

**Housing
report**

In partnership with

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clúid Building sustainably

Susan Vickers, Head of Environmental Sustainability at Clúid, speaks to *eolas Magazine* about the steps the organisation is taking to deliver on climate targets and how this can benefit residents.

Airton Plaza on the Belgard Road in Dublin is a newly built mixed tenure neighbourhood providing over 300 A-rated homes.

Clúid's greening strategy, *Building a Sustainable Future Together*, sets an aim to ensure everyone in society has a "great place to live". It underpins Clúid's intention to create sustainable homes and communities, reduce the organisation's environmental impact, and contribute to the State's climate goals. The greening strategy sets a pathway for Clúid's vision for 2030 of building homes that do not cost the Earth.

Vickers explains: "The greening strategy was developed to identify the organisation's environmental sustainability and climate goals and set a pathway to achieving them. It is based on three pillars: Be Green, Live Green and Build Green. That encompasses everything we want to do."

Under the Build Green pillar, Clúid has set an overarching goal for all new homes to be net zero operational carbon, produce 40 per cent less embodied carbon, and for existing homes to be retrofitted to a minimum BER B2 rating.

"In 2022, we started exploring how best to establish a methodology to (a) measure; and (b) report on the embodied carbon of our builds. To work towards this, our procurement manager, Amy O'Farrell, identified an opportunity to establish an innovation partnership which would focus on lean construction, minimising construction waste, and embodied carbon reduction in our new design and build properties," says Vickers.

In December 2023, Clúid concluded a partnering agreement with Gem Construction with the first project awarded under the agreement in early 2024. It is aimed at delivering a multi-year building programme to develop an additional framework and a methodology to report on lean construction, construction waste, and embodied carbon reduction.

Eibhlin O'Connor, Chief Commercial Officer at Clúid, expands on this: "Clúid is committed to delivering high-quality, sustainable homes across Ireland. We are continuously investing in new and innovative ways to meet the ambitious housing targets that are required to tackle the housing crisis.

"We have appointed GEM Construction as our first Innovation Partner to help us streamline the building process through early contractor engagement, working



"Reducing energy poverty among our residents is a key priority for Clúid. Deep retrofit measures typically deliver annual energy savings of around €1,170 per household, providing a significant and tangible benefit to household budgets."

alongside our in-house team of experts right from the feasibility and pre-planning stages.

Vickers explains: "In early 2025, we set the baseline figures and sustainability KPIs for the partnership. This initiative will play a key role in guiding us to improve each project's performance while exploring the smartest, most effective ways to meet our sustainability goals.

"It is a very ambitious partnership which could potentially save about 12 months in the development process and advance the establishment of methodologies to reduce embodied carbon to meet our 2030 targets.

"The partnership focuses on collaboration and early contractor engagement between Clúid and Gem and their design team. This ensures that Gem's building expertise and the agreed

sustainability KPIs are included in the project design at the earliest stages. It also ensures that we are working together to manage the project costs, programme, sustainability, and quality outcomes."

Vickers notes that a comprehensive cost analysis of the embodied carbon reduction and other KPIs, is essential to ensure continued progress within the partnership. "This analysis will enable us to balance our sustainability ambitions with financial feasibility," she explains.

"As sustainable construction practices continue to evolve rapidly, we will have the opportunity to explore alternative materials and innovative methodologies, integrating them into our future builds."

Retrofitting

The greening strategy sets a commitment to establishing a retrofitting



programme in all existing Clúid homes to improve their building energy rating (BER) to B2. This aligns with the European Commission’s Energy Performance of Buildings Directive EU/31/2010 (revised in 2018).

Clúid’s retrofit activities include insulation, LED lighting, more efficient heating systems, and the installation of new doors and windows. Exemplifying this, the €23 million regeneration project of St Mary’s Mansions in northeast inner city Dublin, completed in September 2020, saw 200 photovoltaic panels installed and all apartments retrofitted to an A-3 rating.

Clúid has also partnered with EnergyCloud, a social enterprise supported by Irish utilities providers and the wind energy industry, to increase energy efficiency and enable residents to reduce their energy bills.

“With them, we trialled redirecting excess energy, that would otherwise be wasted, to provide tanks of free hot water to residents during the night. We are proud to see EnergyCloud expand and develop both within and outside Ireland. We are always seeking to innovate and utilise our developments as test-bed projects where possible,” explains Vickers.

“Providing high-quality homes is a core priority for Clúid. We are proud that 61 per cent of our homes currently hold an A-rated BER, with a further 16 per cent rated B. Our retrofit programme, one of the most ambitious in the sector, is led by our Head of Asset Management, Brendan Cunningham.

Cunningham says: “Launched in 2018, the programme has delivered upgrades to 2,161 homes between 2018 and 2024, at a total investment of €48.7 million; half of which was supported by the Sustainable Energy Authority of Ireland, the remainder was funded directly by Clúid. These efforts reflect our commitment to energy efficiency, sustainability, and improving living conditions for our residents.

“Reducing energy poverty among our residents is a key priority for Clúid. Deep retrofit measures typically deliver annual energy savings of around €1,170 per household, providing a significant and tangible benefit to household budgets.”

Biodiversity

Vickers outlines how Clúid identifies gaps in biodiversity guidance in housing developments: “In exploring ways to strengthen Clúid’s approach to protecting and enhancing biodiversity, it became clear there was a lack of a meaningful landscape and biodiversity guide for public and communal open spaces in Irish housing developments,

particularly for new and planned schemes.

“The built environment has a huge impact on biodiversity and therefore has the potential to drive significant positive change. This is especially important in light of the Government’s housing targets in the coming years, as we work to address Ireland’s substantial housing crisis. Around 50 per cent of our properties are direct design and build, so it is crucial to consider sustainable building elements which the biodiversity guide can assist in.”

To positively influence biodiversity outcomes in our developments, Clúid developed a comprehensive guide outlining landscaping and biodiversity design requirements for all new schemes. The guide, endorsed by the All Ireland Pollinator Plan, is intended to provide developers, construction contractors, landscape architects, horticulturalists, and other stakeholders with clear, practical guidance to design and plant public and communal open spaces in ways that protect and enhance biodiversity.

Vickers explains: “To ensure the guide delivers its full potential impact, it was designed to be accessible, understandable, and relevant to the wide range of roles involved in landscaping and biodiversity decisions. Its development drew on the expertise of our architects in Clúid’s Commercial Development department, with Landscape Designer Ingrid Swan playing a key role in shaping the guidance and ensuring it is practical and actionable across Clúid’s developments.”

Vickers worked closely with Dean Murphy, Senior Project Manager – Design and Placemaking at Clúid, to develop the organisation’s new Design Guide 2025-2030. Dean states: “Clúid’s updated Design Guide focuses on creating attractive, sustainable communities with a strong sense of place. It aims to ensure Clúid homes are comfortable, secure, easy to use, and maintain. The guide is the result of extensive consultation with residents, staff, and stakeholders like the Department of Housing, Local Government and Heritage.

“The guide emphasises the importance of creating a sense of place and attractive communities within residential developments. It promotes sustainable building practices and aims to develop

housing that enhances the lives of residents and integrates well with the wider community. Incorporating Clúid's Landscaping and Biodiversity Guide supports the integration of nature into developments, promoting biodiversity and sustainability."

Airton Plaza

Vickers identifies the development of Airton Plaza on the Belgard Road in Dublin as an exemplar of what approved housing bodies (AHBs) can achieve for residents while working towards climate targets.

Consisting of 230 A2-rated cost rental homes and 93 general needs social homes, the plaza is strategically located near vital services including Tallaght Hospital and TU Dublin Tallaght campus, amenities such as the Belgard Retail Park and The Square shopping centre, and transport links including bus and Luas routes. The homes in this new neighbourhood are spread across two main blocks connected by a central landscape courtyard. Airton features commercial spaces, retail units, a crèche, an outdoor communal space, and a children's play area.

Vickers states that the plaza is Home Performance Index (HPI)-certified, demonstrating the value it delivers for residents. HPI is Ireland's first national certification system for quality and sustainable residential developments. Developed by the Irish Green Building Council (IGBC), it offers a comprehensive framework for assessing the environmental, social, and economic performance of new homes.

Collaboration

Collaboration across the social housing sector is essential to achieving climate action goals while delivering social and economic value. "It is vital that we work together as a sector to share knowledge, learn from each other, and advocate for greater support to meet our environmental sustainability and climate targets," says Vickers.

Clúid actively engages with stakeholders to advance sustainability initiatives. In 2023 the Housing Alliance established a Climate Action Working Group (CAWG), which Vickers proudly chairs. The group's primary aim is to provide support on climate action and sustainability matters.

"Achieving sustainable housing developments requires money and collaboration is key in ensuring we acquire better funding for the sector."

That same year, the Alliance published a research report it commissioned, funded by The Housing Agency, titled *Providing Environmental Leadership in Social Housing to Advance Climate Action Goals*. Building on that work, the Housing Alliance and The Housing Agency co-funded a follow-up research report, *A Playbook on Innovative Solutions to Advancing Net-Zero Carbon in Social Housing*, scheduled for release in November 2025.

The CAWG is currently collaborating with the Irish Council for Social Housing (ICSH), working together to secure greater retrofit funding for the sector.

Prioritising environmental sustainability

Looking ahead, Vickers outlines both opportunities and challenges. "Many approved housing bodies are making strong contributions in sustainability and climate action. While Clúid strives to lead, where possible, the sector as a whole must collaborate to achieve our climate goals. As social housing providers, we recognise the importance of value for money, and through aggregation, we can deliver significant climate action and retrofit outcomes, provided there is adequate support and funding."

She adds: "With ambitious house-building targets alongside climate and biodiversity crises, it is critical that we prioritise environmental sustainability in every project we undertake."

Vickers emphasises that Clúid is motivated by a desire to drive sector-wide progress and sustainability. She praises outgoing CEO Brian O'Gorman for fostering a culture that places sustainability at the organisation's core, describing him as "admirably forward-thinking around sustainability".

Vickers expands on what motivates Clúid to continue leading in the AHB sector: "Clúid is committed to creating sustainable and thriving communities. It is an organisation driven by an ambition to innovate and provide best practice templates that others can follow."

Concluding, Vickers says: "Achieving sustainable housing developments requires money and collaboration is key in ensuring we acquire better funding for the sector. There is a lot that needs to be done."



Profile: Susan Vickers

Susan Vickers is Head of Environmental Sustainability at Clúid, leading the organisation with its environmental ambitions while delivering high-quality affordable housing. She joined Clúid in 2020, bringing with her over 20 years' experience as an accomplished environmental scientist with comprehensive knowledge across a broad range of environmental and sustainability areas.



‘Housing for All 2.0’ delayed

The Government’s new housing plan, initially due to be published in July 2025, is still not formal policy as of late-October 2025.

The Government announced through the 2025 Programme for Government in January 2025 that there would be a successor plan to Housing for All, the previous government’s housing strategy which set high ambitions for increasing supply and reducing homelessness. It failed spectacularly with homelessness at a record high and housing supply decreasing according to the latest annual figures.

In June 2025, *The Irish Times* reported that senior government sources were claiming that the delay was due to the fact that multiannual funding could not be secured until the publication of the review of the National Development Plan. However, the NDP review has since been published and active for three months.

The latest rationale for the delay of the new plan’s publication is the legislation surrounding the review of rent pressure zones. However, the legislation which implements these reforms has also been presented to the Cabinet.

Likely new measures

While the details of the forthcoming Housing Plan have yet to be published, it has been widely reported that compulsory purchase orders (CPOs) are expected to play a central role in government efforts to tackle vacancy and dereliction. Census 2024 identified over 166,000 empty and derelict homes across the State, underscoring the scale of the challenge.

Government sources have suggested that the following measures are anticipated to feature in the plan:

- **Expanding the use of CPOs to tackle vacancy and dereliction:** It is understood that local authorities are to be given greater capacity to address derelict and vacant properties through enhanced use of CPOs. In cases where property owners fail to engage with regeneration efforts, councils would be encouraged to deploy CPO powers. Access to the Urban Regeneration and Development Fund (URDF) is reported to be expanded to help finance such acquisitions.
- **Reforming derelict site legislation:** The Derelict Sites Act is anticipated to undergo significant reform, with the Revenue Commissioners expected to assume responsibility for enforcement and levy collection. Local authorities may be required to expand their derelict site registers and strengthen enforcement actions. Reports also indicate that a national register of derelict sites could be published annually, providing standardised data and mapping to enhance transparency and track progress.
- **Reviving vacant homes:** A key ambition of the plan is understood to involve returning up to 20,000 vacant homes to the housing market, supported by the Vacant Property Refurbishment Grant. It is expected that the scheme would be expanded to include an 'above the shop' top-up grant and a new 'expert advice' grant, aimed at supporting the conversion of vacant commercial and upper-floor spaces into residential use.
- **Starter homes and affordability measures:** Reports suggest that the new housing plan will include a starter homes programme, backed by a multiyear investment worth several hundred million euro. The initiative is anticipated to deliver an average of 15,000 affordable housing supports annually through to 2031, promoting both home ownership and long-term affordable rental options.

The Land Development Agency (LDA) is expected to have its remit expanded to play a greater role in delivering starter homes, while proposed adjustments to Local Authority Home Loan criteria would raise income and price thresholds in line with current market conditions.

- **Strengthening the rental sector:** The regulation of the rental market is anticipated to be reinforced through increased funding for the Residential Tenancies Board (RTB), enhancing its capacity, resources, and IT systems. The Government is also reported to be recommitting to the development of a rental price register, aimed at improving transparency for tenants and landlords.
- **Expanding cost rental:** Finally, the plan is expected to reaffirm a commitment to growing the cost rental sector, expanding access to long-term affordable tenancies as part of a broader strategy to stabilise the housing market.

Analysis

These speculative proposals, however tentative in phrasing, betray a tacit admission. The Government appears to have effectively relinquished any serious ambition to resolve Ireland's housing crisis.

The sheer scale of failure is laid bare in the numbers. Figures published in late-September 2025 show that a record 16,353 people (including 5,145 children) were housed in emergency accommodation, a figure that fails to capture those sofa-surfing or sleeping rough.

Meanwhile, the much-touted target of 40,000 new homes in 2024 was exposed as political hyperbole: only 30,330 were completed, a contraction of 6.7 per cent on the previous year. Sinn Féin and others have accused ministers of deliberately suppressing internal forecasts which warned that the 40,000 figure was unattainable; data that, had it been disclosed, might have altered the course of the election.

In this context, the new emphasis on minimally-effective compulsory purchase orders, derelict site registers, and tinkering to cost rental calls into question whether the Government is any longer serious about solving the housing crisis as it approaches its 11th year.



Building on solid foundations

The Gasworks, Dock Road, Limerick with potential to deliver 285 affordable homes

As its land portfolio expands, the Land Development Agency is now targeting an annual output of over 5,000 homes by 2029.

At a time of urgent housing need, the Land Development Agency (LDA) is now active on more than 40 sites with a series of projects at every stage from design and planning through to construction and completion.

The LDA's latest data shows it is on course to reach an annual output of more than 3,000 homes by 2027 and to become the country's largest housing producer by 2028 when it will deliver a total of almost 3,800 new homes.

The Agency is targeting the completion of over 27,000 homes between now and 2031 including 15,500 through its direct delivery channel and a further 11,600 through Project Tosaigh homebuilder partnerships. The projected output is based on existing funding levels and is in addition to the 2,000 homes already completed since the commencement of the LDA Act in 2021.

