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One-off Housing in Ireland: Trends and State Funding Supports

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Executive Summary

One-off housing is a longstanding and recognised tradition in Ireland. It is a key contributor to housing supply in small towns and villages, playing an important role in supporting rural living. One-off housing continues to be supported in national policy through the National Planning Framework (NPF) with its aim of achieving more balanced regional growth. Trends in one-off housing also reflect the strong preference to live in traditional houses as opposed to higher density apartment living – Ireland continues to have the lowest level of high density living in the EU.

Significant population growth over the last decade has been skewed towards more urban areas resulting in a growing need for higher density developments. Apartments and multi-unit housing are more complex and riskier to deliver, they are also reliant on both domestic and international finance. **Comparatively, one-off housing tends to be easier to deliver and finance, is less speculative, making it less affected by macroeconomic conditions and external shocks.** One-off housing is therefore a very resilient supply stream demonstrated by the continuous delivery of one-off housing units during the economic downturn when new delivery was at an all-time low.

As housing delivery rebounded, growth has been driven by higher density developments. **In 2021, the number of apartments constructed surpassed the number of one-off houses completed for the first time since these data records began in 2011.** However, one-off housing remains an important delivery stream in more rural areas where population decline and aging are challenging the sustainability of these communities. **In particular, one-off housing remains an important delivery stream in the West and Border regions comprising over 40% of new completions.**

A range of new housing supports and scheme expansions have been introduced in recent years on both the demand and supply side. **Many new demand side supports are broad based, making them available to high income households and households with substantive assets and funding capacity. Recent policy expansions have made these targeted supports more widely available** i.e. expanding First Home Shared Equity Scheme to self-builds. Higher subsidies allow these households to potentially maximise the size, spec and value of their one-off house.

Key Findings

1. **Generally, around 4-5k one-off units are commenced annually.** One-offs were a key delivery stream following the housing market collapse in 2008. From 2011 to 2015, just 11,700 multi-unit and apartments were completed compared to 17,500 one-off housing units, making up 60% of all new delivery in Ireland over these 5 years.
2. Differences in financing and delivery complexity mean that one-off units with planning permission face less delivery risk and tend to be more likely to be completed compared to higher density developments.
3. **The illustrative case studies presented in this paper highlight the range and scale of State subsidies available to households for a one-off housing unit – potentially ranging up to €100,000. (See page 22).**
4. **In 2023, the average size of a one-off housing unit was around three times bigger than the average apartment and almost twice the size of multi-housing units.** Construction costs are generally driven by size and spec of the unit. For one-off housing, these are largely determined by household preferences and funding capacity as opposed to market determinants or viability for multi-units. This dynamic may explain differences in unit size.
5. To meet acute housing demand in Ireland, there is a need for more social and affordable housing as well as higher density urban development. **This raises considerations around opportunity costs, potential displacement and deadweight from continuing to provide untargeted supports for one-off units which are a relatively sustainable delivery stream and may not need significant State subsidies to be delivered.** Further consideration is required on how to better target subsidies so that finite Exchequer funds are maximised to support the construction and activation of more units, in locations of greatest demand where delivery is most challenging, rather than subsidising the delivery of larger housing units for private homeowners.
6. With the revision of Rural Development Guidelines and the NPF, Ireland's important tradition of rural one-off housing will continue to be supported within the planning system. However, this must be balanced with other policy objectives like increasing social and affordable housing, delivering on climate change objectives, and driving compact growth.

1. Introduction

Supporting sustainable development while also providing for a growing and evolving population are goals in Governments' long term capital infrastructure plan, "*Project Ireland 2040*" which combines the 2018 '*National Planning Framework'* (NPF) and the '*National Development Plan (NDP) 2021-2030*' providing the framework for Ireland's long term economic, environmental and social progress.

Ireland's urban population has been steadily growing, with approximately 3.6 million people living in urban areas in 2022, up from 3 million in 2016. Accommodating this growing urban population in a sustainable way has been reflected in Ireland's planning framework with compact growth as one of its core principles translating into greater focus on higher density and apartment living in urban centres.

Ireland has always had a longstanding and recognised tradition of people living in rural parts of the country, and this culture continues to be reflected and supported in national spatial planning policy frameworks (i.e. NPF), regional planning policy (Regional Spatial and Economic Strategies – for the three regional Assembly areas), and Section 28 Ministerial Guidelines i.e. '*Sustainable Rural Housing'* published in 2005[1]. Achieving balanced regional growth is similarly one of the core objectives of the current NPF, with overarching aims to regenerate rural Ireland by promoting environmentally sustainable growth patterns, more effective regional development and the efficient use of land.

The objective of this analytical note is to examine one-off housing patterns in Ireland, with a focus on understanding trends since the economic downturn and how one-off housing has evolved compared to other housing typologies. This note will also explore the range of different State supports available to individuals and households of one-off housing units and those wishing to self-build home to provide a greater evidence base around the State's role in supporting housing supply and how best to leverage that role going forward in the context of significant growth in urban populations and broader objectives for sustainable development, compact growth and climate mitigation goals.

This paper is set out in sections as follows:

- **Section 1** explores trends in one-off housing planning permissions, commencements and completions over the last decade.
- **Section 2** examines financing options and State supports available to those wishing to purchase, self-build or renovate a one-off housing unit.

[1] The first rural development policy framework was the 1997 "Sustainable Development: A Strategy for Ireland", followed by the 2002 'National Spatial Strategy (NSS)' which ensured that rural communities are facilitated in the planning system.

- **Section 3** presents different household profiles to demonstrate the various State supports available to different households which support one-off housing in Ireland.
- The **Conclusion** draws together key insights and findings for further policy consideration.

2. Trends and Characteristics of One-Off Housing

This section examines trends in urban and rural populations, the evolution of planning permissions, commencements and completions of one-off housing in Ireland and their regional distribution, comparing these trends to higher density housing developments.

i) Population and One-off Housing Stock

Ireland's population is growing, with an overall increase of 535,000 persons (+12%) since 2011 (CSO Census 2022), however this growth has been much more pronounced in more urban, eastern regions of the country. See **Table 1**.

