation.ec.europa.eu/funding/funding-opportunities/funding-programmes-and-open-calls/horizon-europe/eu-missions-horizon-europe/climate-neutral-and-smart-cities\\_en](https://research-and-innovation.ec.europa.eu/funding/funding-opportunities/funding-programmes-and-open-calls/horizon-europe/eu-missions-horizon-europe/climate-neutral-and-smart-cities_en).

<sup>26</sup> *EU Mission: Adaptation to Climate Change*, 2026, [https://research-and-innovation.ec.europa.eu/funding/funding-opportunities/funding-programmes-and-open-calls/horizon-europe/eu-missions-horizon-europe/adaptation-climate-change\\_en](https://research-and-innovation.ec.europa.eu/funding/funding-opportunities/funding-programmes-and-open-calls/horizon-europe/eu-missions-horizon-europe/adaptation-climate-change_en).

proper mitigation and considerations, it will ultimately contribute to long-term affordability measures.

### **Where Ireland currently stands:**

Ireland does take on board the need to be retrofitting existing buildings, both to meet higher energy standards and as a means of reducing the carbon footprint. Research has shown that the retrofitting and upgrading of vacant and derelict sites positively contributes to the environment,<sup>27</sup> and while not explicitly linked towards the sustainability angle, the government have been pushing for the revitalisation of these kinds of sites. Grants are being provided of up to €50,000, plus a potential of an additional €20,000, to bring old properties back to usage.<sup>28</sup> Ireland also offers grants through the Sustainable Energy Authority Ireland for residents to invest in renewable energy, such as heat pumps and solar panels, meeting the EU's target to empower individual households to invest in renewable resources. While initially heat pump grants in Ireland were only for up to €6,500 to help cover the costs of installation, as of 3<sup>rd</sup> February 2026, this grant has been expanded to up to €12,500 (grant allowance dependant on the type of home, i.e., detached, semi-detached, terrace, apartment<sup>29</sup>). Grants are also available for attic insulation, wall insulation, heat controls, solar thermal, all of which would help improve energy efficiency, especially as Ireland has a higher-than-average price of electricity compared to the rest of the EU.<sup>30</sup>

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<sup>27</sup> Climate Change Advisory Council, *Built Environment: Annual Review 2024* (2024).

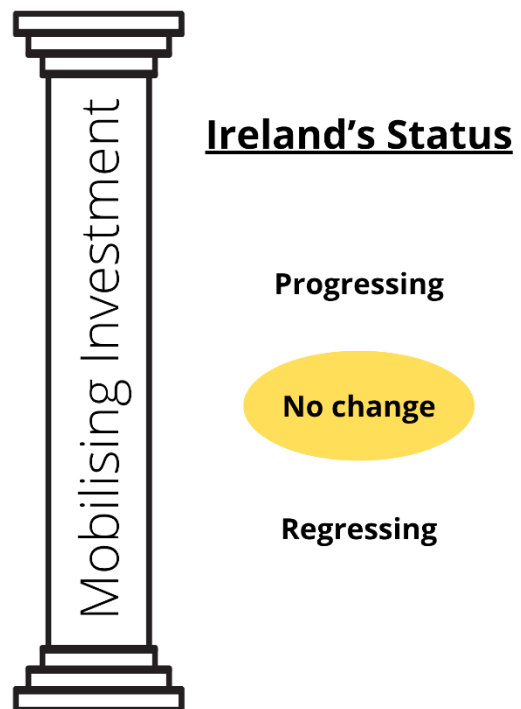
<sup>28</sup> Department of Housing, Local Government and Heritage, *Vacant Property Refurbishment Grant: Croi Conaithe Towns Fund Scheme* (Government of Ireland, 2024).

<sup>29</sup> *Heat Pump System Grant, 2026*, <https://www.seai.ie/grants/home-energy-grants/individual-grants/heat-pump-systems>.

<sup>30</sup> *Energy Price Trends, 2026*, <https://www.seai.ie/data-and-insights/seai-statistics/prices>.

## Pillar 2: Mobilising investment

While it may feel like an obvious statement to make, in order to build more housing, we need the financing to actually do so. Lack of funding and investment is a major contributor to the inability to deliver homes at the rate needed. While the EU already provides funding opportunities, more funding will be opened up and allocated in the coming years. In the meantime, member states are encouraged to seek additional financing elsewhere and utilise public funding to the best of their ability. This pillar has two action points associated: 1) Mobilising additional public and private investment; and 2) Enabling faster and simpler public support for social and affordable housing.



### Action 4. Mobilising additional public and private investment

*Overall goal: "Increase public and private investment for affordable and sustainable housing"*

After the Global Financial Crisis in 2008, many countries in Europe faced austerity measures, slashing public spending.<sup>31</sup> While some countries recovered quick, other did not. As a result, private investment became key in some countries rebuilding their economies and housing markets. Spain<sup>32</sup> and Ireland<sup>33</sup> both relied heavily on private market factors and investment to make up the decreased social and affordable housing budgets and construction.

The EU Commission clearly state that "[t]he full potential of Europe's housing investment ecosystem needs to be unlocked", meaning cooperation between public and private

<sup>31</sup> Christian Proebsting et al., *Austerity in the Aftermath of the Great Recession*, 2017, <https://cepr.org/voxeu/columns/austerity-aftermath-great-recession>.

<sup>32</sup> Alejandro Fernandez et al., "When Land Is Not Enough: Drawing in Private Investment to Increase Social Rental Housing in Spain," *Cities* 159 (2025).