As part of its direct delivery channel, the LDA develops housing on land acquired through transfers from other state bodies and through the private market. It also partners with city and county councils to build homes on sites owned by the local authorities.

Through Project Tosaigh, the LDA works in partnership with homebuilders to provide the financial impetus needed to get stalled or unviable projects under construction and ensure their completion.

Significant progress is being made through both channels, with the Agency now targeting the delivery of 5,250 homes in 2029, 5,700 in 2030 and 6,350 in 2031. While the data highlights the increasing levels of LDA activity, the Agency's impact is best understood through its individual projects.

Later this year, for example, the LDA will bring the first phase of 219 homes at its Barracksfield West development to market, through the Local Authority Affordable Purchase Scheme. The homes, on the site of the former Devoy Barracks in Naas, County Kildare, comprise a mix of houses, duplexes and apartments.

The development is located southwest of Naas town centre, just minutes from the M7, meaning residents will benefit from easy access to a host of surrounding amenities and services in an area that is also close to major employment hubs.

Meanwhile, the Agency has completed the delivery of 597 homes at Shanganagh Castle Estate in Shankill in Dublin, in partnership with Dún Laoghaire-Rathdown County Council and construction is ongoing at several other sites including Clongriffin Central



Construction has begun on Hampton Demesne, Balbriggan, County Dublin to deliver 817 affordable homes. AnnMarie Farrelly, CEO of Fingal County Council; Cllr Tom O’Leary, Mayor of Fingal; Minister for Housing, Local Government and Heritage, James Browne; Patrick Phelan, Managing Director Ireland of Ballymore; and John Coleman, CEO of the Land Development Agency.

in north Dublin, Cherry Orchard Point in west Dublin and An tSruill in Cromcastle in Dublin 5.

Housing Minister James Browne TD recently visited two developments in north Dublin where the LDA is building 817 homes in Balbriggan in partnership with Ballymore and 345 in Skerries in partnership with Lydon.

As the number of sites under construction increases, the Agency is progressing others through its delivery pipeline with new announcements being made at a steady pace.

In August of this year, for example, the LDA lodged a planning application for 285 new affordable homes at a site on the Dock Road in Limerick, which was transferred to the Agency by Gas Networks Ireland.

In July, it acquired a site in Cookstown in Tallaght from the private market with the potential for 700 homes and in June it announced the purchase of another site in Cherrywood in Dublin 18 with the potential for over 350. In the same month, the LDA and Horse Racing Ireland reached an agreement on the transfer of land in Leopardstown in Dublin to the Agency with the potential for 800 homes.

A key part of the LDA’s private land acquisition programme involves the targeting of sites already identified as suitable for housing or where planning permission has been secured, but where construction has not gone ahead. Such sites then provide an opportunity for the Agency to not only develop sustainable new communities but to deliver new amenities and facilities for those already living nearby.

The Clongriffin Central site in north Dublin, for example, was acquired by the LDA from the private market in late 2023 and in March of this year, the Agency announced the purchase of a neighbouring site in Baldoyle. The two sites are located either side of the Dublin to Belfast train line and the LDA now has the potential to deliver about 4,000 homes in the area surrounding Clongriffin train station, in addition to new infrastructure, streets and parks.

As part of its direct delivery channel, the LDA is also increasingly working in partnership with local authorities. In May, it marked the start of construction on Donore Project in Dublin 8 on the site of the former St Teresa’s Gardens. Like Cherry Orchard Point and An tSruill, this development is being delivered in partnership with Dublin City Council and involves 542 new homes in addition to a new crèche, community

spaces, a café/retail unit, mobility hub and a new home for Donore Boxing Club. Construction on a multipurpose municipal sports pitch is to follow the completion of the new homes.

In the same month, Taoiseach Micheál Martin TD accompanied Minister Browne on a visit to the Cork Docklands where the LDA is partnering with Cork City Council and other stakeholders to deliver new housing in an area undergoing major redevelopment.

At Marina Depot in Cork’s South Docks, the Agency is partnering with Glenveagh to develop 337 new homes, while it is also ensuring the delivery of 302 at Horgan’s Quay in Cork’s city centre in partnership with HQ Developments.

Meanwhile, the LDA is advancing plans to deliver 147 homes at Anglesea Terrace in Cork city centre in partnership with Cork City Council and has just received planning permission to build more than 340 homes at a state-owned site in Wilton in Cork, which was transferred to the Agency in 2024 by the ESB.

These and other projects are just part of a growing pipeline that includes similar developments in cities and commuter belts throughout the country. In time, they will become vibrant communities offering residents the means to enjoy a high quality of life in a new home that they can afford to rent or own.

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OECD: Long-term reforms needed to solve housing crisis



Long-term reforms in land use, taxation, and construction productivity are required as Ireland’s housing market continues to struggle with affordability and supply shortages, the OECD asserts.

The Organisation for Economic Co-operation and Development (OECD) states that while housing completions have increased in recent years, they remain significantly below what is required to meet demand, especially amid demographic challenges and long-term undersupply.

The report warns that “housing supply has not kept up with population growth”, and notes that the Government’s increase in annual housing targets from 33,000 to around 50,000 units “does not fully reflect total housing needs”.

It further criticises the use of local housing targets as ceilings rather than minimum requirements, arguing this practice risks constraining supply in urban centres already under pressure.

Housing for All implementation

Housing for All is recognised as a “comprehensive framework”, however, the OECD says quicker and more data-

driven implementation is needed. In particular, digitalisation of planning processes and the development of a national land-use classification system are seen as critical to improve efficiency and transparency.

At the time of writing, it is unclear whether the Government intends to incorporate these recommendations into its successor strategy to *Housing for All*, which is due to be published in October 2025 but has been delayed multiple times since the new government took office in January 2025.

The report says that compact growth and higher housing density are essential to make better use of existing infrastructure and to curb urban sprawl. It identifies the new Planning and Development Act 2025 as an opportunity to accelerate progress, provided that planning and permitting systems are streamlined effectively.

Construction sector costs

High construction costs, particularly in apartment building, are flagged as a significant barrier to boosting supply. Productivity in the Irish construction sector is relatively low, and regulatory requirements around unit size and specification add to costs.

The OECD urges implementation of the recommendations from the 2023 *Residential Construction Cost Study*, including the wider adoption of standardised building methods and easing regulations around design specifications. International best practices, such as Germany’s Construction Cost Reduction Commission, are cited as models.

Private rental sector

The OECD asserts that the private rental sector faces high costs and low supply. It also warns that “complex rental regulation and policy uncertainty” can deter investment and recommends simplifying rules to provide greater certainty for landlords and developers.

Social housing provision is expanding but remains insufficient to meet needs. The OECD outlines that there is increasing dependence on housing allowances and the private rental sector, which raises long-term questions on fiscal sustainability.

The report advises reforming the funding model to shift more resources towards direct construction of social and affordable homes, and suggests examining alternative funding approaches used in Austria and Denmark.

Allocation processes across local authorities are also criticised for being overly complex and inconsistent. Streamlining these systems and prioritising people experiencing homelessness is seen as vital, given the continued rise in homelessness despite record levels of public spending.

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Building communities at scale

As Respond, an approved housing body and service provider, continues to ramp up its large-scale developments (LSDs), *eolas Magazine* explores the ways Respond has adapted to working with large numbers of tenants and ensuring community is at its focus.

Traditionally, social housing developments managed by Approved Housing Bodies (AHBs) were modest in scale and single tenure. The introduction of Cost Rental and the growth of large, mixed-tenure estates have changed that landscape. Respond is adapting through innovation, evidence-based learning, and a deep commitment to community integration.

With 3,458 social and cost rental homes now in construction, including major schemes such as Griffin Point (397 homes) and Lisieux Hall (203 homes), Respond's approach places people and place at the centre of design, delivery, and management.

A whole organisational transformation

Respond's move into high-density, large-scale developments represents more than a new housing model. It is part of a major cultural and structural transformation across the organisation.

This long-term investment is designed to build stable, resilient communities supported by strong governance, clear standards, and trauma-informed services. The shift involves two parallel journeys:

- a physical journey, scaling up delivery, introducing multi-tenure developments, and embedding place-based teams and community infrastructure; and
- a cultural journey, bringing together trauma-informed practice, global brain health insights, and tenant voices to create thriving, connected communities.

Charlestown

Charlestown marked a milestone for Respond, with 138 homes delivered in a single phase – the organisation's largest handover at the time. Managing this level of scale brought new challenges around density, onboarding, and tenant engagement.

Respond introduced a multi-skilled, site-based team to provide daily support and ensure a consistent, trusted presence within the community. Lettings were managed collectively across teams, improving communication and responsiveness.

Respond worked directly with the Local Authority on the nomination process and agreed on sensitive allocations, ensuring tenants' needs were considered from the outset. Frontline staff were empowered to act when



issues arose, creating a more agile, people-centred management model that continues to inform all future schemes.

Rathcoran: Brain Health Village

Respond's collaboration with the Global Brain Health Institute on their Brain Health Village in Rathcoran has provided valuable evidence on how housing and community design can improve wellbeing and connection.

A study carried out by Just Economics found that integrating brain health principles through opportunities for creativity, intergenerational activity, and social participation, reduced loneliness and strengthened tenants' sense of belonging. Communal green spaces were especially valued.

These insights are shaping future developments: dedicated community spaces are standard in all large-scale schemes, encouraging interaction and engagement. Rathcoran will also have a purpose-built community space to support ongoing participation and wellbeing.

This evidence confirms that the Brain Health Village Framework supports long-term mental, physical, and cognitive health, a cornerstone of Respond's place-based model.

Elanora Court

At Elanora Court in Dublin, a 153-home apartment development, Respond brought a framework that combines trauma-informed practice, tenant engagement, and the Brain Health Village principles into their way of working.

The model places tenants firmly at the centre, ensuring person-led, trauma-informed services. A shared community room and on-site office enabled staff to engage directly with tenants, creating trust, access to support, and stronger community ties.

Building on the success of Elanora Court, Respond is embedding this approach across all new large-scale developments. Core teams are now integrated early in each project. Collaboration between Respond's Housing, Services, and Development teams ensures a consistent, high-quality tenant experience. The Tenant



Griffin Point, Clonburris.

Satisfaction rating in Respond is 95 per cent (IPSOS, 2025).

Seven Mills

At Seven Mills, one of Respond's largest developments with 450 homes, the organisation's approach to community integration comes vividly to life.

The Tenant Experience team is a trusted first point of contact for tenants, supporting tenants with practical issues that make daily life easier while building strong relationships through everyday interactions.

Seven Mills is home to tenants from diverse cultural and social backgrounds, many of whom had experienced long housing waits before moving in. For some, transitioning to apartment living brought new challenges. Having an on-site, familiar presence has proven vital in building a sense of belonging and stability.

The development reflects Respond's broader commitment to community integration, where local, person-centred support is embedded into the design and management of housing schemes. Seven Mills is a clear example of how investing in onsite staff who know the community well can foster strong relationships, support tenant wellbeing, and contribute to the overall success of large-scale developments.

By recognising the unique challenges of apartment living and responding with empathy and practical support, Seven Mills continues to demonstrate how thoughtful estate management can build stronger, more connected communities.

A community anchor for the future

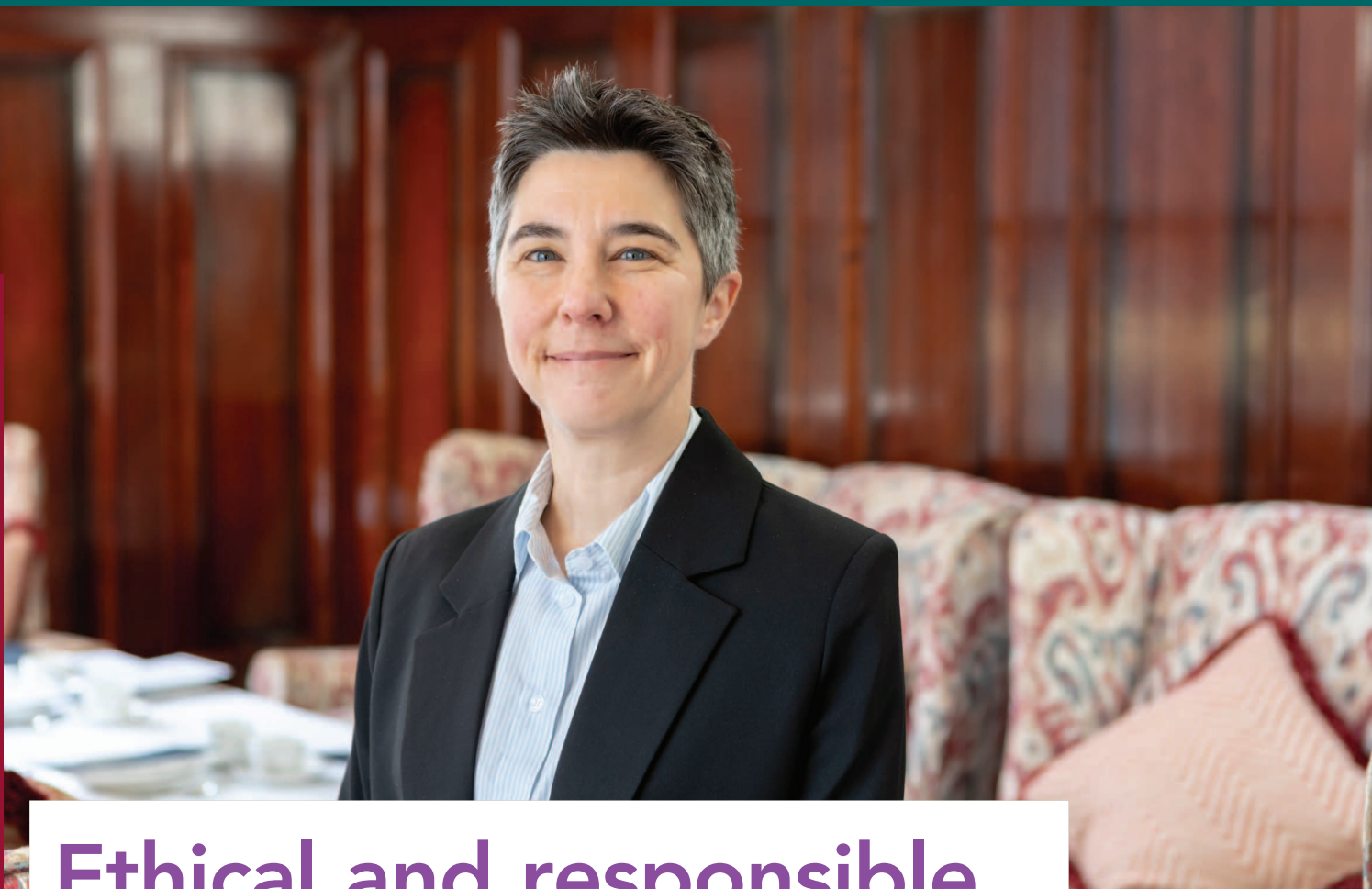
As Respond continues to scale up delivery, it is clear this transformation is about more than housing, it is about anchoring communities.

By integrating housing, services, and community support; embedding trauma-informed practice; and continuously improving through data and lived experience, Respond is demonstrating that large-scale housing can be deeply human in design and delivery.