According to Census 2016 data, the urban based population in Ireland grew by c.139k persons (5%) since 2011, while Ireland's rural based population had declined by 2% over this five year period. Further divergence in urban/rural populations have occurred according to the latest Census 2022 data, with the urban based population increasing by 21% since 2016 while rural based populations declined by 13% since 2016.

Table 1: Rural and Urban Population, 2011-2022

Population (Census)	2011	2016	2022[2]	*Change (from 2011)*	*% Change (from 2011)*
Urban	**2.85 m**	**2.99 m**	**3.63 m**	*+780k*	*+27%*
Rural	**1.78 m**	**1.74 m**	**1.51 m**	*-270k*	*-15%*
Total	**4.63 m**	**4.73 m**	**5.14**	*+510k*	*+11%*

Source: CSO Census population databank

According to latest available data from 2016 shows in **Table 2**, there were almost 443,000 one-off housing units in Ireland, representing 22% of the total housing stock, while comprising a significant proportion of total housing stock at 36%/37% in the Border and West regions. Dublin has the lowest number of one-off housing units with just under 5,000 (1%) one-off housing units in 2016. The highest

[2] Census data for 2016 explicitly stated the Irish rural-urban population split. Census data for 2022 gives no indication for rural population metrics. Rural figures for 2022 has been deduced by subtracting the total urban population (https://data.cso.ie/table/F1015) from the total population (https://data.cso.ie/table/FY003B). This calculation is based on a methodology used by the CSO prior (https://data.cso.ie/table/E2004).

number of one-off housing units was found in the West region at almost 78,000 (18%), closely followed by the South-West region with almost 76,000 (17%) one-off housing units.

One-off housing tends to be located in more remote rural locations where there is greater land availability, although it can be located in rural areas under urban influence around main urban centres. Similarly, one-off housing can also exist within settlements. In many regions, up to 70% of one-off housing are located in rural areas, and to a lesser extent in the South-West region (49% located in rural areas) and in Dublin (47%), although this likely relates to the proportionately lower quantum of one-off housing overall in these regions.

Table 2: Summary of One-off Housing Stock by Region, 2016

No. of One-off Housing Units	Border	West	Mid-West	South-East	South-West	Mid-East	Midlands	Dublin	Total
2016	70,050	77,872	64,600	55,481	75,707	55,305	38,913	4,741	**442,669**
Percentage Share within Rural Areas	*73%*	*58%*	*71%*	*70%*	*49%*	*68%*	*81%*	*47%*	**72%**
Percentage Share of Total Housing Stock	*36%*	*37%*	*31%*	*30%*	*25%*	*22%*	*33%*	*5%*	**22%**

Source: CSO databank Note: For the purposes of consistent comparison across different datasets, individual counties are categorised into NUTS 3[3] regions in graphs/figures throughout this document.

ii) Planning Permissions

The total number of units with planning permission granted over the last decade was almost 310,000 units (134,000 apartments; 176,000 housing units) spurred by the recovery of the construction sector and coupled with a growing demand for accommodation.

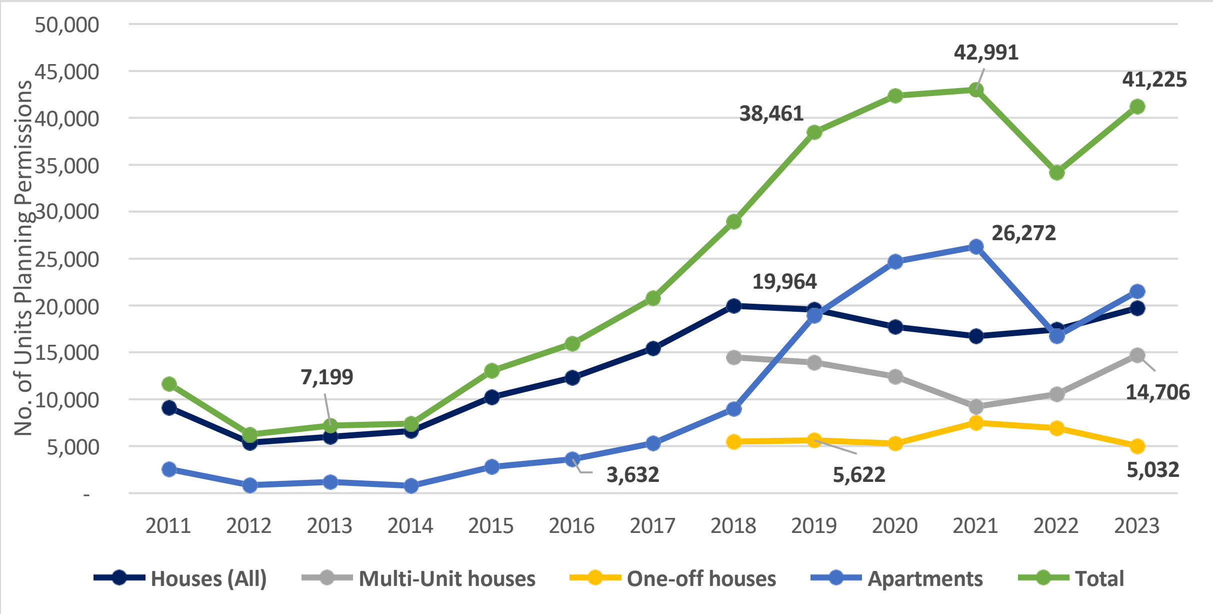
In 2011, the total number of units with planning permission across both rural and urban areas was 11,645 units, and by 2023 this figure grew almost four fold to 41,225 units with planning permission. This peaked in 2021 at almost 43,000 units as seen in **Figure 1**. From 2011 to 2017, the growth in planning permissions was driven predominately by housing developments (both scheme and one-off housing) and from 2018 onwards this growth has been driven by planning permissions for apartments, which in 2021 constituted over 60% of total planning permissions. This growth is likely a result of the introduction of Strategic Housing Developments (replaced now by Large Scale Residential

[3] The NUTS 3 regions are broken down as follows: West (Galway, Mayo, Roscommon); Border (Donegal, Sligo, Leitrim, Cavan, Monaghan); Mid-West (Clare, Tipperary, Limerick); South East (Waterford, Kilkenny, Carlow, Wexford); South-West (Cork, Kerry); Dublin (Dublin); Mid-East (Wicklow, Kildare, Meath, Louth); Midlands (Longford, Westmeath, Offaly, Laois).