<sup>33</sup> Byrne Michael and Norris Michelle, "Procyclical Social Housing and the Crisis of Irish Housing Policy: Marketization, Social Housing, and the Property Boom and Bust," *Housing Policy Debate* 28, no. 1 (2018).

investment must be had in order to maximise efficiency. Public-Private Investments (PPPs) have been used to fund infrastructure projects across the Global North and South for decades, ranging from small scale projects to large ones.<sup>34</sup> Utilising this pre-established form of joint funding could have the opportunity to break the stalemate in access to funding and support for the project. The EU Commission aim to address access to more funding by creating the Pan-European Investment Platform in partnership with the European Invest Bank Group, national and regional banks in the EU, and international financial institutions.<sup>35</sup> In addition to accessing more funding, member states will also have access to other resources on other finance opportunities and case study approaches used in other EU countries that could provide success in their own.

### **Where Ireland currently stands:**

Since the 2008 crisis, Ireland has heavily relied on private investment in what seems like all aspects of infrastructure. While at the time of the economic crash, it was needed and crucial to keep the country up and running. However, what has happened is we now have an over-dependence on the private sector to deliver where the State either cannot or will not. While the tide seems like it is beginning to turn slightly in regard to housing—the newest Irish Plan outlines the need for the State and private investment to partner up—the response from the government is still heavily biased towards private-led development, particularly in the private rented sector. The concern in where the utilisation of PPPs comes in is in regard to public perception. There have been examples in Irish past of local residents opposing PPPs in Dublin, specifically in regard to social housing and regeneration.<sup>36</sup> Recently in the summer of 2025, a PPP cross-country multi-development got pulled at the last minute due to costs, leaving outrage between politicians at both local and national level;<sup>37</sup> while at least some of the projects are back on track now and awaiting commencement,<sup>38</sup> the fragility of these partnerships are evident and the public mistrust in them cannot be readily ignored, despite if evidence points towards them working. With historic pushback on this model, the Department of Housing will need to work on emphasising where this will be beneficial to the public.

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<sup>34</sup> Patricia Canelas and Sonia Alves, “The Governance of Affordable Housing through Public-Private Partnerships: Critical Entanglements,” *Land Use Policy* 143 (2024).

<sup>35</sup> European Commission, *The European Affordable Housing Plan*, 7.

<sup>36</sup> Michelle Norris and Rory Hearne, “Privatizing Public Housing Redevelopment: Grassroots Resistance, Co-Operation and Devastation in Three Dublin Neighbourhoods,” *Cities* 57 (2016).

<sup>37</sup> Eoghan Dalton and Muiris O’Cearbhaill, “Dublin Councillors Debate ‘shocking’ Decision to Pull Plug on Almost 250 Social Homes in City,” *The Journal*, January 9, 2025, <https://www.thejournal.ie/dublin-councillors-housing-delayed-ppp-6728362-Jun2025/>.

<sup>38</sup> *Dublin City Council Commences Procurement for the Delivery of 244 Homes*, December 23, 2025, <https://www.dublincity.ie/news/dublin-city-council-commences-procurement-delivery-244-homes>.

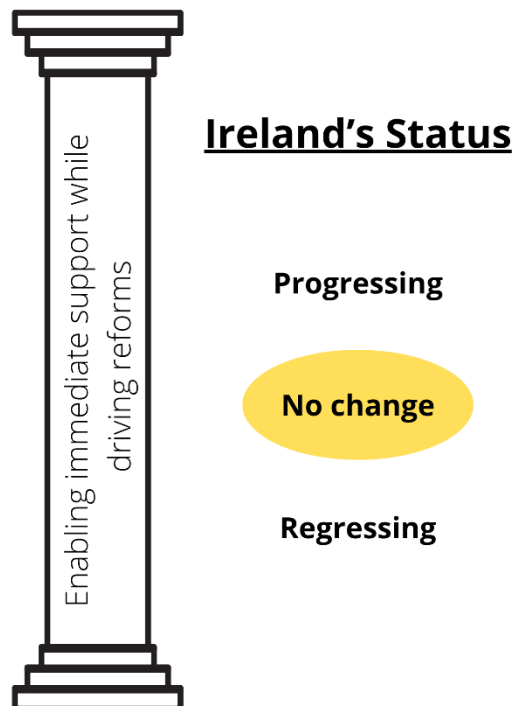
## Action 5. Enabling faster and simpler public support for social and affordable housing

*Overall goal: “Boost public investment in affordable and social housing”*

Action point 5 relates specifically to the EU State aid rules and how member states currently receive support through the Decision on Services of General Economic Interest. Under this Decision, financial support for affordable housing less than €15M per year do not need to be notified to the Commission. The EU have decided to reverse this decision in regard to social and affordable housing, meaning no notifications will need to be made and there is no maximum compensation cap. This action point sets no targets for member states and does not hold any significant impact to Ireland beyond an administrative level.

## Pillar 3: Enabling immediate support while driving reforms

Structural reforms are needed to fix certain aspects in the hold up of delivering social and affordable housing. In particular, short-term rentals and land/housing speculation have been identified by the EU Commission as two drivers of unaffordability. Both of these drivers have increased competition for housing, in turn increasing the price of homes and forcing locals out of their communities. This pillar has three action points that include: 1) Addressing short-term rentals in areas under housing stress; 2) Addressing speculation in the housing market; and 3) Driving forward Member States' structural reforms.



### Action 6. Addressing short-term rentals in areas under housing stress

*Overall goal: "Address shortages in areas of housing stress"*

The number of users of short-term accommodation within Europe has been dramatically increasing through the years, nearly doubling from 2018 to 2025. France, Spain, Italy, Greece, Croatia, Portugal, and Germany are the most common travel destinations in Europe, and each have reported substantial growth in short-term bookings year-on-year.<sup>39</sup> This has significant impact on the housing market through a means of buying properties for the specific purpose of renting them out to short-term guests rather than long-term residents,<sup>40</sup> and by driving rental prices of popular tourist destinations up.<sup>41</sup> Barcelona, Spain has seen residents organising widespread protests against tourists,

<sup>39</sup> Eurostat, "Short-Stay Accommodation Offered via Online Collaborative Economy Platforms - Monthly Data," December 2025, [https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Short-stay\\_accommodation\\_offered\\_via\\_online\\_collaborative\\_economy\\_platforms\\_-\\_monthly\\_data](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Short-stay_accommodation_offered_via_online_collaborative_economy_platforms_-_monthly_data).