This is the new way of working: a whole-organisational response to building homes, and supporting strong, connected communities.

W: www.respond.ie





Ethical and responsible AI for the housing sector

Rachel Finn, Director of Managed Services and Head of Irish Operations at Trilateral Research, outlines a practical vision for implementing ethical and responsible artificial intelligence (AI) in the social housing sector.

Speaking from her experience at the crossroads of law and emerging technologies, Finn warns that “while AI presents major opportunities for improving housing services, it must be implemented with care”.

“Technology itself is value-neutral but when we make decisions about how we design and deploy it, we embed our societal values for better or worse.”

Trilateral Research, originally a research-focused organisation specialising in privacy, data protection, and ethics, now builds AI tools to solve complex social problems and advises public sector bodies on AI governance.

Drawing on 15 years of work across both academic and applied settings, Finn’s key message is clear: responsible AI is achievable, but it takes planning, oversight, and collaboration.

The promise and hesitation around AI

Finn highlights that many organisations in housing and beyond are still hesitant to adopt AI, despite its potential. Public services, already under pressure, are seeking ways to increase capacity and AI is often cited as a means of delivering “massive

productivity increases, from 15 per cent to 400 per cent”.

However, Finn outlines three fears that commonly hold organisations back:

1. approving a risky system;
2. choosing the wrong tool; and
3. lack of internal oversight.

These challenges are well-founded, says Finn, and are reflected in global examples of AI systems causing harm through bias, hallucinations, or lack of transparency. However, she notes that organisations now have more clarity on why systems fail and what can be done to avoid it.

Three steps for responsible AI

Finn offers a practical three-step framework for housing organisations seeking to use AI to improve services while mitigating risk:

1. Pick the right use case

AI is most effective in high-volume, data-rich environments where decisions are repetitive and time-sensitive. In housing, this could include:

- real-time tenant support such as arrears prediction;
- chatbots for benefit advice;
- application triage; and
- resource planning.

She cites an example from Lincolnshire in England, where Trilateral Research developed a safeguarding tool for identifying children at risk. The system consolidated data from datasets of arrests, social services, and anti-social behaviour to reduce case review time from 25 person-days to 20 minutes.

“That is time that can now be spent safeguarding children; rather than reporting on it,” Finn says.



2. Build an interdisciplinary team

Ethical AI is not just a technical project. Finn stresses the importance of collaboration between subject matter experts, legal professionals, behavioural scientists, and user interface designers, especially in public services where trust is critical.

She describes a project in Trim, County Meath, where Trilateral Research built a hyper-local air quality monitoring tool. Using AI, it translated raw environmental data into “meaningful, health-related outcomes” such as localised asthma or diabetes risks for both residents and policymakers. “If all local authorities reduced carbon emissions by 20 per cent, we could save 360 lives and €18 million annually for the HSE,” she says.

3. Be an active partner

Finn is firm that AI adoption is “not plug-and-play”. “It is not like a TV that you send to someone’s house. It is more like a houseplant; it needs regular care,” she says. Data evolves, user needs change, and systems must be monitored for accuracy over time.

That, Finn states, is why Trilateral Research sets up shared responsibility models with its partners, clearly defining who manages what, and how decisions will be made across the AI lifecycle.

She also asserts that organisations must invest in AI literacy, ensuring staff understand both capabilities and limitations, and establish AI governance programmes alongside existing compliance functions (e.g., GDPR or information security).

From risk to reward

Finn says: “Done right, responsible AI brings tangible benefits: faster insights, better service outcomes, and scalable solutions that remain ethical and trusted. These investments really pay off not just in efficiency, but in ensuring that technology works for the people we serve.”

In a housing sector facing rising demand and shrinking resources, Finn concludes: “Ethical, well-governed AI is not a luxury; it is a necessity.”



Enhancing housing options for an ageing Ireland

Ireland is rightly proud of being the first WHO-recognised age-friendly country in the world but if we are to continue as leaders and innovators in this field, we need to rethink our approach to housing and supports for older people.

Fold Housing is dedicated to ensuring the changing housing and care needs of older persons are firmly on the Government's agenda. Fold's team knows the impact that great housing and appropriate care can have on a person's quality of life and continued independence. This is reflected in the organisation's vision of a society where older people have a great quality of life and choice.

Demographic urgency

With people living a lot longer, Ireland is entering a demographic transformation and the time to prepare is right now. By 2040, more than one in four people will be aged 65 or older and many of us will live into our 80s and 90s. While this is good news and undoubtedly the result of investment in health and ageing supports, these projections also bring profound implications for existing and future services.

We know exactly how many people will require homes that support independent living and timely access to health and care services. At present, our housing, health, and care systems are simply not developing the required capacity to meet rising demand. Most older people live in family homes that no longer suit their needs, they are either too large, inaccessible, or too isolated. Unless we act decisively, too many will face

unnecessary admissions to nursing homes because the right housing and community supports are unavailable to them.

Fold Housing CEO Kath Cottier comments: "Government policy prioritises helping people to remain within their communities, which aligns with the preference of most older persons. But staying at home in your community does not necessarily mean remaining in your current property if it is unsuitable, cannot be adapted, or is too large. By offering appropriately designed housing and care options, it is possible to better meet the needs of older people and to free up larger family-sized homes."

A spectrum of housing and care

From independent living to specialist care, the Government's *Housing Options for Our Ageing Population* policy statement recognises the need for a broader range of choices for older people. However, implementation of the report's recommendations has been slow and fragmented. Increased delivery of specialist-designed independent living homes for older people is a positive step forward. However, action on housing options that meet a care need is lacking. We urgently need a clear strategy that delivers across the whole continuum of housing options, with smooth pathways between each. Older people should be able

to have the choice to move into a home that meets their current needs, confident that as their health changes, additional support and care will be available without uprooting them from their community.

Through the delivery of our new strategic plan, Fold has set itself goals that seek to redefine standards in older persons' housing. Drawing on the organisation's unique combination of skills and experience in delivering both housing and care, Fold is seeking to enhance existing models of housing to truly meet the needs of older persons. Fold believes this enhanced model will become an important option for older people, supporting greater independence, security, and enabling people to live well in their own home for longer.

Action on policy and funding

Fold recognises that achieving the organisation's objectives will require a concerted effort across multiple partners. Cottier says: "We need funding models that continue to actively encourage the development of new homes for older people at scale. We need homes that are accessible, adaptable, and built with communal facilities.

"In addition, we need funding that specifically supports organisations like Fold to work in partnership with residents to reduce isolation and sustain person-centred care services that enable people to stay living at home whilst enjoying a great quality of life.

"We know our homes and care services work, and we are ambitious to develop a Fold model of housing that brings together our skills as a property developer and care provider to further enable our society to better meet the needs of older people."

As housing and care experts, Fold knows that all future housing and care policies must be focused on bridging the divide between health and housing. Older person's housing is not solely a health issue, nor is it solely about bricks and mortar. It is about creating environments where people can live independently, with the right supports close at hand.

Cottier continues: "We know that to achieve our ambitious goal, we will need to work closely with our partners across local authorities, the Department



of Housing, the HSE, the Department of Health, and all our community and private sector partners to deliver integrated solutions. A combined housing and health approach is required."

Building on Ireland's age-friendly foundations

Cross-departmental collaboration through initiatives like Age Friendly Ireland shows what is possible when government departments, local authorities, and community organisations work together.

On collaboration, Cottier says: "We must now build on this strength, embedding age-friendly housing at the heart of national planning. What we now need is a comprehensive national strategy for older persons' housing, one that is backed by clear funding commitments and aligned across housing, health, and local government.

"This strategy must set out ambitious targets for delivery, prioritise universal and dementia-friendly design, and

commit to tackling isolation and loneliness through community-based models."

Fold knows that the demographic changes Ireland is facing are not distant, they are already here. The organisation firmly believes its vision of a society where older people enjoy great quality of life and choice is within reach. However, the team also know that this will not happen by chance and that it will take commitment, reform, and collaboration. Undoubtedly though, the time to act is now.

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Fold 
Housing
Building Communities

Budget 2026

Budget 2026 and the housing crisis

Credit: merionstreet.ie

As housing becomes increasingly unaffordable, Budget 2026 represents a full-scale embrace of supply-side economics; using tax incentives to stimulate supply, while continuing to hurl vast sums of money toward building an unambitious number of social and low-cost homes.

The Government has allocated over €9 billion in capital funding for housing in a redetermined effort to turbo-charge the delivery of new homes and alleviate the seemingly ever-escalating housing crisis.

This figure consists of €5.19 billion capital exchequer funding alongside investment through the Land Development Agency and Housing Finance Agency.

Delivering the budget, the first since the 2024 general election, Minister of Finance Paschal Donohoe TD said “increasing supply is key” to resolving the housing crisis.

Vowing to “use all polices” at his disposal to increase housing supply, changes to the tax system form the

backbone of the measures designed to tackle the chronic housing shortage.

Apartments

To incentivise apartment building, VAT applied to completed apartments will be cut to 9 per cent from 13.5 per cent. Presently, a freshly built apartment on the market for €200,000 includes VAT of about €24,000. Post-budget, the same apartment should see a price reduction to roughly €192,000, including approximately €16,000 of VAT subject to market forces.

Apartments currently under construction will also be covered by the scheme, a decision that “makes absolutely no sense” according to Sinn Féin housing spokesman Eoin Ó Broin TD.

Describing this as a “blatant way” to increase property developers profits, Ó Broin chastised the Government by saying: “You are going to blow €250 million on a so-called activation measure for apartments that are already under activation.”

To reduce the cost of building apartments, an enhanced corporation tax deduction has been introduced, allowing 125 per cent of the actual costs of construction, up to a cap of €50,000 for firms developing 10 or more apartments. Both provisions are time-limited, expiring on 31 December 2030.

“These targeted tax measures represent an important step toward unlocking Ireland’s apartment pipeline... They are designed to tackle the financial barriers that [have] been a challenge.”



James Browne TD

Social and affordable housing

With nearly 59,000 households on social housing waiting lists, there is a paramount need to scale-up the delivery of social homes.

Budget 2026 includes a capital allocation of €2.9 billion to local authorities and approved housing bodies to assist in the delivery of 10,200 new social homes, equating to roughly €284,000 per dwelling.

Branding this target “pitiful”, Social Democrats housing spokesperson Rory Hearne TD said: “The Government’s lack of ambition and commitment to addressing a catastrophe that is growing exponentially.”

Furthermore, €1.2 billion has been allocated for the delivery of 7,500 affordable purchase and cost rental homes, averaging €160,000 per dwelling.

According to the CSO, the median price of a property in Ireland is €370,000 as of June 2025.

To support the delivery of affordable homes, rental profits arising from Cost Rental Scheme homes, built post-budget, will be exempt from corporation tax.

Living Cities and derelict buildings

The remit of the Living City Initiative, which supports the regeneration of older commercial and housing properties in Special Regeneration Areas throughout the State, has been significantly widened.

Previously, only homes built before 1915 were eligible for relief under the scheme. After the budget, this has been expanded to include all homes built before 1975.

The relief cap has been raised from €200,000 to €300,000, and the scheme has been amended to support the use of “over the shop” premises.

Considering the ferocity of the housing crisis, the importance of reversing dereliction is paramount. With close to 20,000 derelict buildings throughout the State, a Derelict Property Tax has been introduced. Replacing the Derelict Sites Levy, Minister Donohoe told The Journal that those who fail to pay the tax are liable to be added to Revenue’s tax defaulter list.

Homelessness

Since the formation of the present government in January 2025, there has been a five per cent increase in homelessness, with 16,535 people living in emergency accommodation.

Describing homelessness as “our most pressing challenge... our top priority”, Minister for Housing, Local Government and Heritage James Browne TD announced a €564 million to support homeless services provision, a 72 per cent year-on-year increase.

Describing the additional funding as “undoubtedly necessary”, the Dublin Simon Community urged the Government to go further, warning that “2026 simply cannot be another year of spiralling numbers in need of emergency accommodation, unaffordable rent, and inadequate housing supply”.

Analysis

Ireland is in the midst of a mounting housing crisis. Figures compiled by the Central Statistics Office show that 30,330 dwellings were completed across the state, a 6.7 per cent decrease from 2023, far below the 50,000-target contained in the Revised National Planning Framework.

In 2022, the Central Bank summarised the crux of the crisis as the following: “Fewer houses are being built, for a given level of house prices relative to incomes, than in the past.”

In other words, demand for housing is considerably outpacing supply, causing prices to rapidly increase.

During his budget speech to the Dáil, Minister Donohoe said he was considering “how the tax system can contribute to supporting additional supply”.

The theory is eerily similar to former-US President Ronald Reagan’s fondness for implementing sweeping tax cuts to stimulate economic growth while pumping government funds into defence spending, dubbed ‘Reaganomics’ by critics.

Closer to home, the Irish Government hopes its twin track strategy for addressing the housing crisis: throwing gargantuan sums of money at developing a relatively small number of homes; €4.1 billion for just 17,000 dwellings, while using tax incentives to encourage an increase housing supply at a time of sky-high demand, will continue the boom, but avoid a bust.

Social and cost rental progress



The Oaklee Team in their new offices at Dublin's Heuston South Quarter.

At the Oaklee AGM held on 9 October 2025, the Oaklee Annual Report was presented for the year 2024/25. The year represented the second year of Oaklee's three-year strategic plan, with key strategic objectives, including the key priority which is the delivery of more homes.

The year began with a strong development pipeline of over 200 homes in contract and finished the year with 359 new homes delivered, which included 205 social homes and 154 cost rental homes with a total new homes investment spend of €158 million. Oaklee strengthened its relationships with a number of strong counterparties, and acknowledged the continued support from our local authority and government partners.

In the year, improvements in customer services continued with a call answer rate of 98 per cent for the services centre. With many new homes coming into management throughout the year by the end of March 2025, and the end of our financial year, the Housing Team had

allocated a total of 190 homes. The team hit their targets for reducing rent arrears and relet times, proudly achieving all-time lows in Oaklee.

There was an investment of €5.5 million in the maintenance and upgrading of homes, with a range of planned works, including fire safety works, lift replacements, retrofitting works and kitchen replacements. The team worked tirelessly to ensure that health and safety property compliance performance remained consistently high at 98 per cent. This is in addition to managing the high level of contractor performance for response repairs and repairs satisfaction rates.

Oaklee's Tenant Conference was held in

September 2024 at which 20 residents were presented with Community Spirit Awards in recognition of their dedication and efforts in fostering community engagement and improvements in their estates and neighbourhoods around the country. Biodiversity initiatives were a distinct theme, which will be built on in the coming years as part of Oaklee's updated Sustainability Strategy which was also completed in the year.

As the Oaklee organisation grew so did the Oaklee workforce, with an additional 10 colleagues, increasing the team to 64 by the end of the year. The corporate services team was established, bringing together colleagues from IT, communications, and people and culture under one senior lead person. They, along with our development colleagues helped establish Oaklee's new headquarters in Dublin's Heuston South Quarter. Having outgrown the old office, this new space with lots of collaborative spaces for teams, boards and committees has brought comfort and a new energy to the team.

Meeting regulatory requirements, ensuring continued good governance

and strong financial management is critically important to the Oaklee Board. Throughout the year they completed an Independent Board Effectiveness Review and Skills Audit, the outcome of which is assisting with board succession, and strengthening the committed group of people involved in a voluntary capacity on Oaklee's Boards and Committees. The work of committees – Audit and Risk, Housing Delivery, Housing Services, and Governance, Nominations and Remuneration – and their contribution was praised in relation to their contribution to the development and ongoing performance of Oaklee.