Developments) which streamlined the planning approval process for large scale, high density developments. In 2022, apartments constituted 49% of total planning permissions in 2022, and 52% in 2023.

Planning permission data for one-off housing is only available since 2018, whereby 5,481 one-off housing units were granted planning permission which has decreased marginally to 5,032 units in 2023 – a 9% reduction. Planning permission for one-off housing units in 2023 represented around 12% of the total planning permissions granted that year. The equivalent proportion in 2018 was 19%.

Figure 1: Housing Type & Units for Planning Permissions Granted, 2011 – 2023



Source: CSO planning permission databank

Figure 2 below highlights the regional breakdown of one-off planning permissions granted across the different regions in Ireland[4].

In proportionate terms, planning permission for one-off housing units in Ireland varies considerably, making up 17% to the total in the South-West, 16% in the Border and 15% in the West relative to only 6% of planning permissions in Dublin and 9% in the Midlands.

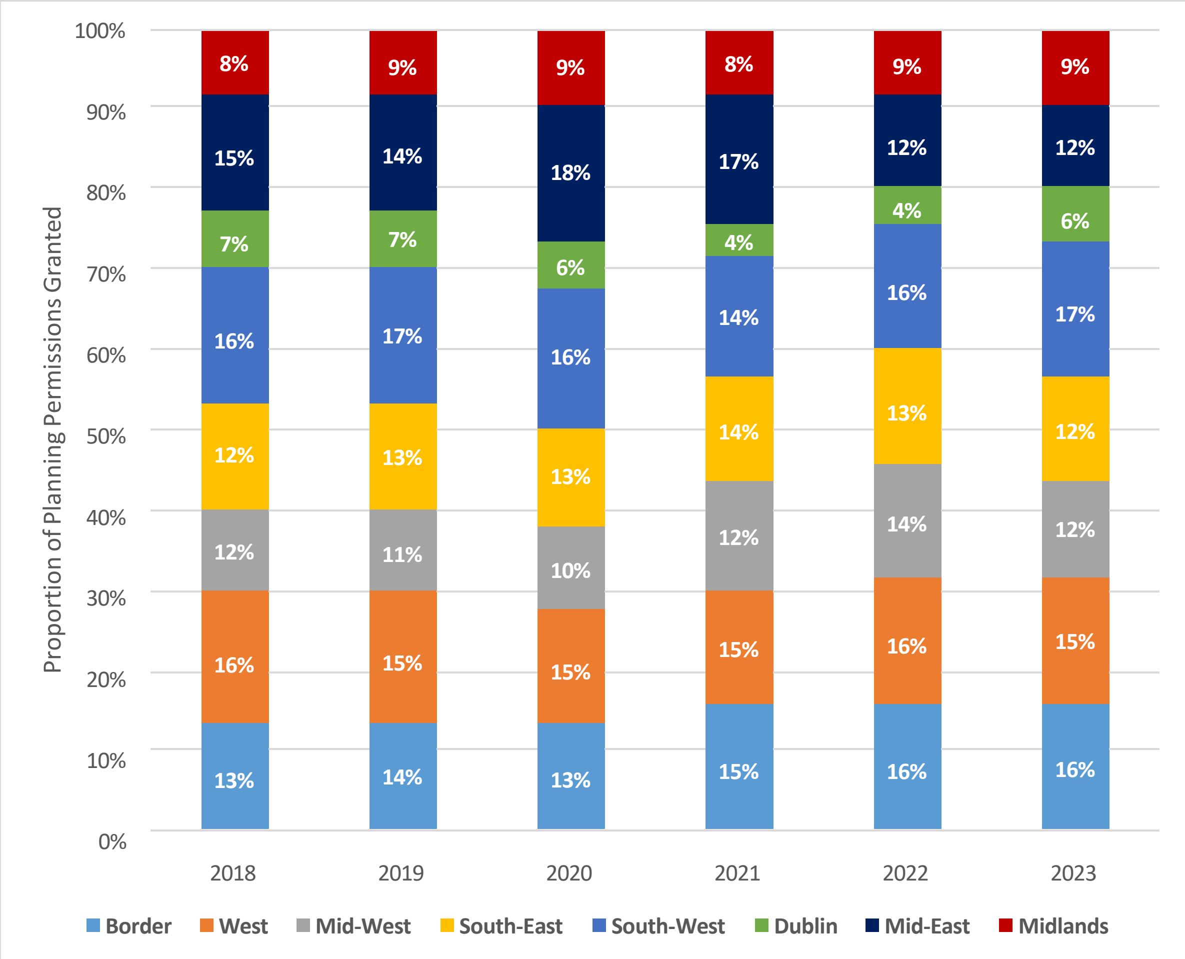
In absolute terms, some regions have seen growth in the number of one-off housing planning permissions, offset with reductions in other regions resulting in relatively stable levels overall since 2018. The largest region that saw a decline in the number of one-off planning permissions was Dublin,

[4] Planning permission data is based on regional classifications used by Eurostat. For the purposes of consistency and comparison between multiple dataset sources (i.e., CSO and DHLGH), this data has been categorised into NUTS3 Regional categories.

with these permissions falling 28% since 2018, with the strong growth in Dublin planning permissions being driven by higher density multi-unit housing and apartment developments.

Region's that saw the number of one-off housing planning permissions grow have also not been equally distributed, with the Border region seeing the highest growth with increases of 13% since 2018, compared to a more modest increase of less than 1% in the Midlands.