<sup>40</sup> Keri K. White and Jennifer Cordon Thor, "Short-Term Rental Regulation and Residential Housing Affordability: Bridging the Gap Between Policy and Enforcement," *Cornell Journal of Law and Public Policy* 34 (2024).

<sup>41</sup> Miquel-Angel Garcia-Lopez et al., "Do Short-Term Rental Platforms Affect Housing Markets? Evidence from Airbnb in Barcelona," *Journal of Urban Economics* 119 (2020).

specifically directing their frustration at short-term rentals and the proliferation of them across the city, with its dominance shrinking the amount of private rentals available to locals<sup>42</sup>.

Tourism is a major economic driver for many countries, and outright banning short-term rentals could have a serious consequence to economies<sup>43</sup>. However, regulation needs to be taken to balance the tourism needs with those of locals who face the financial difficulties and displacement that occurs as a result. This Plan strongly emphasises that local and national authorities need to impose stricter requirements over the registration and running of short-term rentals. New regulations by the EU on short term rentals will set out the need for compulsory registration of hosts/accommodations and require the rental platforms to share their data with local and national authorities. This will eventually be followed up with legislation that outlines support for relevant authorities to take in combatting the harm short-term rentals pose to the housing market.

### **Where Ireland currently stands:**

On paper, Ireland currently has legislation (Planning and Development Act 2000 (Exempted Development) (No.2) Regulations 2019) that works at combatting short-term rentals putting pressure on the local housing markets, but the extent of this step remains virtually only on paper. As there is no registration of short-term lets, it is nearly impossible to be able to enforce and track all the properties that have met with and complied with legislation that requires them to register for planning permission if they rent out their properties. Under this legislation, properties located within a Rent Pressure Zone need to obtain planning permission if they rent their properties on a short-term basis (less than 14 continuous days). The exemption to this is for homeowners who rent out a room in their primary home for less than 90 days total in a year (if more than 90 days, planning permission is required). Between 2023 and 2025, only 1,617 short-term rentals throughout the country had been investigated under suspected illegal operations, with majority resulting in only a warning letter.<sup>44</sup>

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<sup>42</sup> Sarah Rainsford, "The Protesters and Residents Pushing Back on Tourism in Barcelona," *BBC*, June 16, 2025, <https://www.bbc.com/news/articles/cp8d87l6lp1o>.

<sup>43</sup> There is extensive research on the benefits of tourism and its stimulation of the local economy of an area. There has also been research on how short-term rentals in particular have fed into the economy, with research from Oxford Economics in 2024 showing that STRs generated €149 billion in economic benefits across the EU in 2023. However, it is important to note that this study was commissioned by Airbnb.

<sup>44</sup> Amy Molloy, "Revealed: Councils Investigate 1,600 Airbnb-Style Lets Suspected of Planning Breaches," *Irish Independent*, October 3, 2025, <https://www.independent.ie/irish-news/revealed-councils-investigate-1600-airbnb-style-lets-suspected-of-planning-breaches/a1707080204.html>.

In March 2025, Threshold released research showing over 20,000 entire homes in Ireland were listed for short-term lettings across digital platforms.<sup>45</sup> At the same time, only 2,300 entire homes were available to long-term rent. Only a few months later in August, the Minister for Tourism, Peter Burke, said a total of 34,000 short-term lettings have been advertised across the country, with an approximate 21,760 being entire homes.<sup>46</sup> As there is currently no register available to see the exact amount, tracking the exact number is difficult, and there could well be more than what is reported.

Starting in May of this year, Ireland will be adopting the Short-term Letting and Tourism Bill, which will replace the current legislation on the operations of short-term accommodation. Under the new Bill, properties and hosts offering accommodation for 21 days or less must register with Fáilte Ireland, the statutory board who handles registrations of hotels, hostels, guesthouses, etc. Registration will need to be renewed annually and property owners will be given a registration number that should be clearly identifiable on rental listings. It is also expected from the short-term rental platforms that they will clearly list the registration number on the advert. Planning permission will still continue to be required for property and homeowners who rent their properties out for more than 90 days in a year, which carries over from the current legislation. Enforcement will still be done through local authorities, although now enforcement theoretically should be easier with the new registration system. Initially, the legislation outlined that these new regulations would not apply to areas with a population over 10,000. However, on February 10<sup>th</sup> of this year, it was announced that the threshold would be increased to a population of 20,000 or more<sup>47</sup> in order to accommodate smaller areas that may not have the infrastructure, such as hotels, for tourists where short-term lettings could close this gap.

## Action 7: Addressing speculation in the housing market

*Overall goal: "Identify speculative behaviours in the housing market"*

While outlined in Action 4 that private investment is needed to accelerate housing delivery, the types of private investment and investors need to be carefully examined and

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<sup>45</sup> John-Mark McCafferty, *Threshold Calls for Action as Almost 8,000 Entire Homes Are Listed for Short-Term Letting amidst a Severe Housing Crisis*, Threshold, March 14, 2025, <https://threshold.ie/threshold-calls-for-action-as-almost-8000-entire-homes-are-listed-for-short-term-letting/>.