The Chair at the AGM thanked all his colleagues for their valuable and dedicated contributions. He emphasised the importance of the work in creating great homes and communities where people live, thrive and prosper. He reiterated their commitment to continuing to deliver quality homes and excellent services to Oaklee residents both now and in the future.

Growth, impact, and community

As Oaklee enters the final stretch of its three-year strategic plan, the year 2024-25 stands out as a testament to progress, purpose, and partnership. With the delivery of new homes remaining our top priority, this year marked a significant milestone: 359 new homes completed, including 205 social homes and 154 cost rental homes, representing a total investment of €158 million.

This achievement was underpinned by a robust development pipeline and strengthened relationships with trusted partners. Our collaboration with local authorities and government stakeholders continues to be a cornerstone of our success, enabling us to deliver high-quality housing solutions across the country.

Putting people first

Customer service remained a key focus, with our service centre maintaining an impressive 98 per cent call answer rate. As new homes came into management, our Housing Team rose to the challenge, allocating 190 homes by the end of March 2025. Their efforts also led to record-breaking performance in reducing rent arrears and relet times, setting new benchmarks for Oaklee.

We invested €5.5 million in maintaining and upgrading our housing stock, with planned works including fire safety



The Sidings, Adamstown.

enhancements, lift replacements, retrofitting, and kitchen upgrades. Our commitment to health and safety remained unwavering, with property compliance performance holding steady at 98 per cent.

Community and sustainability

September 2024 saw the launch of our first Oaklee Tenant Conference, a landmark event that brought residents together to share ideas, celebrate achievements, and strengthen community ties. A highlight of the day was the presentation of 20 Community Spirit Awards, recognising residents who have gone above and beyond to foster engagement and improve their neighbourhoods.

Biodiversity and sustainability emerged as key themes throughout the year, culminating in the completion of our updated Sustainability Strategy. These initiatives reflect our growing commitment to environmental stewardship and community wellbeing.

Growing together

As Oaklee grows, so does our team. We welcomed 10 new colleagues, bringing our total workforce to 64. The formation of the corporate services team, uniting IT, communications, and people and culture, marked a strategic step forward, enhancing collaboration and operational efficiency.

Our move to a new headquarters in Dublin's Heuston South Quarter has brought fresh energy to the organisation.

Designed with collaboration in mind, the space supports our teams, Boards, and Committees in delivering on our mission.

Governance and financial stewardship remain central to our work. This year, we completed an Independent Board Effectiveness Review and Skills Audit, supporting succession planning and strengthening our governance structures. We also welcomed Maurice Leonard and Brian Bowden to our Board, following the retirement of Tom Mackey, Aiden Devlin, and Deirdre Owens, whose contributions have been deeply valued.

A strong financial footing

Our subsidiary, Acorn, continued to perform strongly, contributing €5 million to Oaklee Group's turnover of €28 million, and delivering a net surplus of €1.7 million.

As we reflect on another successful year, we extend heartfelt thanks to our dedicated colleagues, Board members, and Committee volunteers. Their commitment ensures that Oaklee continues to deliver quality homes and excellent services, making a lasting impact on communities across Ireland.

With momentum building and our vision clear, we look forward to the final year of our strategic plan and to continuing our journey of growth, innovation, and service.

W: www.oaklee.ie

A portrait of Paul Hogan, a man with short brown hair and glasses, wearing a dark blue suit jacket over a white shirt. He is looking directly at the camera with a neutral expression.

Planning and Development Act 2024 and residential construction

Paul Hogan, Assistant Secretary in the Department of Housing, discusses the Planning and Development Act 2024 and its implications for residential construction.

Although Hogan describes the Planning and Development Act 2024 as a “pivotal moment of reform”, he warns that the introduction of the legislation itself will be “necessary but not sufficient” to meet the State’s housing demand. Instead, he advocates for a holistic approach spanning policy, legislation, finance, infrastructure, and performance.

“Our housing targets are not just numerical goals; they must deliver communities, services, and sustainable places across every part of the country,” he explains.

Analysis of the planning pipeline reveals significant challenges. Although the system granted approximately 40,000 housing units annually between 2018 and 2024, roughly half have been completed as of mid-2025.

Hogan contextualises that planning is “demand-led”, adding: “The planning system can only process what comes in, but people withdrawing or projects failing means we are working with surplus permissions that never materialise.”

The Assistant Secretary highlights apartments as the keystone of current delivery: “Permission data shows housing output closely mirrors trends in apartment authorisations. Investment in higher density housing is critical,” he stresses, saying reaching 80,000 homes a year will not happen without it.

‘From complexity to clarity’

Speaking on the preceding planning legislation, the Planning and Development Act 2000, Hogan states that it ended up creating a planning

system which could be incoherent and was burdened by EU directives and court-led amendments. The result of this, he says, has been “escalating judicial reviews, slower decisions, and investor uncertainty”.

Hogan says that the new Act establishes national planning approved by government, replacing fragmented ministerial guidance.

“This enables a consistent, hierarchical planning framework, underpinned by 10-year development plans and clear alignment between national and local priorities.”

On reforms to the judicial review process, he outlines that there will be fixed-fee structures and strict cost ceilings, reducing the incentive to use legal challenges as delay tactics. This will be complemented by the elimination of superfluous procedural stages such as initial leave hearings and limitations on new pleadings.

A central component of the legislation is the renaming of An Bord Pleanála to An Coimisiún Pleanála, with An Coimisiún to be equipped with dedicated governance, executive independence, and statutory targets. Hogan states that the organisation will also be equipped with resources and oversight mechanisms to clear existing backlogs, meet statutory timelines, and provide certainty to applicants.

“These measures are not about shutting out public participation; they are about restoring balance. We need transparency, but we need transparency delivered within a system that delivers timely outcomes.”

“We need transparency, but we need transparency delivered within a system that delivers timely outcomes.”

Aligning targets, plans, and delivery

Another key feature of the 2024 reforms is the introduction of statutory action on local development plans. Under the new National Planning Framework, Hogan states that the Minister for Housing, Local Government and Heritage will compel county councils to revise their housing targets with variations under the aegis of Section 13 of the Planning and Development Act. These amendments will lift annual targets from 50,000 to 80,000 and extend planning horizons to 13 years.

Hogan explains: “By increasing housing requirement figures now, and backing it with policy-led targets, we lay the foundations for more purposeful investment and planning decisions across all local authorities.” He confirms that that this process is to begin immediately, even before the new Act is fully enacted as it is a priority for the Government.

Urban development zones (UDZs), streamlining of local area plans, and a default 10-year-long cycle for development plans are further mechanisms intended to ensure that zoning, land-use policy, and infrastructure delivery are coordinated in time and scale.

Beyond legislative overhaul, Hogan stresses the necessity of a mindset shift within the planning space. “A new performance culture embracing agility, innovation, and data-driven oversight is essential,” he says.

He points to a newly-launched ministerial action plan and the establishment of the Housing Activation Office aimed at addressing blockages, enhancing capacity, and raising local authority performance.

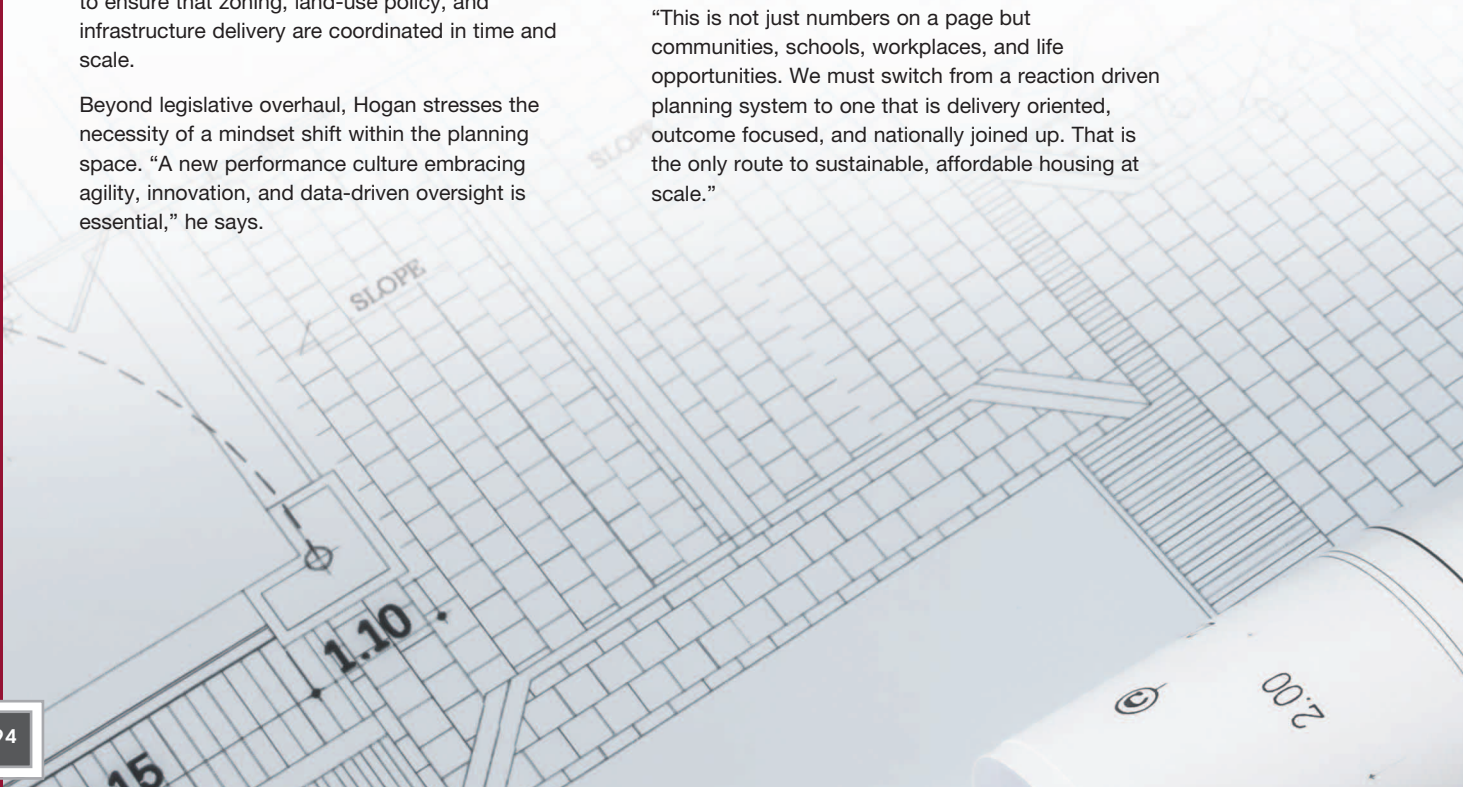
Hogan underlines that a review of processes ranging from consent timelines to decision support systems will be the key to increasing productivity in the sector. “We need to figure out what planning functions are essential, and what could be delivered better and faster,” he states.

An ‘outcomes-focused’ planning system

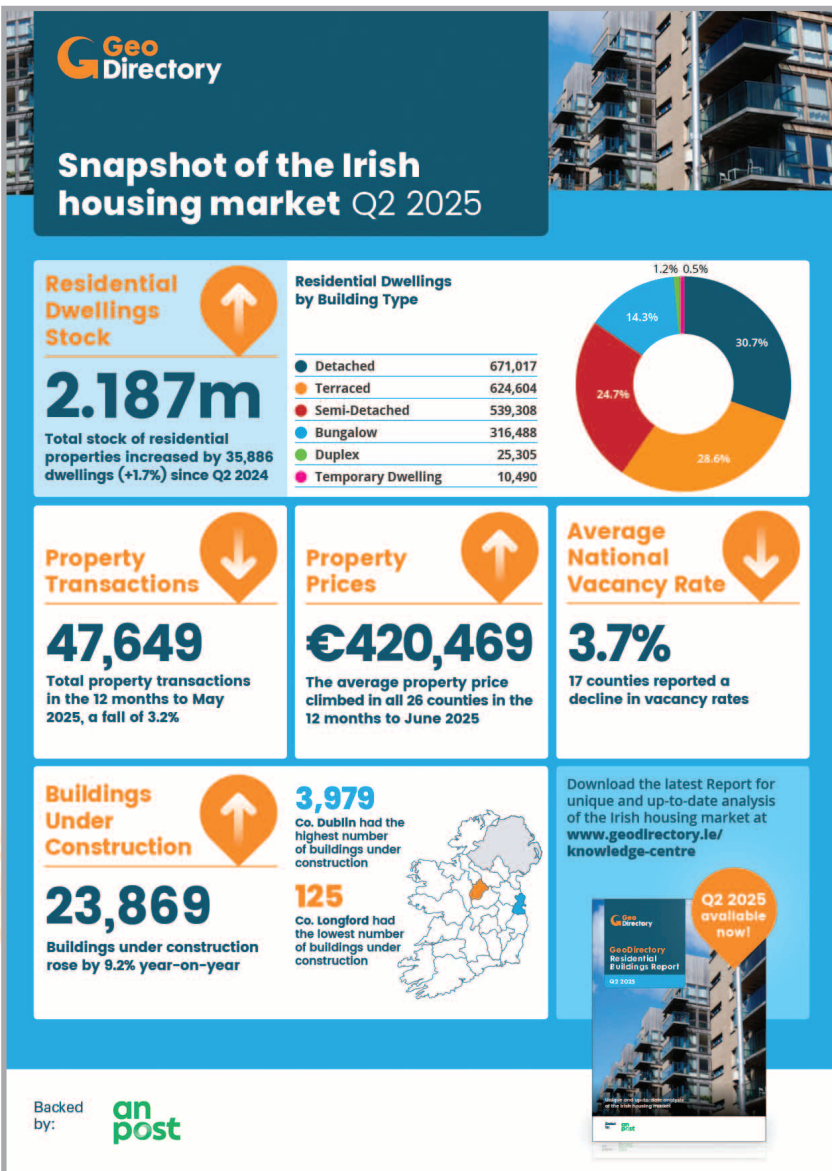
Concluding, Hogan argues that solving the State’s housing crisis depends on clear planning framework that “fuses national direction with local execution”.

He says this necessitates “streamlined, reliable planning regime that enables timely decisions while protecting public engagement”. “This requires system-wide capability and coordination which is enabled by infrastructure, funding, and performance mechanisms.

“This is not just numbers on a page but communities, schools, workplaces, and life opportunities. We must switch from a reaction driven planning system to one that is delivery oriented, outcome focused, and nationally joined up. That is the only route to sustainable, affordable housing at scale.”



Housing in 2025



Nationwide, 23,869 residential buildings were under construction in June 2025, a 9.2 per cent increase from the previous year. Dublin and Cork led the way, while counties such as Longford and Leitrim saw more modest activity. EY's Annette Hughes emphasises the importance of sustained collaboration between public and private sectors to maintain this momentum.

The national vacancy rate fell to 3.7 per cent, with Dublin recording the lowest at just 1.1 per cent. Leitrim and Mayo continue to face higher vacancy levels. Meanwhile, derelict properties declined by 2.9 per cent, with Connacht accounting for over a third of the total. These figures suggest a growing effort to bring unused homes back into circulation.