Figure 2: Share of One-off Housing Unit Planning Permissions by Region, 2018-2023



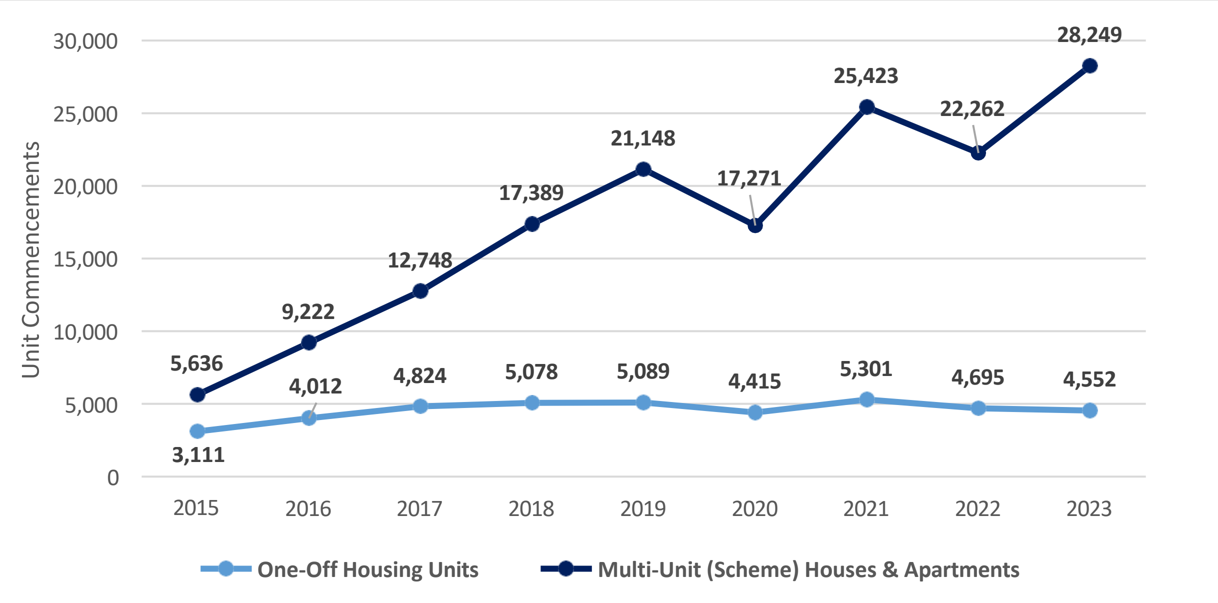
Source: CSO planning permission databank

iii) Commencements of One-off Housing Units

Between 2015 and 2023, over 200,000 units were commenced in Ireland (159,000 multi-unit (scheme) houses and apartments; 41,000 one-off units). The number of one-off housing units commencing each year has increased by 46% since 2015, peaking at 5,089 units commence in 2019 and reducing somewhat with 4,500 commencing in 2023. However, generally between 4k - 5k one-off units are commenced annually as seen in **Figure 3**.

More scaled developments (scheme houses and apartments) have grown at a much faster pace since 2015, with over 28,000 commencements of multi-unit houses and apartments in 2023, over six times the number of one-off housing commencements.

Figure 3: Number of Commencements by Housing Type, 2015– 2023



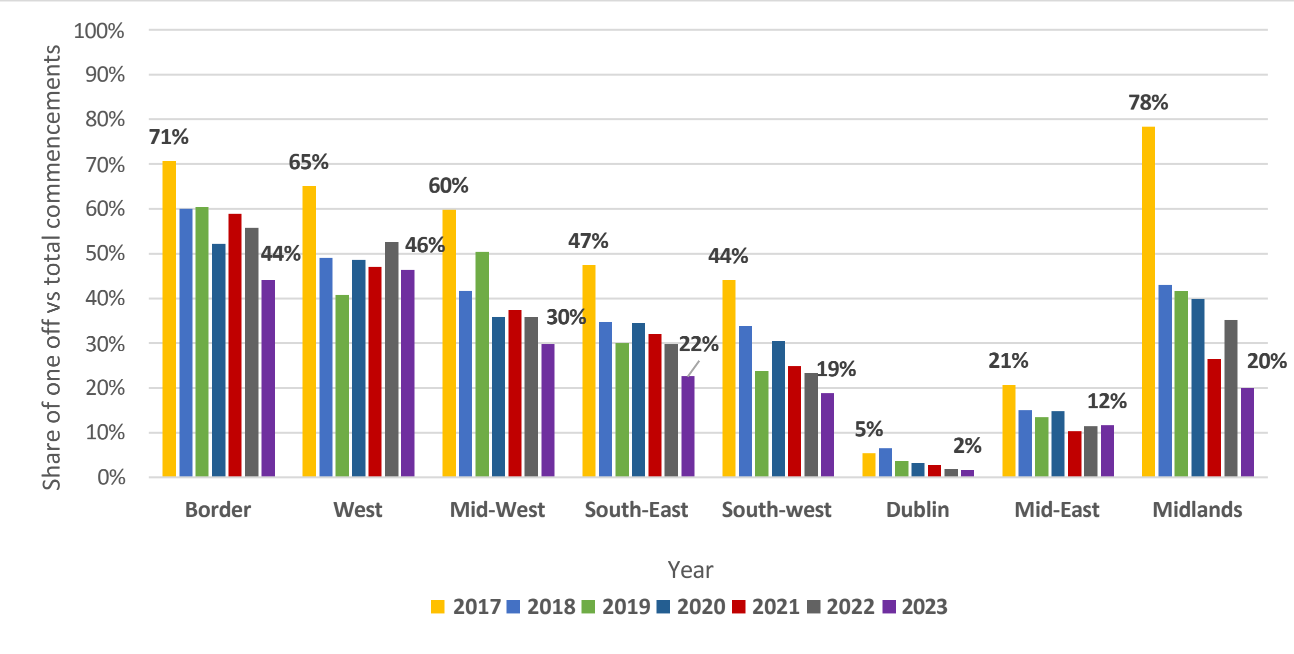
Source: DHLGH BCMS commencement notices

As one may expect, commencements in one-off housing units follow a similar pattern to planning permissions with the West and South-West regions having the highest number, followed by the Mid-East and Border. See **Figure 11** in **Appendix B** for regional breakdown of one off unit commencements. Unsurprisingly, most of these regions are similarly represented in relation to the proportion of one-off housing in planning permissions.