<sup>46</sup> Louise Burne, "Twelve Times More Properties Available for Short-Term Lets than for Renters, New Figures Show," *Irish Examiner*, August 5, 2025, <https://www.irishexaminer.com/news/arid-41681975.html>.

<sup>47</sup> Department of Enterprise, Tourism and Employment, *Short-Term Letting in Ireland--What You Need to Know*, Government of Ireland, n.d., <https://enterprise.gov.ie/en/what-we-do/the-business-environment/tourism/short-term-letting/>.

considered. The desires of investors to make a high profit return can be at the detriment of local housing markets through the increased speculation and predatory behaviour associated with it.<sup>48</sup> This profit driven act is a result of financialisation, where the increased dominance of investors in a sector (housing, in this instance) reshapes the sector,<sup>49</sup> typically with the backing of the state, giving more importance to the needs of investors rather than locals. This consistent “hunt for yield” by investors, particularly in urban areas, inflates property values beyond a sustainable level.<sup>50</sup> Lisbon, Portugal has been at the centre of much housing discussion, where the so-called liberalisation of their economy through the means of foreign investment and investors has led to sky-high real estate prices and displacement of locals as a result.<sup>51</sup> Luxembourg has also faced high levels of unaffordability through the negative consequence of a small number of investors owning majority of land zoned for housing<sup>52</sup>.

Greater transparency of real estate and development deals would be beneficial in identifying bad apples in the market acting through means of speculation, but it can be hard to identify exactly what are patterns of speculation. As such, at the end of this year the EU Commission will release an analysis of evidence of speculation patterns in relation to housing prices and economic consequences and make proposals on actions member states can take to counteract this. This will be developed through research and knowledge sharing between local and national governments who have undertaken actions to combat speculation and seen success.

### **Where Ireland currently stands:**

Land speculation is and has been a major issue in Irish housing spanning many decades. While it is argued that speculation is less common today,<sup>53</sup> it is still a strong feature of the Irish real estate market, with zoned land in particular showing massive profit potential to investors who buy land for the intention of selling it again at a profit. While the Department of Housing and its Minister, James Browne, have pushed for councils to re-zone land to help activate more land for residential purposes, experts are not convinced

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<sup>48</sup> See Chung & Carpenter (2022) on global examples outside of the EU on speculation and the rise of “safe haven” areas for investors.

<sup>49</sup> Manuel Aalbers, “The Variegated Financialization of Housing,” *International Journal of Urban and Regional Research* Symposium (2017): p.542-554.

<sup>50</sup> Desiree Fields, “Urban Struggles with Financialization,” *Geography Compass* 11 (2017).

<sup>51</sup> Simone Tulumello and Giovanni Allegretti, “Articulating Urban Change in Southern Europe: Gentrification, Touristification and Financialisation in Mouraria, Lisbon,” *European and Regional Studies* 28, no. 2 (2021).

<sup>52</sup> Antoine Paccoud et al., “Land and the Housing Affordability Crisis: Landowner and Developer Strategies in Luxembourg’s Facilitative Planning Context,” *Housing Studies* 37, no. 10 (2022).

<sup>53</sup> Robert Sweeney, *Trading Places: TASC Report on Land and Housing* (TASC, n.d.).

this is a real reason for holding up housing delivery,<sup>54</sup> which the government argues is part of the reason for unaffordability,<sup>55</sup>

In 2021, the government introduced the Residential Zoned Land Tax (RZLT), a tax targeting vacant and underdeveloped, yet fully zoned, land set at the rate of 3% of the land's market value. While introduced in 2021, it did not come into effect until 2025, meaning it is still too early to tell the overall success of this implementation. However, as we argue in *Using the Kenny Report to End Land Hoarding*,<sup>56</sup> this self-reporting tax does little to actually deter speculation and hoarding, and the state makes a profit without having to twist investors arms too much. Additionally, the Residential Property Price Index (RPPI) nationally increased 7.4% from August 2024-2025,<sup>57</sup> while it is hard to calculate the exact increase in land value that can be used for residential purposes, we can assume it would follow a similar projection as the RPPI. This means that even while paying the 3% RZLT, investors are still making a profit by hoarding the land.

## Action 8: Driving forward Member States' structural reforms

*Overall goal: "Increase housing affordability and resilience of housing markets through structural reforms"*

The call for structural reforms, not symptomatic responses, is a key underlying theme throughout this Plan. From reforms to the planning system, to standardised approaches in building, down to analysing market players, the core systems in which have led to unaffordability need to be addressed and tackled. Simply, more land and more money are needed to drive housing delivery, but the current systems in place in many European countries have blockages somewhere along the lines that need assessing. Additionally, urban areas should not be the main focus of attention. Often times urban centres end up

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<sup>54</sup> Laoise Neylon, "Dublin's Housing First Programme Is on Pause, Raising Questions about Competitive Tendering for Social Care Services," *Dublin Inquirer* (Dublin), July 18, 2025, <https://www.dublininquirer.com/dublins-housing-first-programme-is-on-pause-raising-questions-about-competitive-tendering-for-social-care-services/>.

<sup>55</sup> The Irish government have consistently argued that the lack of housing supply is the reason for unaffordability. This has been demonstrated in various degrees, but one very telling example of this can be seen throughout *Delivering Homes, Building Communities*, where the emphasis is placed solely on the idea that if we build more homes and build them differently, then they will inherently be more affordable, all while never addressing how private and foreign investors have historically been the drivers of unaffordability within urban centres in Ireland. The 2026 Budget also supports this notion through the further tax incentives given to private developers to build more. Neither policy/publication discuss how to manage institutional investors and developments in keeping rents affordable for the masses.

<sup>56</sup> Alexia O'Brien et al., *Using the Kenny Report to End Land Hoarding* (Jesuit Centre for Faith and Justice, 2025).