The average property price in Ireland reached €420,469 in May 2025, up 9.8 per cent year-on-year. Dublin remains the most expensive, while Leitrim offers the most affordable options. Despite rising prices, property transactions fell slightly to 47,927, with only three counties seeing increases.

For many first-time buyers, purchasing a new home is now cheaper than renting. The average monthly mortgage repayment stands at €1,809, compared to €2,023 in rent. However, in 11 local authorities, renting remains more affordable than buying new builds. Buying existing homes is still the more economical choice across all areas.

For businesses and policymakers, housing access and affordability are central to workforce mobility and regional development. The drop in vacancy and dereliction is promising, but keeping supply strong will require ongoing cooperation across sectors.

Ireland's housing market is undergoing significant change, with new homes being built at pace, vacancy rates improving, and property prices continuing to rise.

The GeoDirectory Residential Buildings Report for Q2 2025, compiled by EY Economic Advisory, offers a timely snapshot of where progress is being made and where challenges remain.

In the 12 months to June 2025, Ireland saw the addition of 33,002 new residential address points, marking a 5.2 per cent increase year-on-year.

The Greater Dublin Area accounted for over half of these, with Dublin alone contributing nearly 13,000 new addresses. Cork, Meath and Kildare also saw strong growth, reflecting active development in commuter belts and regional hubs.

Read the full Q2 2025 Residential Property Report at www.geodirectory.ie/knowledge-centre/reports-blogs



Repurposing with purpose: North and East Housing Association



Proposed Development at Old Fire Station, Castleblaney, County Monaghan

North and East Housing Association (NEHA) is emerging as one of Ireland's leading voices in housing regeneration.

With a strong focus on repurposing brownfield and heritage buildings, the association is demonstrating how sustainable housing delivery can align with climate goals, community wellbeing, and town-centre revitalisation.

Its work is increasingly recognised as a model for other housing bodies and local authorities seeking innovative, people-centred solutions to housing need.

This approach addresses housing need, supports climate goals, and preserves Ireland's architectural character. It aligns with national priorities and policymaking like Town Centre First, Compact Growth, and Universal Design. For NEHA, regeneration is about people, place, and purpose, not just buildings.

From brownfield to better living

Brownfield sites are previously used lands or buildings, often vacant or

derelict. Regenerating these spaces means redeveloping them for modern use. While they can pose challenges, such as less conventional layouts or heritage restrictions, they offer enormous potential. Typically located near shops, schools, and transport, their reuse helps prevent further sprawl onto greenfield land.

By focusing on adaptive reuse, NEHA reduces carbon emissions, preserves heritage, and supports walkable communities. Each project shows how housing delivery and climate responsibility can go hand in hand.

Cootehill: Heritage reborn

At 67 Market Street, Cootehill, County Cavan, an early-1800s landmark that once anchored the town's commercial life had fallen into disuse. NEHA, in partnership with Galetch Sustainable Living, transformed the site into five apartments and four maisonettes. The restoration retains original stonework

while offering modern, comfortable homes.

This is more than a housing scheme. It is a model for honouring the past while meeting today's needs.

Arva: Banking on the future

In Arva, County Cavan, a former Bank of Ireland building has been converted into four modern apartments. The Georgian façade remains a familiar part of Market Square. Inside, wide doorways, bright interiors, and efficient heating systems provide accessible, sustainable homes.

Market Square View shows that regeneration does not mean compromise. Residents enjoy modern comfort, while the town retains its heritage character.

Ballybay: Homes and community together

In Ballybay, County Monaghan, NEHA has delivered two complementary regeneration projects that reflect its commitment to sustainable, community-focused housing.

Birch Court features four upgraded apartments now rated A2 or A3 on the Building Energy Rating (BER) scale, meaning they are highly energy efficient. Each apartment includes demand-controlled ventilation for healthy indoor air quality. A library and charity shop activates the building throughout the day, creating a shared civic and residential space.

Hall Street is a terrace of large family homes on a previously underused town-centre site. Each house is 163 square metres, BER A3 rated, and includes air-to-water heat pumps, high insulation, and accessible layouts to visibility standards. With four bedrooms each, they respond directly to the need for larger family accommodation.

Both schemes were designed with sustainability in mind. Their central locations reduce reliance on cars and improve tenant wellbeing. NEHA's 2025 Green Waste Management Strategy is also being implemented, giving tenants practical guidance on waste separation and recycling.

Delivered in partnership with Monaghan County Council, these projects show how NEHA combines good design, value for money, and social impact to deliver regeneration in the heart of a community.

A pipeline of regeneration

NEHA's regeneration pipeline continues to grow. Two exciting projects are in planning stages. Both locations are planned to universal design (UD) standards, with many of the homes being UD+.

In Castleblayney, County Monaghan, the Old Fire Station proposes 22 new homes for older people. The design is one of four locations being progressed under the Town Centre First Architectural Design Competition.

In Balbriggan, County Dublin, Marian House, a former convent, is being thoughtfully repurposed, proposing 24 high-quality, age-friendly homes. The development is designed to support



Front and Rear of former Bank of Ireland building, Arva, County Cavan.

older residents and combines strong local support with a heritage-sensitive vision.

Together, these projects point to a future where regeneration is not the exception but a mainstream solution to housing need.

Strategic impact

Marking its 30th anniversary in 2023, NEHA now manages around 900 homes across the north, midlands and east of Ireland. Its regeneration and repurposing approach have earned recognition from awarding bodies in Louth and Meath and is increasingly seen as a model for other housing bodies and local authorities.

Looking ahead to the 2025-2028 strategy period, NEHA will integrate regeneration and turnkey delivery with forward-funded turnkey models, aiming to enhance programme certainty, ensure quality, and achieve greater cost efficiency. The association is also expanding supply under the Capital Assistance Scheme, with around 50 homes currently in various development stages development in Garristown, Balbriggan, and Castleblayney.

What ties these initiatives together is a simple but powerful principle: reuse first. By focusing on brownfield and heritage regeneration, NEHA is aligning housing delivery with climate responsibility, heritage conservation, and community vitality.

More than bricks and mortar

NEHA's regeneration projects are not just physical structures. They are statements of intent. They show that Irish towns can remain vibrant, that heritage can be preserved while meeting modern needs, and that sustainable housing can be central rather than peripheral.

As Ireland seeks solutions for both housing supply and sustainable growth, NEHA's work offers a clear path forward. Adaptive reuse is more than a design choice. It is a strategic pathway to inclusion, sustainability, and long-term impact. Regeneration is not just a solution for today. It is an investment in the future of Ireland's towns, communities, and people.

For more information, contact NEHA's development team:

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**North & East
Housing Association**

Building & Supporting Communities



Private rental sector reforms

In October 2025, Minister for Housing James Browne TD sought approval for legislation on private rental sector reforms which are planned to come into effect in March 2026.

It seeks to extend the designation of the entire state as a rent pressure zone (RPZ). The RPZ system caps annual rent increases at 2 per cent or the consumer price index rate of inflation. Under the Residential Tenancies (Amendment) Act 2025, the RPZ system was extended to the entire State on 20 June 2025 and will apply until 28 February 2026.

Previously, approximately 83 per cent of tenancies were located in RPZs and the new measures saw an additional 40,000 tenancies under rent control measures. This change was made earlier than planned following concerns that a delay could allow rent increases before the new framework came into force.

The RPZ system was introduced in 2016 as an emergency measure to address “consistent rental inflation”. It was initially designed to last from December 2016 to December 2019 but was subsequently extended in 2019, 2021, and 2024. In 2021, the existing 2 per cent cap was set, a reduction from the initial 4 per cent.

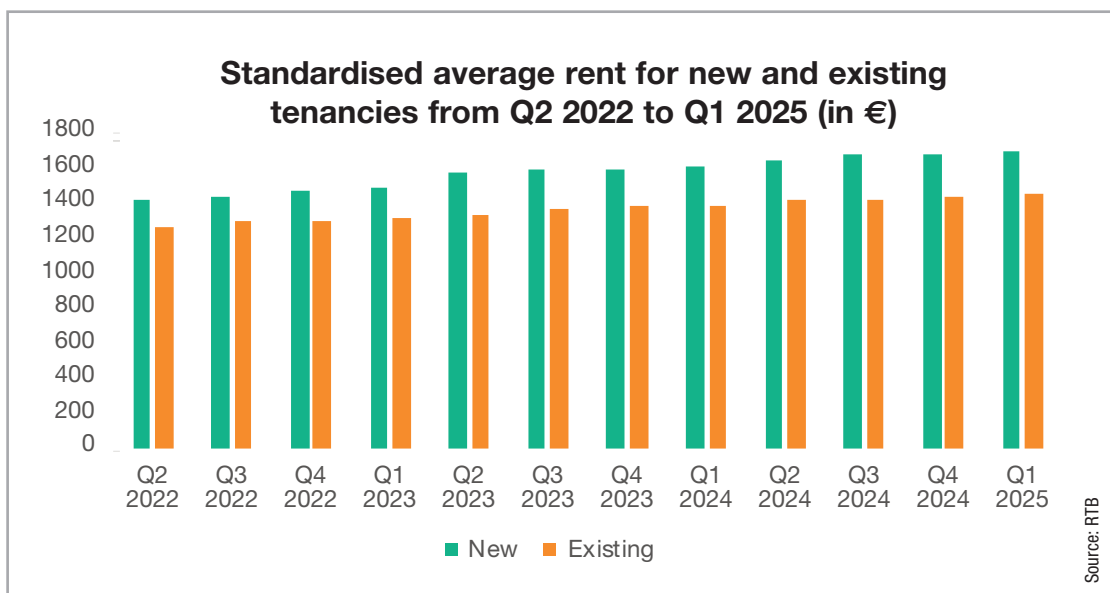
In its June 2025 review of RPZs, The Housing Agency indicates that the 2021 “tightening of controls” negatively impacted supply, leading to an increase in the supply of homes for sale and a 17 per cent decline in rental registrations.

The review states: “There is some evidence that the current RPZ system is acting as a disincentive to new investment and that the reduction of the rent cap from 4 per cent to 2 per cent saw some smaller landlords leave the market.”

Stakeholders involved in the administration and designation of RPZs from the Department of Housing, The Housing Agency, all 31 local authorities, and the RTB, outlined their support for extending the RPZ system “either as is or with modifications”.

Upon publication of the bank’s quarterly bulletin in mid-June 2025, Robert Kelly, director of economics and statistics at the Central Bank of Ireland, says the reform will increase supply but negatively impact renters.

Drafting of the upcoming bill is expected to be given priority to ensure it is enacted in time to apply from 1 March 2026. It will provide a legal framework for the establishment of a publicly-accessible rent register and defines small landlords as those with up to three tenancies. The legislation will also permit new rent rates where tenants end the tenancy, or when the landlord ends the tenancy due to a tenant’s breach of obligations.



Rising rent

The RTB’s update for Q3 2025 finds that the standardised average rent for new tenancies rose by 5.5 per cent to €1,696 in the year to Q1 2025. For existing tenancies, this figure rose by 4.4 per cent to €1,452.


In Q1 2025, Dublin experienced its lowest new tenancy growth rate since 2022 at 3.3 per cent while Donegal, Kerry, Kildare, Laois, Limerick, Monaghan, Roscommon, and Tipperary saw increase of over 10 per cent. This demonstrates significant variances in rental inflation trends across regions.

“Donegal, Kerry, Laois, Monaghan, and Tipperary have now experienced eight quarters of high new tenancy rent increases. Following the national extension of RPZs, the RTB will target education and outreach activities in these counties,” the update states.

Landlords with over 100 tenancies provided 13.9 per cent of registered private tenancies in Q2 2025, an annual increase of 11.8 per cent. This also marks the eight consecutive quarterly increase in the proportion of tenancies provided by landlords. Tenancies registered with approved housing bodies (AHBs) grew by 11.7 per cent to 52,989 in the year to Q2 2025.

In Q2 2025, 4,728 notices of termination were recorded, representing a 17.2 per cent year-on-year increase and a 0.7 per cent rise from Q1 2025. Of notices of termination received in Q2 2025, 2,698 (57.3 per cent) were issued due to the landlords intention to sell the property.

In the update, RTB director Rosemary Steen says the organisation will continue to engage with the Department of Housing on upcoming changes to rental law. She adds: “Through the legislative process, we hope to gain new tools to allow us to enforce RPZ rules at a greater scale and pace.”



Circle's newest award-winning development Housing with Supports, Richmond Place, Dublin 8.

Ireland's housing targets will not be met without AHBs and here is why

The Government's new housing roadmap sets the most ambitious targets in the history of the State. Delivering 60,000 new homes per year from now to 2030, it will take a concerted multi-stakeholder effort to achieve this, writes John Hannigan, CEO, Circle.

However, these ambitious targets can only be met if approved housing bodies (AHBs) are empowered and supported to continue their central role in the delivery of new homes. AHBs continue to be among the most effective partners in delivering social and cost rental homes at scale and to the highest regulatory standards. AHBs are not just part of the solution, they are already a driving force in delivering it.

In 2024, AHBs delivered 4,385 social homes, accounting for more than 41 per cent of all social housing completed by local authorities and AHBs combined. Between 2023 and 2024, Housing Alliance members delivered over 10,000 social homes and more than 1,500 cost-rental homes, with a further 26,000 homes in the development pipeline to 2028. While many partners must continue to scale up delivery, these figures demonstrate that AHBs remain among the largest contributors to Ireland's social and cost rental housing supply. AHBs' ongoing participation will be essential to sustaining the momentum

required to meet national housing targets and to ensure that households most in need can access secure, affordable homes.

AHBs are not-for-profit charities, regulated by the Approved Housing Bodies Regulatory Authority, the Charities Regulator, and the Companies Office. We exist solely to serve public need. We reinvest every cent of our surpluses back into more housing, better services, and stronger communities. We do not sell homes. We do not distribute surpluses. And we operate under more scrutiny than any other private or public housing provider.

Circle provides homes to thousands of families and individuals across Ireland. We do this in partnership with local authorities through their nominations process. Our team works with the Department of Housing, local authorities, The Housing Agency, Housing Finance Agency, pillar banks, such as Allied Irish Bank and Bank of Ireland, alongside others including the Credit Union to deliver national housing policy. Our partnership

"I am very happy here living in Richmond Place, it is absolutely heaven, the peace and the quiet is unbelievable, the staff at Circle are so very helpful and everyone you meet is happy. I have never met a sad person since I have moved in."

Mary, a tenant in Circle's newly delivered Richmond Place development in Dublin.

approach is delivering real homes, right now. We are acutely aware of the importance of providing safe, secure housing options for communities and the importance of having your own front door, your own home.

A home is more than a roof over your head. It is so much more than bricks and mortar. It is the place where children do homework, where neighbours connect, where older people feel safe, and where those rebuilding their lives after a crisis find stability. AHBs like Circle are experts not just in delivering homes but in creating thriving communities. We design with people in mind, and our developments promote inclusion, environmental sustainability and social cohesion. We deliver long-term value for the State, and our oversight ensures transparency and accountability at every stage of the housing journey.

Ireland's updated housing targets demand more than policy, they demand action. And needs tested, trusted,



Circle tenant pictured sitting outside her home in Dublin.

capable delivery partners like AHBs. We have confirmed property development pipelines, the professional people needed to deliver them, and the established partnerships in place to drive efficiency. With consistent, clearer funding commitments and policy backing, we can continue to build upon our delivery record with a surplus of homes over the next five years. The AHB sector has already proven our capacity, what we need now is the empowerment and support to scale up housing delivery.