The extent to which one-off housing contributes to new housing commencements over time is examined across the regions as shown in **Figure 4.** As the overall number of commencements has grown in recent years, the proportion contributed by one-off housing have been declining. For example, in the Midlands 78% of commencements were one-off units, and in 2023 20% of commencements were one-off housing units. This shift reflecting the significant growth in delivery of more scaled housing (scheme houses and apartments) across all regions as one-off delivery reduces as a share of delivery.

However, in the certain regions like the West and Border region, one-off housing continue to account for a large proportion of commencements, representing 46% and 44% of the total commencements in 2023, respectively. Comparatively in the Mid-East and Dublin regions, one-off housing commencements accounted for just 12% and 2% respectively in 2023.

Figure 4: Share of One-off Housing Commencements by Region, 2017-2023.

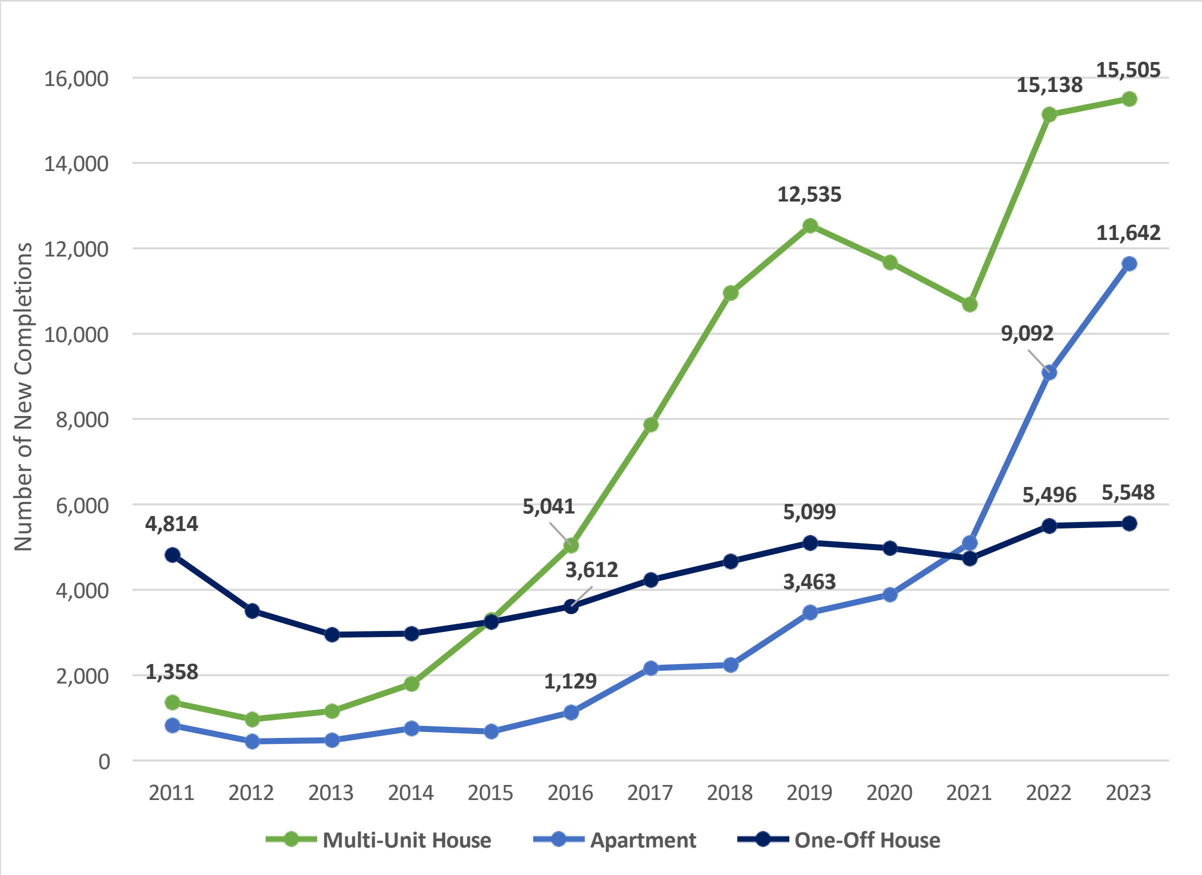


Source: DHLGH Commencements

iii) New Completions of One-off Housing Units

The collapse of the construction sector in 2008 had significant and enduring impacts on the housing market particularly on new supply. Completions of large, higher density developments were especially affected and influenced to a much greater extent by the macroeconomic conditions and the very low availability of development finance during this period. Between 2011 and 2015, just 11,700 multi-unit housing units and apartments were completed while a total of 17,500 one-off housing units were completed over this period, making up 60% of all new delivery in Ireland over these 5 years.

