

THE STATE OF HOUSING IN EUROPE – 2025

IRELAND

➡ Social housing

Of which: Approved Housing Bodies

Of which: Local Authorities

➡ Private Rental

➡ Other (primarily owner occupier)

➡ Total

# OF DWELLINGS	% OF TOTAL
189,781	10.3
46,533	2.5
143,248	7.8
246,453	13.3
1,410,704	76.4
1,846,938	



SOURCE: Housing Europe estimates; based on CSO, AHBRA, NOAC, and RTB.

NOTES: Based on primary residences in 2022. These estimates are the result of blending information from different datasets and sources. Thus, they should be considered to be 'best approximations' of the actual figures, based on the available information. Note that the figures on 'social housing' do not include 142 cost-rental units delivered by the LDA in 2022.

THE ROLE OF PUBLIC, COOPERATIVE, AND SOCIAL HOUSING PROVIDERS

In Ireland, there are two types of social housing providers; 31 Local Authorities (municipalities) and approximately 450 non-profit Approved Housing Bodies (AHBs).¹ The AHBs vary significantly in size, though, with around 135 AHBs owning less than 20 dwellings each, while the nine largest AHBs collectively own around 40,000 homes. Additionally, AHBs also lease or manage several thousand dwellings that are used as social or cost-rental housing.

Local Authority (LA) housing has been the dominant form of social housing in Ireland for most of the history of the State. However, the AHB sector has grown strongly in recent decades, and now provides around half of the additional home developed each year.

The vast majority of Ireland's AHBs are represented by the Irish Council for Social Housing (ICSH). Co-operative Housing Ireland (which is not part of the ICSH) provides social housing in a similar way to other registered AHBs, though with a reinforced emphasis on tenant engagement and participation.

DYNAMICS OF HOUSING SUPPLY

In recent years, Ireland has begun to offer a diversified range of non-market housing, from Housing First, to 'traditional' social rental housing, and now also cost-rental and affordable purchase schemes. This reflects an assessment that housing difficulties impact a more broad-based cohort of the population than in the past.

Additions to social and cost-rental stock of AHBs

Year	ICSH Members	Co-operative Housing Ireland	Total
2021 ➡	3,200	592	3,792
2022 ➡	4,486	463	4,949
2023 ➡	5,075	849	5,924
2024 ➡	4,994	604	5,598

SOURCE: Housing Europe estimates, based on ICSH & CHI data

Notes: Figures include all new homes delivered, including both social rental and cost-rental housing. Leasing arrangements are not included in new delivery figures.

The AHB sector has stepped up delivery of new homes in recent years; +32% in 2023/24 compared to the previous two years. The addition of cost-rental housing, and the funding supports that go along with it, has been beneficial. Of the 5,598 new homes provided by AHBs in 2024, 1,213 of these (22%) were cost-rental homes.

Looking ahead, the latest government data show that there were around 25,000 affordable homes either already on site, or in advanced stages of planning at the end of Q1 2025. Close to half of these future homes were related to AHBs.

HOUSING NEEDS TODAY

There is much discussion in Ireland over the current unmet need for housing, as well as how many additional homes should be provided each year. The recent national 'Housing Commission' estimated that the total unmet need was at least 212,500 homes (equivalent to c.12% of the total number of existing primary residences).

¹ _ In the last few years, a new public body called the 'Land Development Agency' (LDA) has also begun to provide affordable housing.

There were no precise estimates on the need for social housing. However, the Commission made an official recommendation that: “*There should be a targeted increase in the proportion of social and cost-rental housing to 20% of the national stock*”. In other words, an additional 180,000 units would have been required in 2022 to have achieved this (based on primary residences).

Meantime, there were 60,000 households on social housing waiting lists at the end of 2024. There were 16,353 homeless people in Ireland according to August 2025 data. In addition, there were 54,000 households in receipt of the Housing Assistance Payment (HAP), which supports households eligible for social housing to be housed by private landlords.

However, HAP is controversial, as households typically pay higher rents than equivalent social housing tenants, they have less security of tenure, and are also removed from the social housing waiting list when they take up HAP,² despite often having little alternative.

RECENT DEVELOPMENTS IN HOUSING

While cost-rental housing is still at a relatively early stage in its development in Ireland—compared to more ‘mature’ models in Austria, Denmark, or Finland—tweaks to the approach are already being introduced. In order to accelerate delivery, the state has revised the funding conditions offered to AHBs. This includes providing a higher level of loan financing, and providing pre-financing for turn-key homes. However, higher construction costs are making hitting new cost-rental delivery targets challenging; i.e., disequilibrium between costs for providers and the final rent that can be charged. This is exacerbated by a slower government funding approval process in recent years.

Meanwhile, compliance with certain regulatory standards is a condition of access to government funding programmes since December 2024. In this regard, *Health Information and Quality Authority* (HIQA) regulation is an additional layer of regulation for care and support housing providers. This additional layer of regulation is welcome as it provides guidance for providers and safeguards for tenants. However, it does increase the cost of delivery and this is not always considered under value for money reporting under capital funding applications.

Finally, changes in rent regulations have led to higher levels of evictions and homelessness coming from the private rental sector. This increases demand from households for the ‘Tenant in situ’ scheme,³ which directly competes for funding with social housing aimed at ‘special groups’ (e.g., homeless, elderly, or disabled).

2 _ Ombudsman (2025). Investigation of the HAP scheme: An investigation by the Ombudsman into the administration of the Housing Assistance Payment scheme. Dublin: Office of the Ombudsman.

3 _ See : <https://www.citizensinformation.ie/en/housing/renting-a-home/help-with-renting/cost-rental-tenant-in-situ-scheme/>

POLICY GUIDELINES FOR PUBLIC, COOPERATIVE, AND SOCIAL HOUSING



➡ Financial gearing levels among larger AHBs (including CHI) have risen rapidly, reaching a point where continued growth could hinder future delivery. Although this stems from the sector's success in providing much-needed homes, the gearing issue now threatens to limit short- to medium-term housing delivery if not addressed soon;

➡ Current state supports for AHB retrofit funding are poorly aligned with AHB structures. Many lack sinking funds to co-finance such works. A dedicated retrofitting budget for older AHB housing would support Government climate targets and help reduce fuel poverty among low-income households.;

➡ The current model for providing social housing to ‘specialist groups’—such as those experiencing homelessness, older people, or individuals needing additional support or care (i.e., CAS funding)—faces several challenges. Without reform, AHBs’ ability to support these households may be at risk.

➡ Community-led housing (CLH)—including co-operatives and Community Land Trusts—is absent from current Irish housing plans. The Department of Housing and the wider government should formally recognise CLH as a mainstream tenure, with dedicated resources and a clear role in housing delivery.

THE EU'S ROLE IN BETTER SUPPORTING THE SECTOR

➡ The EU should not replace current national guidelines on social and affordable housing, but should rather work to complement or support the work of the sector;

➡ The EU does have a role in reviewing public procurement guidelines that are used for social and affordable housing, and which should be adjusted to account for current market conditions;

➡ Ireland once had a strong co-operative housing sector, but it has declined since the 1980s, leaving public and private housing dominant. The EU could help revive this model by promoting community-led housing (CLH) and facilitating access to affordable alternative financing.