Circle is a proud member of the Housing Alliance. Together with our partner members, we have delivered tens of thousands of high-quality new homes across Ireland. We bring national scale, local insight and housing expertise to everything we do. We do not just develop property, we are long-term secure housing providers that offer housing across multiple tenures, including cost rental, age-friendly and social rented.

AHBs have long term vision and believe in managing and maintaining properties with care and purpose. We do all of this with the oversight, financial discipline

and compliance expected of not-for-profits operating in the public's interest. We know that there is already awareness and support for AHBs across the housing sector but to do more, to build more homes for more people, to support the Government's ambitious housing delivery targets, we need clarity, consistency and firm recognition that AHBs are not a backup plan. We need to be recognised as the backbone of the housing sector. AHBs are willing, ready and able to build homes right now and we have the track record to prove it. So, let us back what works, let us enable AHBs and let us get more people into more homes today.

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Record homelessness

Over an 11-year period, homelessness in Ireland has more than quadrupled, with child homelessness growing at nearly twice the rate of the overall total.

Since the new government was formed in January 2025, there has been a 5 per cent increase in homelessness, with a new record having been set for homelessness in every month since the Fianna Fáil-Fine Gael-Regional Independents coalition took office.

The latest figures show that there are 16,353 people living in emergency accommodation in the State, the Government's official metric for measuring homelessness.

A notable delineation from previous trends has been the increase in child homelessness, with the number of children in emergency accommodation having increased by 12 per cent in the same time period. This means that hundreds of families have been pushed into emergency accommodation in 2025.

The number of single adults in homelessness saw a negligible

decrease of 0.28 per cent. This indicates that the systemic pressures in 2025 are disproportionately affecting families with children, likely due to evictions from the private rental sector where families struggle to find affordable alternative homes that are large enough.

Long-term data shows that while temporary measures like the eviction bans over the Covid-19 pandemic and the temporary winter eviction ban of November 2022 to March 2023 proved effective in providing short-term relief. The long-term trend indicates systemic challenges in the Irish housing market that have not been resolved.

Long-term trends

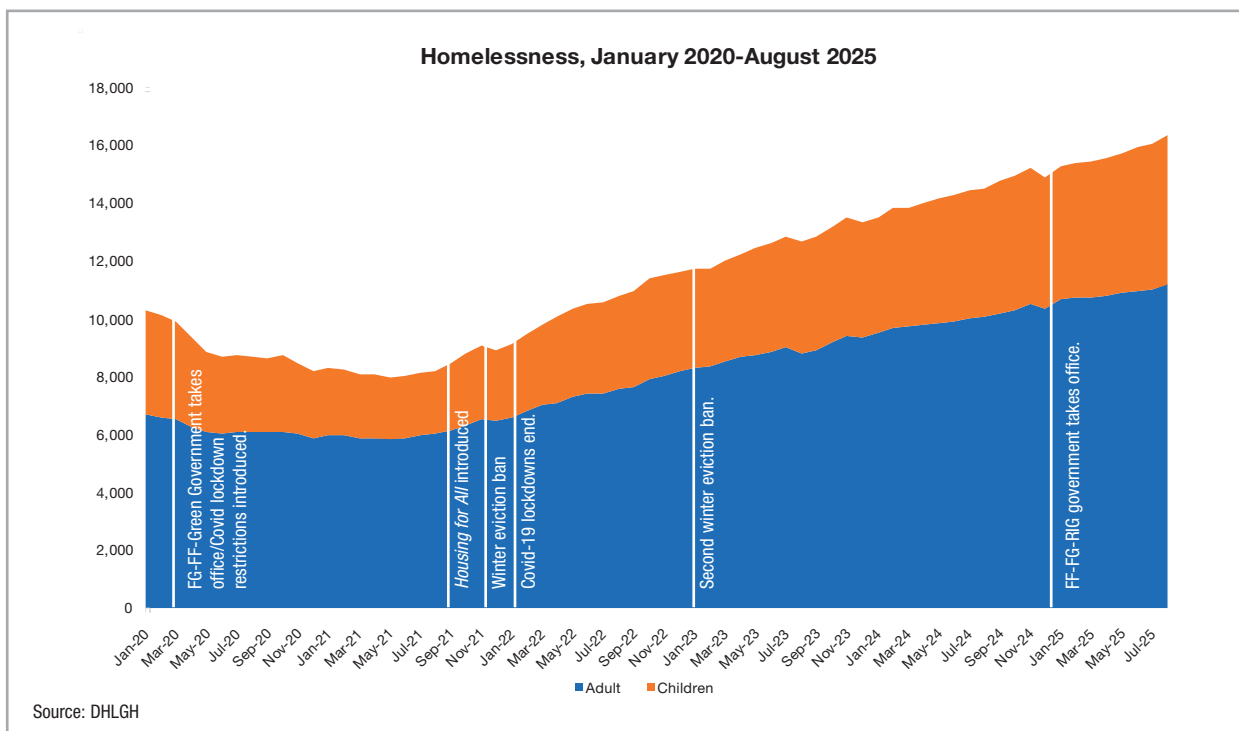
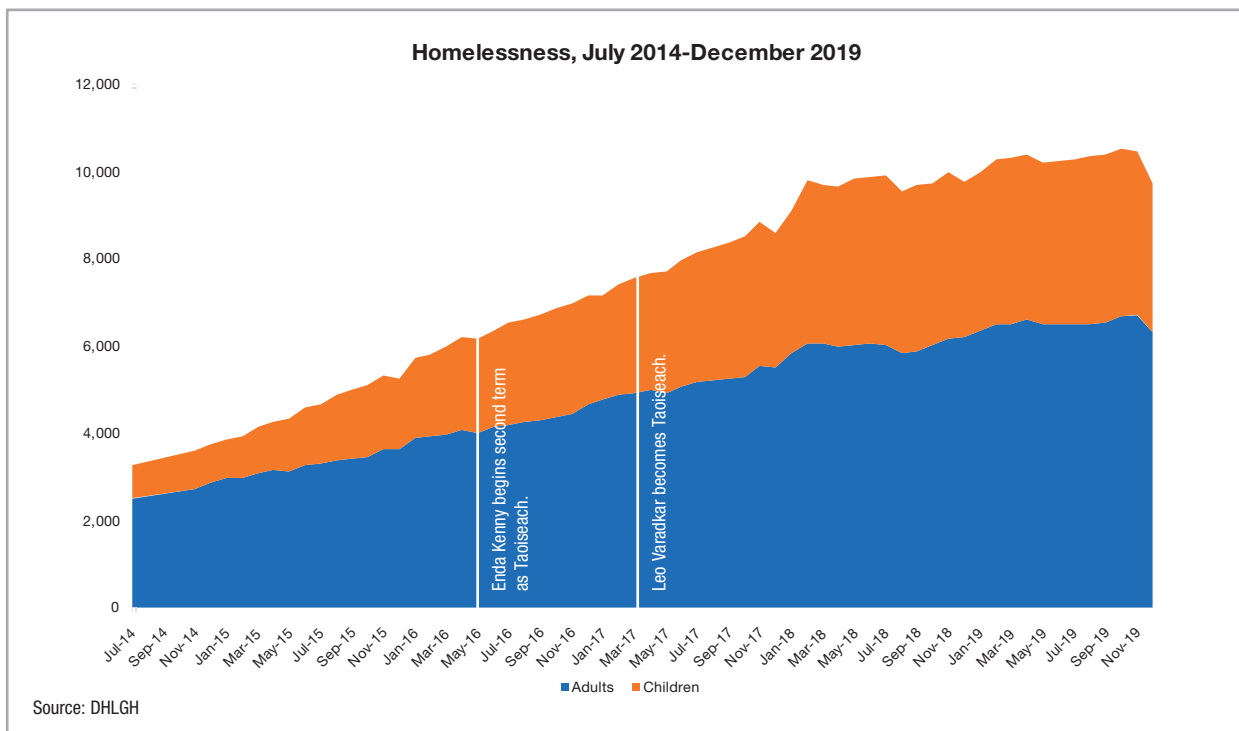
The Department of Housing, Local Government and Heritage has released monthly homelessness data since July 2014.

The first homeless report showed that, in July 2014, there were 2,509 homeless adults in the State, as well as 749 children.

In August 2025, the number of homeless adults stood at 11,208, while the number of homeless children stood at 5,145. This means that in the space of 11 years, in spite of the fact that Ireland has experienced unprecedented economic growth and record employment, homelessness among adults has increased by 347 per cent and the number of homeless children has increased by 587 per cent.

The data shows that there has been a relentless upwards trend in homelessness, with a significant dip in 2020 amid the Covid-19 pandemic and the eviction plan which took place in that time period.

Between March 2020 and early 2021, driven by a national ban on evictions



and increased government supports. The total number fell from 6,552 in March 2020 to a low of 5,843 in May 2021. However, once the eviction ban was lifted, the numbers resumed their sharp upward trajectory, accelerating rapidly through 2022 and 2023.

In addition, the proportion of children within the homeless population has grown significantly. In July 2014, children made up 30 per cent of the total.

However, by August 2025, they made up 46 per cent of the total, thereby suggesting that the increase in homelessness is linked to the ever-rising prices in the private rental market.

This dataset paints a stark picture of a deepening social crisis in Ireland. Over an 11-year period, homelessness has more than quadrupled, with child homelessness growing at nearly twice the rate of the overall total.

While temporary measures like the eviction ban proved effective in providing short-term relief, the long-term trend indicates systemic challenges in the State's housing market that have not been resolved, meaning that fundamental reform is required if the trend of ever-increasing homelessness records is to be reversed.

Awaiting direction



Recently launched, Brú Na Guadán reflects Limerick City and County Councils new 'mixed tenure' policy, blending social housing with affordable purchase and rightsizing opportunities. Of the 63 homes in the overall development, Focus Housing Association has acquired 37 units comprising five one-bedroom and 32 two-bedroom homes. The remaining 26 homes are being made available for affordable purchase through the council's affordable housing fund.

In the coming weeks, we are primed to see the publication of the awaited national housing plan as well as the AHB Strategic Plan. These are significant as they will help shape housing providers plans and investment decisions in both the short and longer term, writes Donal McManus.

There are plans currently in place such as the previous *Housing for All* and the housing commitments in the most recent Programme for Government. However keen interest will be on how much is translated from these plans into a new National Housing Plan and the AHB strategic plan.

Following a path that delivers or something new?

Over the last 10 years, there have been several national housing plans

produced, starting in 2014 with the focus of increased social housing delivery to address almost a lost decade of reduced social housing. By 2021, there was a formal return on affordable housing for sale, and the new affordable rental housing tenure, cost rental housing, which was led out initially by the AHB sector and later by the LDA and local authorities.

Therefore, parts of the housing sector such as social and affordable housing re-emerged from the housing crash quicker and incrementally. In the case

of AHBs, this accelerated from 2016 with the increased state investment and successful rollout of the CALF programme. This expansion by AHBs and expansion of their capacity was aligned to the increased development partnerships with private developers and builders who had residential sites at their disposal.

If successful government-supported schemes such as CALF and later CREL had not been utilised as effectively and quickly by a number of active developing AHB's, then the depth of the housing crisis would have been much worse. The one part of the housing sector that did not benefit as much in increased in housing delivery was the private housing sector and housing for sale.

Many of the reasons for this slippage have been well documented in recent years such as viability and finance, planning issues and infrastructure gaps to name but a few. The Government has introduced in recent months a sweet of measures in an attempt to further activate the private sector to

provide more housing for sale, including for new households. In coming months and years, the impact of these measures will become clearer in how they enhanced delivery to achieve the goal of delivering 300,000 new homes by 2030. Other measures such as the investment in the revised National Development Plan and the launch of the new housing activation office are also to expedite and support new delivery.

There has been a pattern in the last decade, after housing crises throughout many EU member states and internationally that governments and their related housing agencies have had to step in to play a much stronger role in the housing market particularly social and affordable housing. Housing has now become a defining issue for the current generation and the shortage of decent housing that is affordable is having a huge spillover effect in a range of areas such as competitiveness and employment opportunities, health outcomes, educational attainment, homelessness and social inclusion and cohesion.

The future of AHBs

AHBs' role in Ireland over the last 20 years has evolved significantly from delivering 20 per cent of all new social housing annually, to delivery in recent years of up to 50 per cent of new social housing as well as over 50 per cent of new cost rental housing. AHBs in Ireland focused initially on delivery of housing for special needs groups such as older people, the homeless and people with disabilities but housing for general needs housing has become the dominant form of delivery in recent years.

Ireland is different to most EU member states in that AHBs or non-profit housing associations in Europe are the main providers of social and affordable housing. Whereas local authorities and municipalities in EU member states play the central strategic role in planning and infrastructure, land assembly and identification of housing need. They play much less of a role in actual housing delivery and management.

AHBs in Ireland are characterised in having a single purpose in the delivery and management of social and affordable housing and associated supports unlike local authorities who have a huge range of other statutory responsibilities besides housing. The



Circle Voluntary Housing Association recently launched, Fontenoy Place, Bray Head, County Wicklow. This development consists of 28 beautiful, A-rated cost rental apartments.

AHB sector has also a number of targeted housing regulators such as AHBRA and the RTB.

AHBs in Ireland pivoted in a few years from up until 2010 having up to 100 per cent state capital funding to 100 per cent loan financing for general needs family housing. AHBs undertook this transition in debt financing over a few short years compared decades of experience of debt financing in other countries.

To ensure that there is co-ordination with the AHB sector on key issues such as any new reforms, it is important that there is structured engagement with the AHB sector and other key stakeholders which previously happened in the past with an AHB Unit in the Department, and later the Housing Agency which were impactful on key periods of changes within the sector.

Mixed tenure

One other area AHBs have made a significant contribution to is the provision of mixed tenure housing such as with social and rental housing. The earliest success was in Enniskerry Road with Respond and Tuath with Dún Laoghaire-Rathdown County Council with partners. These mixed tenure

developments by AHBs and others have been developed at scale and had strong partnerships with private sector partners who had access to land. It has been posited by less than informed commentators that that developments like these, including turnkeys, have in some way have displaced potential homeowners with these developments which is not the case. These social and affordable housing projects have often a long lead in time, including for seeking funding approval. In addition, it is not helpful that potential homeowners are pitted against social and affordable tenants whose housing need is as important as that of homeowners.

All parts of the housing sector need to function properly including the private sector so that overall capacity is increased and homes are delivered and efficiently in the whole sector.

Donal McManus is CEO of the Irish Council for Social Housing (ICSH) and Chair of the Housing Europe Working Group on Economics, and Internal Market.

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Housing and care must align for Ireland's ageing population

Commentary on Ireland's housing crisis abounds. The ability of our housing system to meet the needs of people across Ireland is under continued scrutiny, writes Kath Cottier, CEO of Fold Housing.

At times, the disproportionate effect this is having and will have on older renters is missing from the conversation. The Residential Tenancies Board's (RTB) Q3 2025 update shows average rent for new tenancies has risen to €1,696 per month, up 5.5 per cent year-on-year.

For older renters, these figures highlight the stark reality of Ireland's rental market. Many older people are living on fixed incomes or modest pensions. With 26 per cent of all Irish adults living without a pension plan, up 21 per cent on last year, the ability to afford long-term private rental options is slipping away. Even those with pensions are worrying that their income cannot guarantee a sustainable future.