<sup>57</sup> Central Statistics Office, "Residential Property Price Index August 2025," October 15, 2025, <https://www.cso.ie/en/releasesandpublications/ep/p-rppi/residentialpropertypriceindexaugust2025/>.

with an influx of housing needs because locals are unable to access resources in their smaller towns,<sup>58</sup> and therefore these reforms should be targeting the country as a whole, not in just urban areas with acute distress.

This action point also calls for structural reforms to support the construction and delivery of social housing. While some countries/cities have a well-functioning social housing system, others in the Union are struggling. Austria and their adoption of the Vienna Model have found massive success, with the state owning nearly 24% of the housing stock nationally.<sup>59</sup> Spain, Portugal, and Italy, on the other hand, have very little public housing stock, with the first two owning less than 2%<sup>60</sup> and the latter with 4%.<sup>61</sup> Overall, only an estimated 6-7% of total housing stock across the EU is social housing.<sup>62</sup> In order to meet the demand for social housing and revitalising smaller towns, it is suggested that member states seek to implement changes to their taxation systems that drive up costs.

### **Where Ireland currently stands:**

Ireland has strong potential to be able to meet this mark, as rural renewal and social housing are two features in policy. Firstly, the Town and Village Renewal Scheme, introduced in 2016 under Project Ireland 2040, is aimed at revitalising rural towns and villages that have faced demographic and resource decline. While targeted towards towns of a population of 10,000 or less, towns with a population up to 15,000 may apply for the scheme if they can demonstrate the need.<sup>63</sup> Since its introduction, over 1,900 projects across the country have been funded.<sup>64</sup> While this Scheme in itself does not promote the construction or regeneration of housing, it does have success in bringing back resources and economic and social growth to rural areas which, in turn, will reduce the amount of people leaving for already housing-pressured cities. Those who wish to

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<sup>58</sup> Kim Skobba et al., "What about Rural Blight? Housing and Neighborhood Conditions in Southeastern Small Towns," *Rural Sociology* 85, no. 1 (2019).

<sup>59</sup> *The State of Housing in Europe-2025: Austria* (Housing Europe, 2025), [https://www.housingeurope.eu/wp-content/uploads/2025/10/austria\\_the\\_state\\_of\\_housing\\_in\\_the\\_eu\\_2025\\_digital.pdf](https://www.housingeurope.eu/wp-content/uploads/2025/10/austria_the_state_of_housing_in_the_eu_2025_digital.pdf).

<sup>60</sup> *The State of Housing in Europe-2025: Spain* (Housing Europe, 2025), [https://www.housingeurope.eu/wp-content/uploads/2025/10/spain\\_the\\_state\\_of\\_housing\\_in\\_the\\_eu\\_2025\\_digital.pdf](https://www.housingeurope.eu/wp-content/uploads/2025/10/spain_the_state_of_housing_in_the_eu_2025_digital.pdf);

*The State of Housing in Europe-2025: Portugal* (Housing Europe, 2025), [https://www.housingeurope.eu/wp-content/uploads/2025/10/portugal\\_the\\_state\\_of\\_housing\\_in\\_the\\_eu\\_2025\\_digital.pdf](https://www.housingeurope.eu/wp-content/uploads/2025/10/portugal_the_state_of_housing_in_the_eu_2025_digital.pdf).

<sup>61</sup> Stefania Tonin, "Revitalizing Italy's Housing Stock: Policies and Economic Strategies for Energy Efficiency and Social Equity," *Land* 14 (2025).

<sup>62</sup> European Commission, *The European Affordable Housing Plan*, 14.

<sup>63</sup> Department of Rural and Community Development, *Town and Village Renewal Scheme*, 2025, <https://assets.gov.ie/static/documents/2025-tvrs-scheme-outline.pdf>.

<sup>64</sup> Department of Rural and Community Development and the Gaeltacht, *Town and Village Renewal Scheme*, December 22, 2025, <https://www.gov.ie/en/department-of-rural-and-community-development-and-the-gaeltacht/policy-information/town-and-village-renewal-scheme/>.

stay in small towns can utilise the Vacant Property Refurbishment Grant for properties that are vacant and derelict yet have strong potential to be a quality home. These two schemes in combination have brought rural living back, with counties like Donegal seeing the highest rates of applications.<sup>65</sup>

Social housing has been a prominent feature of Irish housing policy the last few years, with *Delivering Homes, Building Communities* heavily emphasising the importance of delivering more social housing. In a 2024 study by OCED, Ireland is reported to have a “moderately-sized social housing rental sector”, meaning the state owns between 10-19% of the overall housing stock.<sup>66</sup> Minister Browne has reported a 12.7% social housing stock when answering questions on the Dail floor,<sup>67</sup> however, in Ireland, Housing Assistance Payment’s (HAP)—a rental supplement given by the government to assist renters in the private rented sector, meaning the state nor Approved Housing Bodies (AHB) have ownership of the properties—are considered and calculated in with social housing figures, despite it being a separate form of housing. This means it is hard to actually quantify the amount of social housing in the form of public ownership.

Nonetheless, social housing is being constructed and delivered by the state and AHBs. *Delivering Homes, Building Communities* outline a goal of 12,000 new-built social housing per year, which was increased from a target of 9,500/year under *Housing for All*,<sup>68</sup> an ambitious goal being that the government failed to reach the targets under *Housing for All* each consecutive year.<sup>69</sup> Ireland could see great success in accelerating social housing with the Department’s new approval process, outlined previously in Action 2.

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<sup>65</sup> Department of Housing, Local Government and Heritage, *Over 3,000 Vacant or Derelict Homes Brought Back into Use in 2025 through Vacant Property Refurbishment Grant*, January 26, 2026, <https://www.gov.ie/en/department-of-housing-local-government-and-heritage/press-releases/over-3000-vacant-or-derelict-homes-brought-back-into-use-in-2025-through-vacant-property-refurbishment-grant/>.