Figure 5: Number of New Completions by Dwelling Type, 2011 - 2023



Source: CSO New Dwelling Completions data

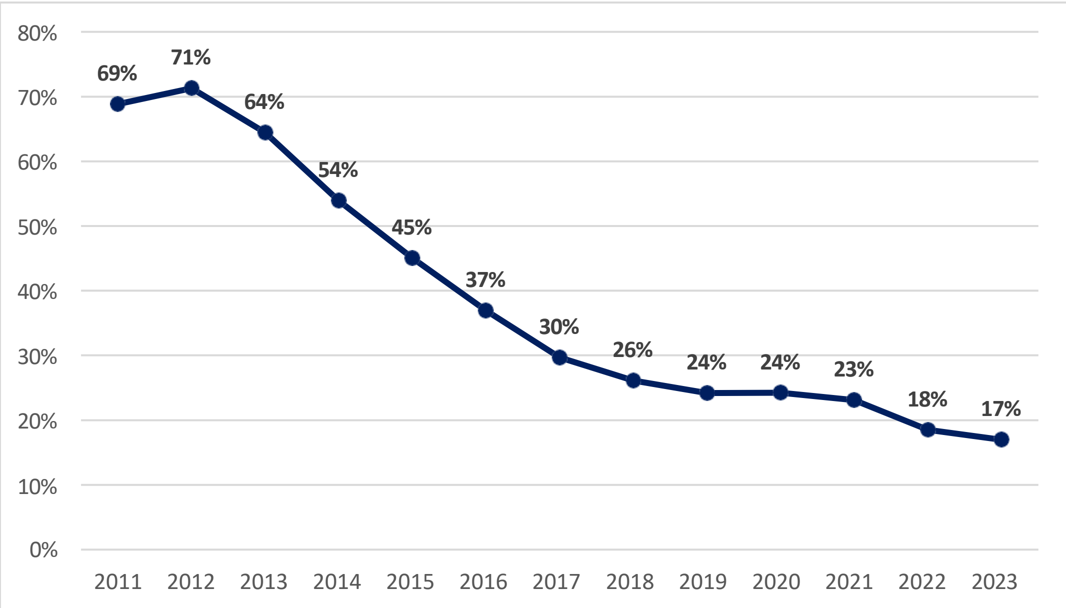
From 2016 onwards with the recovery of the Irish economy and the construction sector, there was a steady ramp up in the number of new unit completions. This activity was driven predominately by multi-unit housing units and from 2018 onwards from a growth in new apartment completions. The year 2021 represents the first year since the data records began (2011) in which the number of apartment completions surpassed the number of one-off housing completions given year, which alone highlights the prevalence and significance of one-off housing in Ireland. In total between 2011 and 2023, approximately 196,000 new units were completed which comprised of roughly 56,000 one-off houses (29%), 98,000 multi-unit houses (50%) and 42,000 apartments (21%). See **Figure 5** above.

It is acknowledged that planning permissions hold for a five-year period (larger SHD projects obtaining planning permissions for a 10-year period) and there are substantial time differences between the granting of a planning permission, commencement and then completion of the unit depending on the type of housing unit and its financing and delivery structure, with higher density development typically taking much longer to complete than a one-off housing unit. Taking high level estimates using the available data between 2018 and 2023, it would appear that generally a one-off housing unit with planning permission has a greater tendency to get to completion stage compared to higher density housing.

Over the period 2018 and 2023, there were 35,850 one-off housing units with planning permissions and within this period 30,520 one-off units were completed - approximately 85%. Comparatively, there were 192,314 planning permissions for multi-unit housing/apartments between 2018 and 2023 and 111,908 multi-unit housing/apartments were completed within this same time frame – approximately 58%. However, it should be caveated that further detailed analysis and improved data availability would be required to clarify any potential relationship, factoring in varying time scales for completions of different projects while also taking into account the impact of recent developments such as the impact of pandemic lockdowns rising inflation, and interest rate changes.

As discussed above, the growth in larger higher density unit completions has meant the share of one-off housing as a proportion of total housing completions has decreased substantially over the last decade as shown in **Figure 6**. This is despite the number of completions for one-off housing units staying relatively constant year on year.

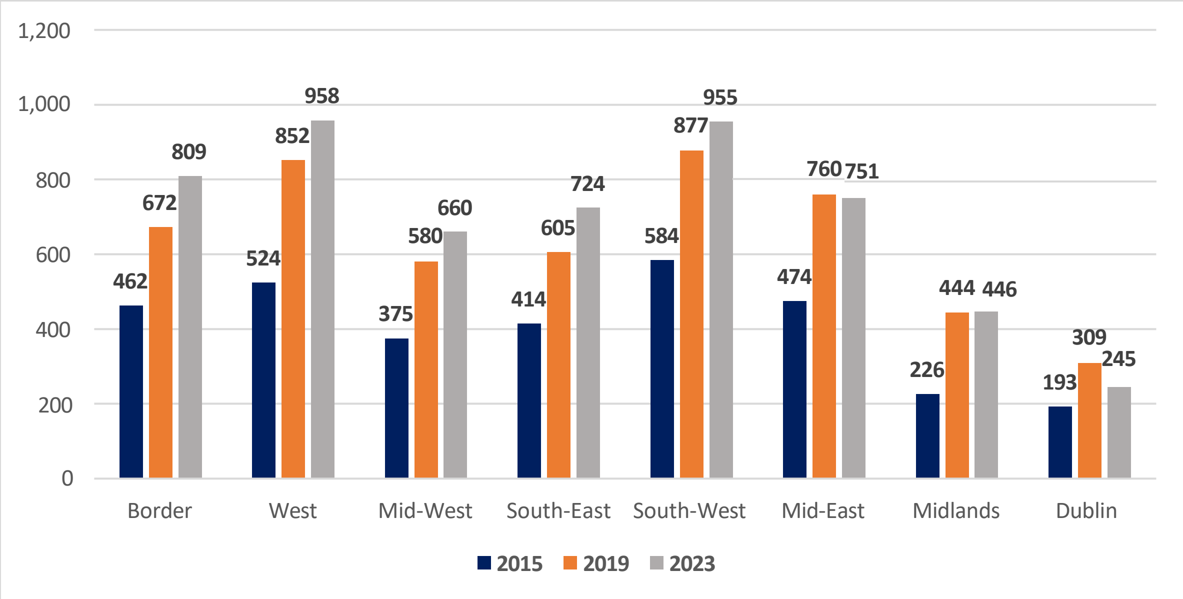
Figure 6: Share of One-off Housing Completions, 2011-2023



Source: CSO Housing Completions data

The supply of new one-off units has consistently delivered new units across regions over the last decade. **Figure 7** shows the West and South-West region have continued to deliver the largest number of new one-off housing completions, with 958 of these units completed in the Western region in 2023 followed closely by the South-West region with 955 one-off units.