Renting has become more precarious. In Q2 2025, the RTB recorded 4,728 notices of termination, up 17.2 per cent year-on-year, with more than half issued because landlords intend to sell. For older tenants, these notices do not just mean moving house, they mean upheaval, stress, and in many cases, the risk of homelessness.

While approved housing bodies (AHBs) are making a big difference in this area, with homes in management increasing to 52,989, up 11.7 per cent on 2024, demand still far outstrips supply.

Meanwhile, a shortage of nursing-home beds and lack of alternative housing options for people with care needs is having a negative impact on the quality of life of too many older people. Lack of access to nursing home places is now the leading reason for delayed hospital discharges.


Families are facing securing a home for their loved ones far outside their communities. As a result, older people are staying in acute hospitals longer and not because they need medical care, but because there is nowhere else for them to go.

Modelling shows that a 10 per cent increase in nursing home bed supply could free up 53 acute hospital beds daily, easing system-wide pressures. **Furthermore, making more housing options available, including those that provide access to personalised care, could significantly improve quality of life whilst at the same time providing greater choice for older people.**

Housing and care are two sides of the same coin. Without secure, affordable housing, older people risk instability. Without sufficient care options, some of the most vulnerable people in society risk being stranded in hospitals or unsafe homes.

Ireland needs a joined-up strategy that intrinsically links housing and care. This means scaling up age-friendly social and affordable housing delivery, investing in enhanced housing-with-care models, expanding grants so older people can safely remain in their communities, and strengthening rent protections in line with pension incomes. Most critically, housing and health policy must be aligned, ensuring older people can transition smoothly between independent living, supported housing, and care settings.

Without action, thousands of older renters face instability, loneliness, and unnecessary displacement. With foresight, we can build a housing and care system that allows every older person, not just homeowners, to live with dignity, stability, and security in later life.



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Climate considerations for housing policy

Dan Hill, Director of the Melbourne School of Design at the University of Melbourne, discusses examining climate policy integration with housing policy.



Dan Hill

The Irish housing market continues to face significant supply constraints, with annual delivery targets set at approximately 50,000 units to meet projected demand. “The focus on quantitative delivery targets is typical, given the way the largely supply-side approaches to housing policy that tend to dominate,” Hill says. “However, this relatively narrow focus frequently fails to account for broader systemic considerations, particularly regarding immediate challenges of environmental sustainability, housing quality, existing housing stock, or long-term affordability and social justice.”

Data from the Central Statistics Office (CSO) indicates that while housing completions have increased by 18 per cent year-on-year, challenges persist regarding the composition of this supply. “The predominance of three- and four-bedroom detached dwellings, within a focus on new construction, does not align with demographic trends showing increasing numbers of single-person households, nor the importance of retrofitting what we have already built,” Hill observes. “This mismatch between supply and demand characteristics, or housing needs versus industry desires, tends to represent one of many structural inefficiencies in housing delivery systems.”

Construction methodology

On the environmental implications of current construction practices, Hill says: “Business-as-usual construction methods, tending towards brick, concrete and steel, typically generate between significant emissions per square meter of housing space constructed,” he states. “When multiplied across tens of thousands of housing units annually, the cumulative emissions impact pushes way beyond the ‘planetary boundaries’ implied by the Paris Agreement, which almost all countries, including Ireland, have signed up to.”

Comparative data from the *Building in a Climate Emergency* research initiative suggests that alternative construction approaches could radically reduce these emissions. “Predominantly working with biomaterials, such as numerous forms of timber, hempcrete, straw panel insulation, stone, for instance, offer comparable structural performance with significantly lower embodied carbon, as would carefully re-purposing existing building materials,” Hill explains. “Several European jurisdictions have successfully implemented such methods at scale, including Sweden, Austria, Denmark, and France.”

Retrofit potential

Hill emphasises the underutilised potential of Ireland's existing housing stock. "Approximately 65 per cent of Ireland's residential buildings were constructed before 1990, with many exhibiting poor energy efficiency characteristics," he notes. "Comprehensive retrofit programmes could simultaneously address housing adequacy and climate objectives, as well as improving health outcomes."

The Sustainable Energy Authority of Ireland (SEAI) estimates that deep retrofits could reduce energy consumption in these properties by between 60 and 70 per cent. "The economic case for retrofitting becomes particularly compelling when considering whole-life cost analysis," Hill adds. "While initial capital costs are higher than conventional refurbishment, the long-term operational savings and emissions reductions justify the investment."

Land use policy and spatial planning considerations

Discussing the relationship between land use policy and housing outcomes, Hill asserts: "Many of the world's cities are now actively moving beyond car-dependency, reversing the trends of the second half of the 20th century. Cities such as London, Barcelona, New York, Paris, Singapore, Tokyo, Stockholm, Copenhagen, and Amsterdam are all squeezing the car out of public spaces, like streets, and actively reducing overall car use. Yet current zoning regulations in many Irish local authorities, as with many Australian cities, continue to prioritise low-density, car-dependent development patterns. This approach not only increases per-unit infrastructure costs but also locks in high-emission transportation patterns, along with poor health outcomes, for decades."

Comparative analysis of European planning systems suggests alternative models. "The 'compact city' policy framework common to many other European cities demonstrates how strategic densification around transport nodes could support housing delivery in Ireland too, reducing environmental impacts whilst increasing public health, particularly in the Greater Dublin Area," Hill states.

Financial mechanisms

Hill states that existing financial and regulatory mechanisms could support more sustainable housing delivery.

"Current market conditions continue to favour conventional development models due to established valuation practices and financing structures. Policy interventions could help recalibrate these incentives."

He cites several potential instruments:

1. differentiated development levies based on sustainability performance, particularly now including embodied emissions;
2. accelerated capital allowances for very low-emissions construction methods;
3. mandatory whole-life emissions assessments for major developments; and
4. reform of property tax systems to reflect environmental performance and reduce financialisation of the housing sector.

"Such measures have been successfully implemented in various jurisdictions, yet Ireland must find its own way forward here," Hill says. "That will depend on clear regulatory and policy signals and consistent enforcement, as well as invention and innovation by industry and community."

Skills development

"Transitioning to more sustainable construction methods requires parallel investment in workforce development," Hill says. "Current programmes, from higher education to apprenticeships, often lack comprehensive coverage of emerging technologies and methodologies, and crucially about whole lifecycle emissions."

Governance and policy coordination

Hill emphasises the importance of cross-departmental coordination. "Housing policy cannot be developed in isolation from climate, transport, and energy policies," he states. "The current siloed approach to policy development frequently results in contradictory outcomes and missed synergies."

Concluding, he says the mission-oriented approach taken by the Swedish Government's innovation agency Vinnova "provides a useful case study for building nationwide movements, aligning sectoral policies with overarching sustainability goals, and bringing together public, private and community sectors with shared ambition".



Supply in private rental sector collapsing



While a number of government initiatives in the housing sector are having a positive effect in helping people to access social and affordable housing, the private rental sector has not been rescued from its deteriorating status, writes Ken MacDonald.

Institutional funding of new apartment developments for the private rental market has collapsed due to the unfavourable conditions prevailing in the State for this sector.

This funding has fallen from 15 per cent of new homes purchased in 2022 to 5.5 per cent in 2024, a fall of 63 per cent. The 5.5 per cent mainly related to transactions that took place in 2021 and 2022 that are just now being completed, so the figure of 5.5 per cent actually overstates the level of funding due to the lag in sale closures.

The new government measures on rent pressure zones (RPZs), while helpful in some respects, mainly for tenants, fail to recognise the seriousness of the position or to remove the blockages to pension funds and institutional capital supporting housing supply. The VAT reduction on apartments will help to improve viability but other measures are needed.

There were no new residential units purchased by institutional investors in 2024, marking a complete withdrawal of this cohort from the market. Sales

“The dramatic movement by private funders away from the Irish housing market is very damaging for supply in the market.”

activity has virtually ceased apart from some stabilised (existing and tenanted) stock. This stands in contrast to claims made by some commentators, and it is regrettable that certain analyses of the CSO housing data have been inaccurate and misleading.

While Ardstone Capital finalised acquisition of the Spencer Place scheme in Dublin’s north docklands for €177 million, the development is already fully let, offering the investor immediate income and a stabilised yield. As such, it does not represent new supply or a new residential purchase in the conventional sense, nor does it reflect a reversal of the broader trend of institutional disengagement from the Irish housing market.

According to Hooke & MacDonald Research’s analysis of the latest CSO/Eurostat figures, the biggest movers in the 2024 figures showing the composition of purchasers of new homes are first-time buyers and the public sector category which includes the Land Development Agency (LDA), approved housing bodies (AHBs), local authorities, and The Housing Agency.

This latter cohort has now become the second biggest purchaser of new homes, at 27.5 per cent of the total, increasing from 22 per cent in 2022 and a 96 per cent increase from 14 per cent in 2018.

Hooke & MacDonald Research has tracked the composition of purchasers of new homes in the Republic from 2015 to 2024. First-time buyers have consistently been the leading purchasing group.

In the latest statistics released by the CSO, first-time buyers continue to lead the way and increased their percentage of new home purchases from 33 per cent in 2023 to 36.5 per cent in 2024. Other owner-occupiers constituted 22 per cent, down from 23 per cent in the previous year.

The dramatic movement by private funders away from the Irish housing market as shown by these figures is very damaging for supply in the market, particularly for the private rented sector, which is already negatively impacting on the supply and cost of accommodation and which is on course to deteriorate further this year and in the coming years.

Institutional entities and pension funds have been responsible for funding the construction of more than 20,000 apartments, mostly in Dublin, in the past eight years providing accommodation for approximately 50,000 people based on an estimated occupancy of 2.5 persons per property. If these had not been built, the rental market would now be in a far worse position than it currently is in terms of supply; these properties would not have been built if it was not for these sources of capital. Added to these figures would be the substantial number of public sector housing units funded by the institutions.

The State can only fund less than half of the €20 billion-plus required annually for the funding of a minimum of 50,000 new homes, so it is imperative that radical conditions are created as a matter of urgency for international capital funders to re-enter the market and make up the difference in the funding shortfall.

The damage done by the 2 per cent rent cap is now plain for all to see. The unintended negative consequences, in terms of reduced supply and increased rents, far outweigh any perceived positives.

Funding by the Government for the different typologies of housing needed in the public sector is an absolute necessity and must continue. It is such a pity that funding for the private sector is being impeded by measures preventing institutions from supporting the private rental sector housing market in Ireland. There is an emergency at present in the private rental sector. The best way to deal with an emergency is to declare it as such and bring in emergency measures, just as was done with Covid.

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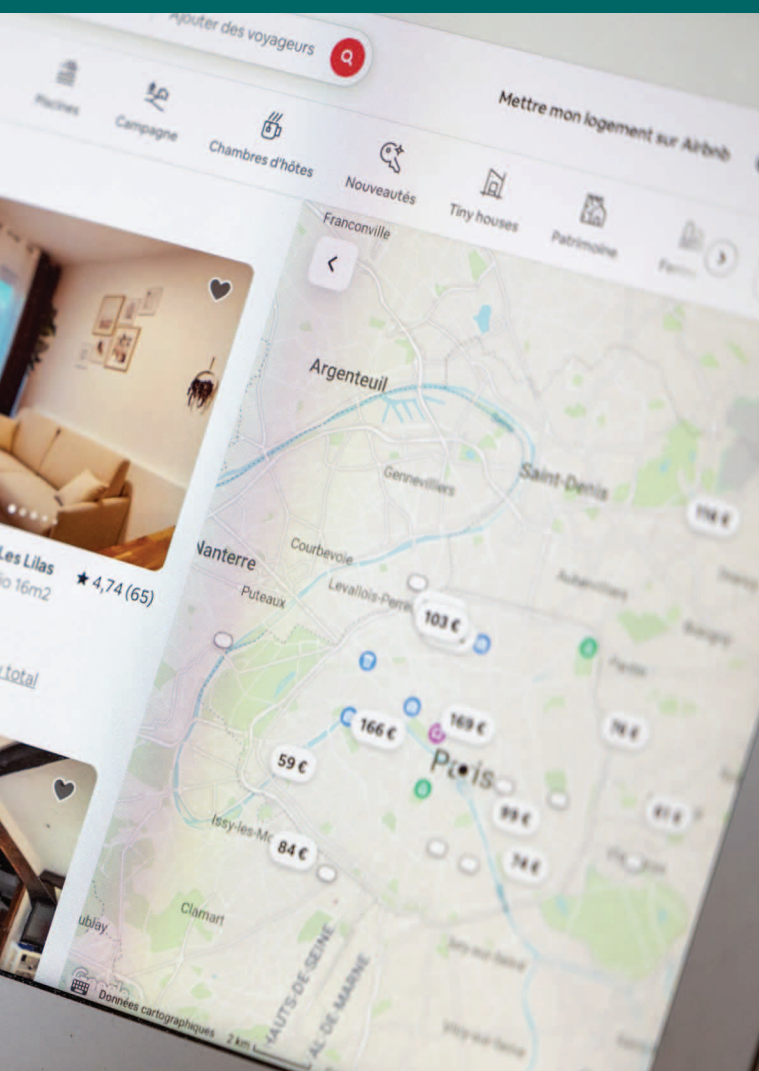


Short-term lets increasingly impacting the housing market

In 38 of the State's 166 local electoral areas (LEAs), short-term lets (STL) listed on Airbnb account for at least 10 per cent of the size of the private rental sector (PRS), according to *Profiling Short-Term Let Usage Across Ireland*, a new research report from the Economic and Social Research Institute (ESRI).

The report, authored by Katie Devane, Allan Kelly, and Rachel Slaymaker, presents data on Airbnb listings in Ireland using September 2023 data from InsideAirbnb and Census 2022 data, with comparisons to 2019 and 2022 where relevant. It examines the geographic distribution of listings, the scale of STL activity relative to the PRS, price comparisons between sectors, and regulatory responses in Ireland and abroad.

Nationally, 66.2 per cent of Airbnb listings in September 2023 were for entire properties, amounting to 18,638 listings. These entire property listings were concentrated in coastal tourist areas and in central parts of the cities of Dublin and Galway. In contrast, cities such as Cork, Limerick, and Waterford showed lower levels of STL activity.



In several coastal areas with small rental sectors, the Airbnb-to-PRS ratio exceeded one in three, with ratios of 1:3 in Westport (Mayo) and 1:6 in Killarney (Kerry). In Dublin and Galway's inner-city areas, the ratio stood at approximately 1:10 or higher. The report notes that there is a strong correlation (0.89) between Airbnb listings and previously recorded holiday homes in non-urban areas, with a lower correlation (0.47) in urban areas.

Between 2019 and 2023, the number of entire property listings increased by 17.6 per cent, while private room listings fell by 22.3 per cent. Entire property listings grew in most parts of the country except in Dublin City (-13.3 per cent), Cork City (-17.5 per cent), and Galway City (-22.7 per cent).

At a national level, 85 per cent of hosts had just one listing, accounting for 59.6 per cent of all entire property listings. However, a notable share of listings was associated with multi-property hosts and letting agencies. Three hosts each had over 100 listings in 2023, primarily in rural and coastal areas. These large hosts accounted for a relatively significant proportion of total national listings, with shares of 2.0 per cent, 0.9 per cent, and 0.8 per cent respectively.

The report finds that STL properties in coastal areas and in Dublin city would need to be let for between six and 10 days per month to match average monthly revenue in the PRS. Despite this, the report notes that there is no observed correlation between changes in Airbnb activity and new PRS tenancy registrations between 2019 and 2023 at the LEA level.