<sup>66</sup> OECD, “OECD Affordable Housing Database - Indicator PH4.2. Social Rental Housing Stock,” 2024, <https://oe.cd/ahd>.

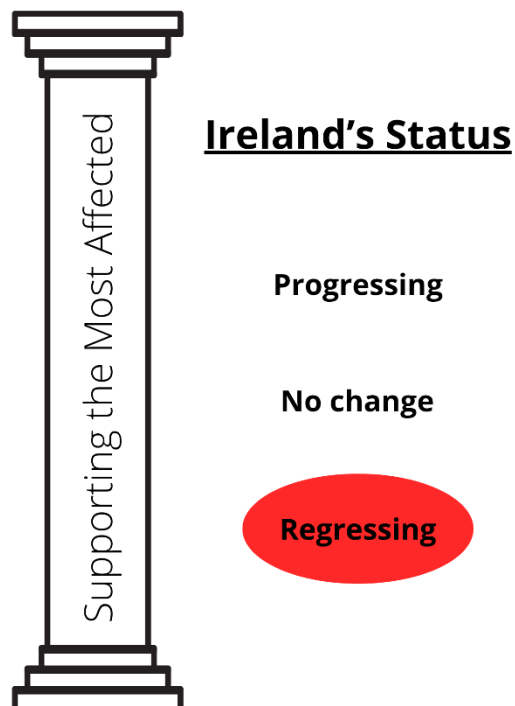
<sup>67</sup> *Dáil Éireann Debate, Wednesday - 17 September 2025*, September 17, 2025, <https://www.oireachtas.ie/en/debates/question/2025-09-17/648/>.

<sup>68</sup> Department of Housing, Local Government and Heritage, *Housing for All: A New Housing Plan for Ireland* (Government of Ireland, 2021), 56.

<sup>69</sup> O’Brien et al., *Using the Kenny Report to End Land Hoarding*.

## Pillar 4: Supporting the most affected

Increasingly, more and more people are being affected by housing unaffordability. Low-income earners, young people, essential workers, older people, LGBTQ+, migrants, Roma (and Travellers, in the case of Ireland), victims of gender-based violence, and of course those already experiencing homelessness, are all groups that experience hardship in housing. The final pillar of this Plan is aimed at supporting these groups of people through two different action points: 1) Housing for young people; and 2) Addressing homelessness and supporting tenants and households in vulnerable situations.



### Action 9. Housing for young people

*Overall goal: "Improve access to housing for young people, students, apprentices and trainees"*

While the unaffordability crisis affects all generations, younger people in particular are feeling the burden the most. The EU recognise how the limiting of independence will ultimately limit the participation of young people in society. Additionally, younger people are statistically more likely to be in precarious employment—where incomes can be inconsistent—and the ability to rent in an area they would prefer and the ability to access mortgages becomes more unlikely.<sup>70</sup>

The EU Commission are encouraging member states to look specifically at how they can increase housing for young people, both through investment and innovation. For example, Portugal launched an initiative called Affordable Student Housing that is aimed specifically at the student housing crisis they faced, increasing both the quality and number of student housing the country could offer.<sup>71</sup> In Brussels, the CALICO project, a

<sup>70</sup> Eurofound, *Foundational Challenges: The Housing Struggles of Europe's Youth* (Publications Office of the European Union, 2025).

<sup>71</sup> European Commission, *The European Affordable Housing Plan*, 16.

collaborative and intergenerational housing model that provides housing for vulnerable groups, operate through a Community Land Trust, keeping costs to tenants low.<sup>72</sup>

### **Where Ireland currently stands:**

Ireland has multiple schemes targeted specifically at first time homeowners, who generally tend to be younger, such as Help to Buy, First Home, Local Authority Affordable Purchase, and Local Authority Home Loan. While these schemes are beneficial and have aided in younger people accessing homeownership, there are many stipulations around the schemes that are seldom addressed in discussions by the Government. For instance, the Help to Buy scheme<sup>73</sup> is a tax-back system that allows applicants to claim up to €30,000 providing you have been paying taxes for at least four years prior to your application. However, to avail of this, you can only apply for new-build or self-built homes, meaning purchasing a home second-hand will not allow you to qualify for this relief. Majority of new build properties are on the outskirts of cities and major towns, meaning if you would like to remain in your community in a pre-established area, you will most likely be unable to use this scheme.

The First Home Scheme<sup>74</sup> does not have the same requirements in the type of building, however, there is a limit on how much a home can be valued, with Dublin, Cork City, and Wicklow seeing a cap of €500,000, down to the Midlands at €350,000. In Dublin, the median purchase price of a home was right on the limit at €500,000, although geographically uneven depending on where in Dublin.<sup>75</sup> Additionally, home prices increased 7% from 2024-2025,<sup>76</sup> and if we continue to see this same trajectory, there will still be a substantial number of homes and households unable to qualify for this scheme. Similar problems arise with the Local Authority Affordable Purchase<sup>77</sup> and Home Loan<sup>78</sup>

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<sup>72</sup> Portico, *CALICO, Brussels, BE*, 2026, <https://portico.urban-initiative.eu/urban-practices/calico-brussels-be-8720>.

<sup>73</sup> Citizens Information, *Help to Buy Scheme*, Citizens Information, 2026, <https://www.citizensinformation.ie/en/housing/owning-a-home/help-with-buying-a-home/help-to-buy-scheme/>.

<sup>74</sup> Citizens Information, *First Home Scheme*, Citizens Information, 2026, <https://www.citizensinformation.ie/en/housing/owning-a-home/help-with-buying-a-home/first-home-scheme/>.