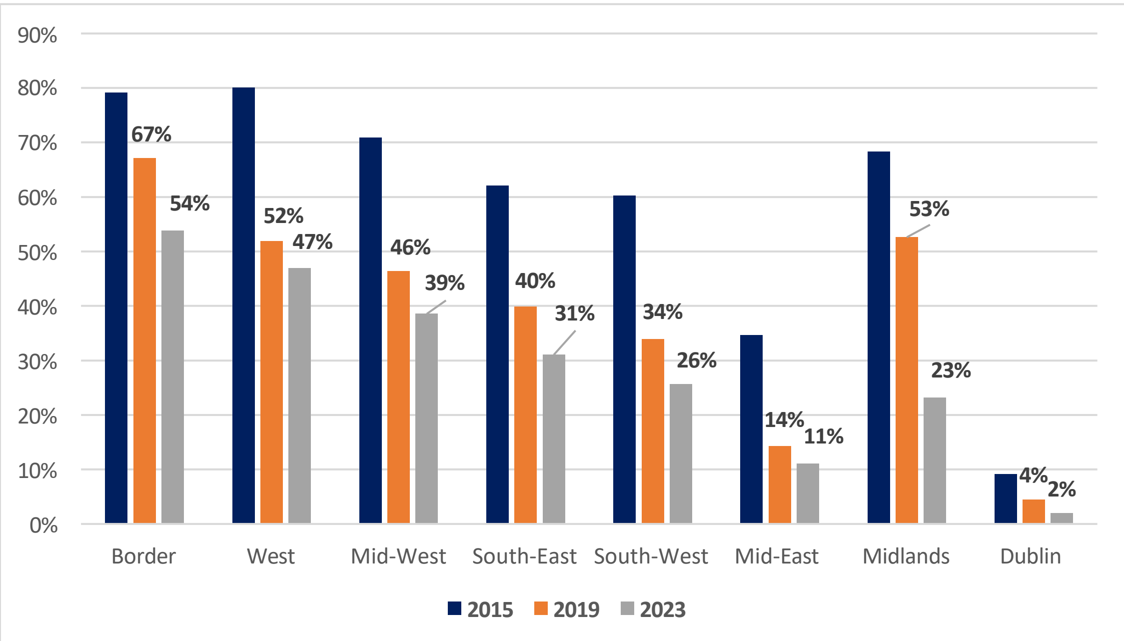
Figure 7: One-off Housing Completions by Region, 2015 vs 2023



Source: CSO completions data

The number of one-off housing completions in any given year as a share of total completions in a region shows that one-off housing remains a very important delivery stream in certain regions and likely in more rural areas where population decline and aging are challenging the sustainability of these communities. As shown in **Figure 8** below, one-off housing accounts for between 30 -40% of all new delivery in the South-East and Mid-West region, and can account for up to 50% or more of all new delivery in the West and Border regions highlighting the varying role this delivery plays geographically.

Figure 8: One-Off Housing Completions as Share of Total Completions by Region, 2015 - 2023



Source: CSO completions data

iv) Average Dwelling Size

In comparing housing typologies, fundamental differences between housing units can be driven by household preferences, the housing market and building regulations which can determine the design, structural composition and standards required in order for the unit to be granted permission to be built. Apartment standards set by the DHLGH under planning guidance ("*Sustainable Urban Housing Design Standards*", 2022) set out the minimum size requirements for apartments in Ireland which are required to be a minimum of 73 square metres (sqm) (2 bed unit[5]). For more traditional housing units, there is no minimum size requirements although DHLGH issue best practice guidance on quality residential housing ("*Design Manual for Quality Housing*", 2022) which suggests a minimum size of 80 sqm (2 bed unit[6]).

Larger differences in unit size emerge when comparing the average size of dwellings actually built in Ireland by housing type. In 2023, the average size of a one-off unit was approximately 220 sqm which is three times the size of an average apartment unit (72 sqm), and almost twice the size of a multi-unit house (scheme housing) at 117 sqm. See **Table 3** below.

Table 3: Average Floor Area per Unit (sqm) by Housing Type, 2018 – 2023

Average Size (sqm)	2018	2019	2020	2021	2022	2023	Change (sqm)
Multi Housing Unit	**127**	**123**	**120**	**116**	**118**	**117**	*-10*
Apartment Unit	**83**	**83**	**80**	**78**	**73**	**72**	*-11*
One – Off House	**230**	**230**	**227**	**226**	**225**	**220**	*-10*

Source: CSO Average Dwelling Size New Completions data.

The size of a dwelling is one of many factors that determine land and development costs, which influence the viability of a project to completion. As development costs continue to rise, headship

[5] Minimum size for an apartment Studio unit is 40 sqm, a one bed is 45 sqm, 2 bed unit is 73 sqm and 3 bed unit is 90 sqm. However, these standards should not be applied in a way that enables development to barely meet minimum internal standards. It is a requirement that the majority of all apartments in a proposed scheme of 100 units or more must exceed the minimum floor area standard by at least 10%.

[6] The suggested minimum sizes for traditional housing units is outlined in the quality design manual and indicates that for a 2 bed/2 storey housing unit a minimum size of 80sqm is required, for a 3 bed, 2 storey unit the minimum size is 100sqm, for a 4 bed, 2 storey unit the minimum size is 110 sqm. Actual unit size requirements will vary depending on the number of persons expected to live in the unit and the number of storeys.

rates and family size evolve, and with an increased focus on delivering compact growth, the average size of large high density developments have been on a downward trend. Since 2018, the average size of a multi-housing unit (scheme house), one-off housing and apartment units have all decreased by between 10sqm and 11sqm, respectively.

While the larger average unit size against minimum sizes for housing units may be explained by demographics, the large variances between housing typology highlight the propensity for households who self-build their home to build larger units.

3. One-off Housing – Financing and State Supports

This section explores the commercial financing and State supports available to fund the development of one-off housing units in Ireland which includes self-build units, the purchase of existing one-off units, and also includes supports which facilitate bringing back into the supply existing one-off housing which have fallen into long term vacancy or dereliction.