In terms of regulation, the report finds that existing measures, such as the requirement for change-of-use planning permission in rent pressure zones, have seen limited engagement. In 2023, only 91 such applications were received compared to 9,142 Airbnb listings in rent pressure zones.

The report outlines three international approaches to regulation: day caps, partial or outright bans, and mandatory data-sharing with tax authorities. It asserts that enforced regulation can reduce STL listings and lead to some movement back to the PRS, but that evidence of significant downward pressure on PRS rents is limited. It also notes that regulation has typically been focused on urban areas, whereas STL activity in Ireland spans both urban and rural areas.

The authors recommend the establishment of a comprehensive STL register, covering all STL activity in Ireland, as a critical step to support data-driven policy decisions.

Report co-author Rachel Slaymaker says: "Understanding the dynamics of the STL sector and its interaction with the rental sector is crucial for informed policymaking.

"Our findings highlight the importance of establishing a register covering all STL activity across Ireland to provide timely data to be used in conjunction with rental sector data to monitor activity, changes in usage patterns, and particular pressures in local areas. This is crucial for ensuring a balanced approach to regulation that considers both the need for tourist accommodation and rental housing for locals."

Tackling energy poverty



Across Ireland, thousands of households face the same difficult choice each winter: to heat their home or pay for food and other essentials.

ESRI research shows that more than 550,000 homes, representing around 1.5 million people, are living in energy poverty. The struggle to stay warm has become part of everyday life for many families who are spending more than 10 per cent of their net income on energy bills.

Co-operative Housing Ireland, which manages over 6,000 homes nationwide, is determined to change that. As both a co-operative and an approved housing body (AHB), it is committed to making homes warmer, more comfortable and affordable for its member tenants.

Retrofit programme

With assistance from SEAI, Co-operative Housing Ireland has embarked on an ambitious Warmth and Wellbeing Retrofit Programme. Since 2018, 300 homes have been retrofitted, including 45 at Cardy Rock Court in Balbriggan last year, with a further 17 currently being upgraded at Townsend Street, Dublin 2.

Member tenants have benefitted from significant savings and 50 per cent fewer heating-related maintenance calls have been logged. One South Earl

Street resident, whose home was retrofitted in 2022, says: “We can control the temperature; we have it set to 18 degrees at all times. We always have hot water and it is always at the same temperature. It just feels healthier now.”

Turning waste into warmth

Co-operative Housing Ireland’s focus on sustainability has also led to a partnership with EnergyCloud, a registered charity with a simple but powerful goal: to end energy poverty.

In 2024, Co-operative Housing Ireland and EnergyCloud launched a pilot programme installing Climote smart immersion controller devices in homes in Bray, County Wicklow and in Birr, Co. Offaly. The technology allows households to receive free tanks of hot water on nights when there is surplus wind energy on the grid.

According to EnergyCloud, over €2.1 billion worth of renewable energy has been wasted over the past seven years. In 2024, roughly 10 per cent of all wind energy generated and 5 per cent of all solar energy generated went unused.

Households with Climote devices may benefit from several tanks of free hot water each week, helping to reduce their electricity bills. Both the devices and their installation are provided at no cost to member tenants.

The controller connects to the existing immersion system and activates only when free energy is available. No action is required by the member tenant. In 2024, EnergyCloud delivered free hot water on 99 nights across participating homes.

Siobhán Kelly, a Co-operative Housing Ireland member tenant in Balbriggan, says: “I used to worry about the electricity bill every time I turned on the immersion. Now, with the new system, we often have hot water waiting in the

morning. It takes a lot of pressure off, especially with kids getting ready for school. It has made a real difference.”

Scaling up success

The success of the pilot has paved the way for expansion. In July 2025, Minister for Climate, Environment and Energy Darragh O’Brien TD launched the next phase of the partnership which will see Climote devices installed in 300 additional Co-operative Housing Ireland homes across Fingal.

At the launch, Minister O’Brien said: “This is an ambitious and creative project between EnergyCloud Ireland, Co-operative Housing Ireland, and Amazon, and I am delighted to have the opportunity to officially launch this programme in Fingal.

“The Government has clear ambitions under the Climate Action Plan to reduce our carbon emissions by 51 per cent by 2030. This innovative project, supported by Eirgrid and ESB, aligns with government goals by using surplus renewable energy and smart technology to assist those experiencing energy poverty.”

Pearse O’Shiel, Vice Chairperson of the Co-operative Housing Ireland Board, added: “We are delighted to collaborate with EnergyCloud and AWS on this innovative initiative. At Co-operative Housing Ireland, we are committed to delivering sustainable, people-centred solutions for our member tenants.



“This collaboration reflects our shared values of community, equity, and sustainability, and it marks a meaningful step in tackling energy poverty by ensuring that the benefits of renewable energy reach those who need it most.”

A shared vision

The challenge now is to make solutions like this available to many more households. It requires greater government support to expand these technologies nationwide.

The AHB sector has a vital role to play. Together, members of the Housing Alliance, a collaboration of Ireland’s seven largest AHBs, now own or manage more than 50,000 homes nationwide. Each organisation is working to reduce carbon emissions, improve energy efficiency, and ensure that sustainable housing remains affordable for everyone.

Currently, retrofit funding through SEAI covers up to 50 per cent of costs, leaving AHBs to find the remainder from limited reserves. Increasing that support to at least 90 per cent would allow energy upgrades at scale, helping every household live in a home that is warm, efficient, and affordable.

No one should ever have to choose between heating their home and putting food on the table. That is the simple goal behind initiatives like EnergyCloud and Co-operative Housing Ireland; turning renewable energy into real social impact, and ensuring that every family in Ireland can live with comfort, dignity, and hope.

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National Retrofitting Conference 2025

Tuesday 25 November • Talbot Hotel, Stillorgan, Dublin

In partnership with

Sponsored by



The National Retrofitting Conference, now in its fifth year, will convene key players involved in the Government's ambitious area-based, one-stop-shop approach to retrofitting. The objective of the conference is to discuss progress to date and to share any learning from the implementation of the programme. It is also relevant to those organisations that may be interested in getting involved.

Speakers include:



Ciaran Byrne
Sustainable Energy
Authority of Ireland



Marion Jammet
Irish Green Building
Council



Jeanette Mair
Construction Industry
Federation



Brian Carroll
Department of Climate,
Energy and the
Environment



Janez Kren
Economic & Social
Research Institute (ESRI)



Stephen Hall
University of York



Susan Vickers
Clúid Housing



Penny Keogh
Sustainable Energy
Authority of Ireland



Eamonn Brownlee
SSE Airtricity



Stuart Hobbs
SSE Airtricity



Carlos Ochoa
Tyndall National Institute



Seamus Harrington
TU Dublin



Bebhinn Kennedy
TUS Sustainable Development
Research Institute



Exhibition opportunities available!

There are a limited number of opportunities for interested organisations to partner with the conference as an exhibitor. This is an excellent way for organisations to raise their profile with a key audience of senior decision-makers from across Ireland's energy sector. For more information on packages available at the event contact us on **01 661 3755** or email info@energyireland.ie

Register now:



Online

www.retrofitconference.ie



By email

info@energyireland.ie



By telephone

+353 (0) 1 661 3755

Scaling housing and mental health support



Josephine Ryan, Michael Morris and Martina Smyth at the launch of HAIL's 2024 Annual Report.

In 2025, Housing Association for Integrated Living (HAIL) proudly celebrates its 40th anniversary, marking four decades of providing quality social housing and specialist mental health tenancy support across Ireland.

Since 1985, HAIL has worked to ensure that people with mental health difficulties can live independently in their communities. Over the years, we have seen how secure housing can be the foundation for mental health recovery and long-term stability.

Demand for our services continues to grow. In 2024, we supported our highest ever number of clients for the third consecutive year. Under our Strategic

Plan 2024-2028, we are entering a new phase of growth, aiming to deliver 300 additional homes and expand our tenancy sustainment services to more local authority areas.

To support this, we are actively seeking partnerships and development opportunities with:

- property developers;
- estate agents;

- approved housing bodies;
- local authorities;
- community groups; and
- property owners.

We are interested in single-unit purchases, multi-unit schemes, turnkey developments, Part V opportunities, and refurbishment or repurposing of vacant buildings.

To lead this expansion, we are delighted to welcome Louise Heavin as HAIL's new Head of Development. Louise brings extensive experience in delivering housing projects and will play a central role in helping us scale our impact.

Our mental health tenancy sustainment services, currently operating in 16 local authority areas, support people to maintain tenancies and live independently, whether in social housing or the private rented sector. Expanding this service nationally is a key goal for the years ahead.

As we reflect on 40 years of impact, we are also focused firmly on the future. We know that strong partnerships are vital to meeting the growing need for supported housing for people with mental health difficulties.

We invite developers, local authorities, housing bodies, and property owners to partner with us; to deliver homes, share opportunities, and support mental health recovery through secure, sustainable housing.

T: 01 671 8444

E: development@hail.ie

W: www.hail.ie





Brian O'Gorman's legacy at Clúid

2025 marks both the 30th anniversary of Clúid and the retirement of its Chief Executive, Brian O'Gorman. His departure represents a significant transition for the organisation and for the wider housing association sector in Ireland, which has grown substantially during his tenure.

Brian O'Gorman's path into housing was not a straight line, but the sector became the consistent focus of his career. In the late 1980s and early 1990s, his work with Threshold placed him at the frontline of Ireland's private rented sector.

He dealt with the fallout of rent de-control and rising mortgage arrears, issues that shaped his early understanding of how housing systems affect people's lives.

A move to Focus Ireland followed, where he engaged more directly with policy and homelessness, broadening his sense of the challenges facing those excluded from secure housing.

After postgraduate study at Ulster University, O'Gorman joined St Pancras Housing Association Ireland in 1994 as its first employee. The association was later renamed Clúid, and its early years were lean: small schemes, limited resources, and a need to prove that non-profit housing associations could operate in an Irish context. Over the next three decades, Clúid grew into one of the country's largest approved

housing bodies (AHBs), today providing homes for close to 33,000 residents.

That growth was neither automatic nor guaranteed. Clúid's first housing scheme in Kilcronan, Clondalkin, delivered in 1995, was a modest beginning but an important proof of concept. A more visible turning point came in 2002 with the acquisition of apartments at Clarion Quay through 'planning gain.'

The deal was innovative at the time, and it demonstrated that social housing could be delivered through creative use of planning mechanisms.

The project is widely seen as having influenced the eventual establishment of Part V of the original Planning and Development Act, which required developers to provide a portion of new housing for social and affordable use.

In 2003, Clúid took on its first large-scale regeneration project: St Joseph's Mansions in Dublin, later renamed Killarney Court. The scheme, undertaken with Dublin City Council, transformed one of the city's most deprived flat



complexes into modern social housing. The project also signalled growing trust in Clúid's ability to manage complex developments and regeneration programmes. This period saw Clúid expand into specialist housing too, including its first age-friendly scheme in Killarney, which eventually led to the establishment of Clann, its dedicated age-friendly housing provider.

Through these milestones, O'Gorman's leadership style emerged as pragmatic and focused on collaboration. He consistently emphasised the importance of partnerships, whether with local authorities, central government, lenders, or communities themselves, as the only way to deliver housing at scale. He was rarely a public showman, but those who worked with him often remark on his persistence and ability to bring together people from very different sectors to work toward a shared outcome.

At the same time, the challenges facing Clúid and the wider housing association movement have been considerable. Funding has remained a perennial issue, as AHBs balance their social mission with the realities of long-term financial sustainability. Housing associations are expected to provide homes not just for today but for decades to come, and managing that responsibility within tight margins has often been difficult. O'Gorman frequently pointed to the importance of treating housing associations as social enterprises, organisations that must cover their costs and reinvest surpluses in order to remain viable.

Reflecting on his career, O'Gorman says: "After 30 years with Clúid, I will be retiring this year. It has been a genuine privilege to have worked alongside so many extraordinary people and met so many remarkable residents and partners. I will miss being part of the next chapter but will be 'cheering from afar' as Clúid continues to flourish."

His retirement comes at a pivotal moment. Ireland's housing crisis remains one of the most pressing social issues of the decade. The Government has placed AHBs at the centre of its strategy to expand social and affordable housing, and Clúid, as the largest player, will inevitably be scrutinised on how it delivers. The scale of housing need, combined with ongoing affordability pressures, means the next phase for Clúid will be no less challenging than its first three decades.

O'Gorman leaves behind an organisation that has achieved significant scale, influence, and credibility. His legacy is not just the homes delivered but the role housing associations now play in Ireland's housing system, a role that was far from assured when he started.



Environment Ireland 2025

Speakers: Kevin O'Sullivan, *The Irish Times*; Timmy Dooley TD, Minister of State with responsibility for the Marine; Julie Thompson, Department of Agriculture, Environment and Rural Affairs; and Robbie McDonald, The Office for Environmental Protection, UK.

Environment Ireland 2025 took place in Croke Park, Dublin on Thursday 9 October. The conference brought together over 200 attendees across Ireland and further afield to highlight the pressing challenges facing the environment. Attendees at the conference heard from speakers throughout the day focusing on environmental policy, sustainability and ESG, climate, circular economy and resource management, biodiversity, water, and planning and the environment.

The top line up of expert speakers, both local and visiting included Minister of State with responsibility for the Marine, Timmy Dooley TD; Veronica Manfredi, European Commission; Robbie McDonald, The Office for Environmental Protection, UK; Barry Quinlan, Department of Climate, Energy and the Environment; Ioannis Bakas, European Environment Agency; and Martin Hutchings, Local Government Association.

We would like to take this opportunity to thank the Environment Ireland 2025 sponsors, speakers, exhibitors, and delegates who joined us in Croke Park, Dublin and made the conference a huge success.



Speakers: Mark Thuillier, Arthur Cox; Ali Sheridan, Just Transition Commission; Gill Plunkett, Queen's University Belfast; Barry Quinlan, Department of Climate, Energy and the Environment; Lucie Martin, Economic and Social Research Institute (ESRI); and Oisín Coghlan, Public Policy Advisor.



Martin McEnroe, An Fóram Uisce asks the panel a question.



Niamh Kennedy, National Transport Authority with Sara Smyth, Panda; and Martina Gleeson, ORS.



Emilios Loizou, Ernst & Young with Eleanor Ryan, Local Government Management Agency.



Charles Stanley-Smith, An Fóram Uisce with Steve Brown, University of Limerick.



Frances O’Kelly, Roughan & O’Donovan, with Maria Fitzgerald, Inis Onshore Wind Ltd and Niamh Kennedy, National Transport Authority.



Eimear Cotter, Environmental Protection Agency (EPA).



Tanaaz Noonan, Sarah Cahill, Eleanor Ryan and Angela Carlin, Local Government Management Agency with Maeve Thornberry, Maeve Thornberry & Associates.



Tomás Cullen, Philos IT with Matthew Rochard, Derick Dass, Levent Ergin and Kevin Burnley-Brennan, Informatica.



Martin Hutchings, Local Government Association.



Speakers: Tom Gaynor, REPAK; Claire Downey, The Rediscovery Centre; Sophie Reynolds, CIRCULÉIRE and Heidi Redmond, Strategic Investment Board.



Noel Carr, NVM Ltd speaks with attendees at the NVM Ltd exhibition stand.