<sup>75</sup> Eoin Burke-Kennedy, "Cost of Buying Typical Home in Dublin Hits €500,000," *Irish Times*, February 18, 2026, <https://www.irishtimes.com/business/2026/02/18/house-price-inflation-remained-strong-at-7-in-2025/>.

<sup>76</sup> Central Statistics Office, "Residential Property Price Index August 2025."

<sup>77</sup> Citizens Information, *Local Authority Affordable Purchase Scheme*, Citizens Information, 2026, <https://www.citizensinformation.ie/en/housing/owning-a-home/help-with-buying-a-home/local-authority-affordable-purchase-scheme/>.

<sup>78</sup> Citizens Information, *Local Authority Home Loan*, Citizens Information, 2026, <https://www.citizensinformation.ie/en/housing/owning-a-home/help-with-buying-a-home/local-authority-mortgages/>.

schemes, where there are limits to the price a home costs, but additionally limits to income levels; the Home Loan scheme limits single applicants to €70,000 (although, this is increasing to 80,000 in April 2026) and joint applicants to €85,000. With a loan-to-income ratio requirements for mortgages<sup>79</sup> coupled with the income limit of €80,000, its still nearly impossible for first time buyers to meet the current market rate prices of homes.

Another area where we could struggle in is specifically affordable rentals. The current Irish housing plan has details for affordable homeownership and multiple pathways available for it, there is very little included on affordable renting. Cost rentals have been increasing in number, run by Approved Housing Bodies, local authorities, and the Land Development Agency, and are providing a sustainable, low-cost option for renters. While it is mentioned in *Delivering Homes, Building Communities*, the extent of its mention rests with “we support it and it should increase” without explicitly indicating how the government plan to continue to support it and increase funding for its further development. It does mention that the Housing Finance Agency will have an increased budget but does not stipulate how much money should be allocated towards cost rentals.

## Action 10. Addressing homelessness and supporting tenants and households in vulnerable situations

*Overall goal: “Promote housing solutions that protect and empower people in vulnerable situations”*

Homelessness is a growing challenge within the EU, with very few member states either maintaining levels of homelessness or decreasing their numbers. Countries successful in reducing homelessness numbers have adopted a Housing First approach. Housing First is defined by Pathways Housing as “an evidence-based approach to ending homelessness that provides immediate access to permanent housing and flexible, person-centred support”.<sup>80</sup> The key distinction with Housing First is that housing is not provided on the basis of care treatment, like mental health or substance addictions, but rather that care will come after a person has been sheltered.<sup>81</sup>

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<sup>79</sup> Currently, for first time buyers, the loan-to-income ratio is capped at four times your annual salary

<sup>80</sup> Pathways Housing First Institute, *Pathways Housing First Institute*, 2026, <https://www.pathwayshousingfirst.org/>.

<sup>81</sup> Housing First Europe Hub, *What Is Housing First*, 2026, <https://housingfirsteurope.eu/what-is-housing-first/>.

Finland have found great success with the housing first model, being the only European country to have decreasing homelessness figures. Since its launch in 2008, overall homelessness has decreased 30%, with long-term homelessness decreasing more than 35%.<sup>82</sup> Denmark and France have also made it a core aspect of their homelessness strategy and have been doing well, with France seeing over 440,000 people previously homeless move into accommodation from its first Housing First plan in 2018-2022.<sup>83</sup>

The EU AHP promotes the adoption of housing-led solutions, such as Housing First, while also promoting better understanding of the roots of homelessness. The EU Anti-Poverty Strategy will be adopted, incorporating aspects of Housing First by urging a person-centric approach while addressing inequality, social exclusion, and poverty.

### **Where Ireland currently stands:**

Housing First was introduced into Irish housing policy back in 2011 through a pilot programme in the Dublin region,<sup>84</sup> expanding into an actual framework in 2018 through a joint effort of the Department of Housing and Department of Health.<sup>85</sup> The first plan, outlined from 2018-2022, established the framework and foundation for this approach, renewing and expanding into the current *Housing First National Implementation Plan 2022 – 2026*. While there have been no official announcements on it being extended after this year, it can be expected that will be as it was mentioned in *Delivering Homes, Building Communities* which is outlined until 2030. It has also been a focal point of some approved housing bodies, such as the Peter McVerry Trust, Respond Ireland, and Focus Ireland, who have advocated for a person-centred approach in housing allocations for years.

Despite its establishment for years, it is slow to pick up speed in Ireland. In July of 2025, it was announced the programme was taking a pause, mainly due to the lack of procurement of properties and tendering. An additional problem highlighted is the caseloads for case workers, averaging at a much higher rate than our European counterparts.<sup>86</sup> However, fundamentally what is a massive, behind-the-scenes driver of

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<sup>82</sup> European Commission, *The European Affordable Housing Plan*, 17.

<sup>83</sup> Government of France, *Second Five-Year Plan for Housing First (2023-2027)* (Interministerial Delegation for Housing and Homelessness access to housing, 2023).

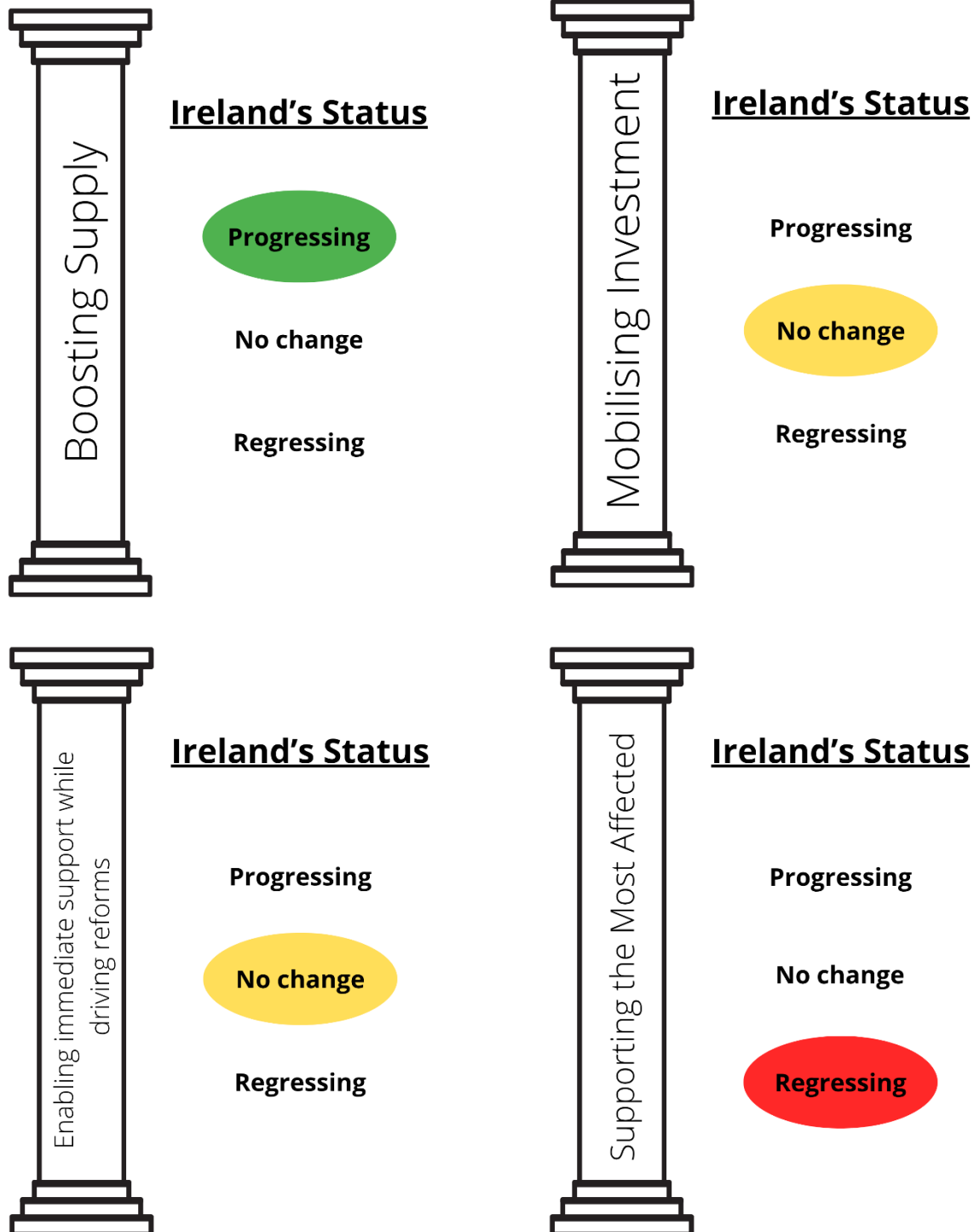
<sup>84</sup> Eoin McLoughlin, *Tackling Homelessness*, Research Matters, Key Insights for the 34th Dáil&27th Seanad (House of the Oireachtas, 2025), [https://data.oireachtas.ie/ie/oireachtas/libraryResearch/2025/2025-03-19\\_tackling-homelessness\\_en.pdf](https://data.oireachtas.ie/ie/oireachtas/libraryResearch/2025/2025-03-19_tackling-homelessness_en.pdf).

<sup>85</sup> The Housing Agency, *Housing First*, The Housing Agency, 2026, <https://www.housingagency.ie/housing-information/housing-first>.

<sup>86</sup> Neylon, “Dublin’s Housing First Programme Is on Pause, Raising Questions about Competitive Tendering for Social Care Services.”

the inability to deliver at an appropriate rate is how rapidly our homelessness crisis is rising. We are unable to keep up with the demand while on the current trajectory, making all of the above issues magnified. Housing First has been mentioned in the last two housing plans, and yet it has failed to gain the much-needed traction that it has in the likes of Finland and Denmark, two countries with population sizes comparable to ours.

# Ireland's overall standing



## Moving forward

The success of the *EU Affordable Housing Plan* hinges on mutual cooperation across the Union, with each member state making a concerted effort to tackle affordability issues within their local contexts. Up until now, there has been a lack of a cross-Union strategy on affordable housing. With this new Plan, a cohesive approach to allow Europe to thrive as a place to live has the promise of helping us work towards the common goal of bringing the cost of living down in each respected country. In addition to this Plan, the EU Commission have created a European Housing Alliance to coordinate strategies and stakeholders.

The EU Affordable Housing Commission will be hosting the first ever EU Housing Summit this year. This is a chance for various levels of stakeholders to come together to collaborate and knowledge share between member states beyond just that of the Alliance. While specifics of this Summit have not been provided yet, it is a great step towards collaboration between the EU, its member states, and its experts in the field of affordable housing.

As Ireland will be the host to the EU Presidency from July to December 2026, there is great scope for us to hold the Housing Summit, providing the timelines between our Presidency and the Summit align. While the policy priorities that will be driven by Ireland during this time have yet to be released, it is widely anticipated—and hoped—that housing will be a key focus of Ireland and the Union during this time. Ireland, historically facing some of the worst housing struggles since the Global Financial Crash, has the opportunity to show our partners and friends across Europe, as well of those at home, the commitment Ireland has towards delivering more homes. This commitment must be fully demonstrated, and our way forward could quite possibly lay within this Plan.

The Jesuit Centre for Faith and Justice is an agency of the Irish Jesuit Province.

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