The State supports examined are those currently available as of April 2024, which include longstanding established statutory schemes, pilot initiatives operating on an administrative basis as well as temporary, time-limited interventions.

A summary of all the available State supports for one-off housing units is available in **Appendix A**.

i) Commercial Mortgage Lending

Bank mortgage financing for prospective homeowners is the primary source of funding to support the purchase of new, second-hand homes or to self-build home. Since 2018, a total of c.213,000 commercial bank mortgages were issued to borrowers up to end 2022, with the number of mortgages growing each year reflecting the robust activity in the housing market and strong demand for homeownership. In 2022, there were almost 53,000 mortgages issued compared to 39,500 mortgages issued in 2018[7]. The total number of property purchases by households over this period (2018-2022) was over 267,000, this suggests that a very high proportion of households (c.80%) purchased either a new or existing property with the support of a commercial mortgage[8].

Growing house prices and development costs have been reflected in the average loan size and property values for first-time buyers. In 2018, the average loan size for a first time buyer was €224,000 against an average property value of €284,000. In 2022, the average loan size for a first time buyer was €269,000 (+€45k or 20%) and the average property value was €339,000, an increase of €55k, or 19%.

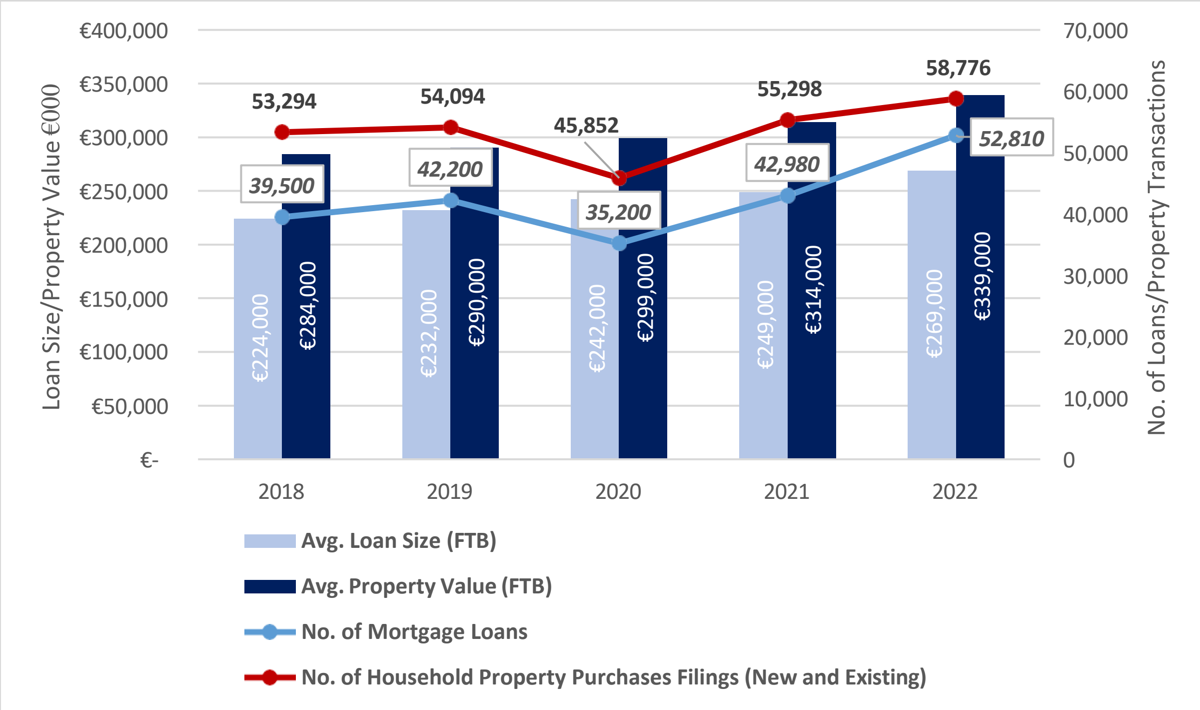
The growth in house prices against more muted wage growth have resulted in growing affordability constraints for certain cohorts. In response to these affordability constraints, the Central Bank of Ireland (as of 1 January 2023) changed the prudential rules for mortgage lending, allowing commercial banks to offer loans up to four times the income of first time-buyers, an increase from the previous

[7] This figure from Central Bank also accounts switcher mortgages and top-ups. According to the Banking and Payments Federation, 36,800 mortgages for home purchase were issued (i.e., inclusive of first-time buyer, second and subsequent time buyers and buy-to-let). Their data is available at: https://bpfi.ie/publications/mortgage-drawdowns-q4-2023/.

[8] The data available is not granular enough to identify which mortgages issued relate to a property transaction in any given year, relevant caveats apply.

multiplier of 3.5 times gross annual income. These changes have allowed borrowers much greater borrowing capacity to fund homes as house prices grow.

Figure 9: Mortgage Loan Activity and Number of Household Property Transactions, 2018-2022



Source*: Central Bank of Ireland – New Mortgage Lending Data; CSO Property Transactions Data*

ii) Local Authority Home Loan (LAHL)

As highlighted above, the vast majority of households in Ireland use commercial mortgage lending to support their home purchase. However, in recent years a number of alternative borrowing options and affordability supports have been introduced by Government to support first time buyers purchase a home or to facilitate these households self-building a home.

The current LA loan product is the Local Authority Home Loan (LAHL), succeeding the former Rebuilding Ireland Home Loan (RIHL)[9] which was introduced in February 2018. The LAHL is a Government-backed mortgage scheme for creditworthy first-time buyers, available through LA's for applicants who have been unable to secure sufficient borrowing credit from a commercial lender. Income limits apply (max income of €70,000[10] for a single applicant; €85,000 for joint applicants).

The scheme provides fixed interest 30 year mortgages. A debt service to net disposable income limit of 35% applies, which for many borrowers allows them to borrow more than the maximum 4 times

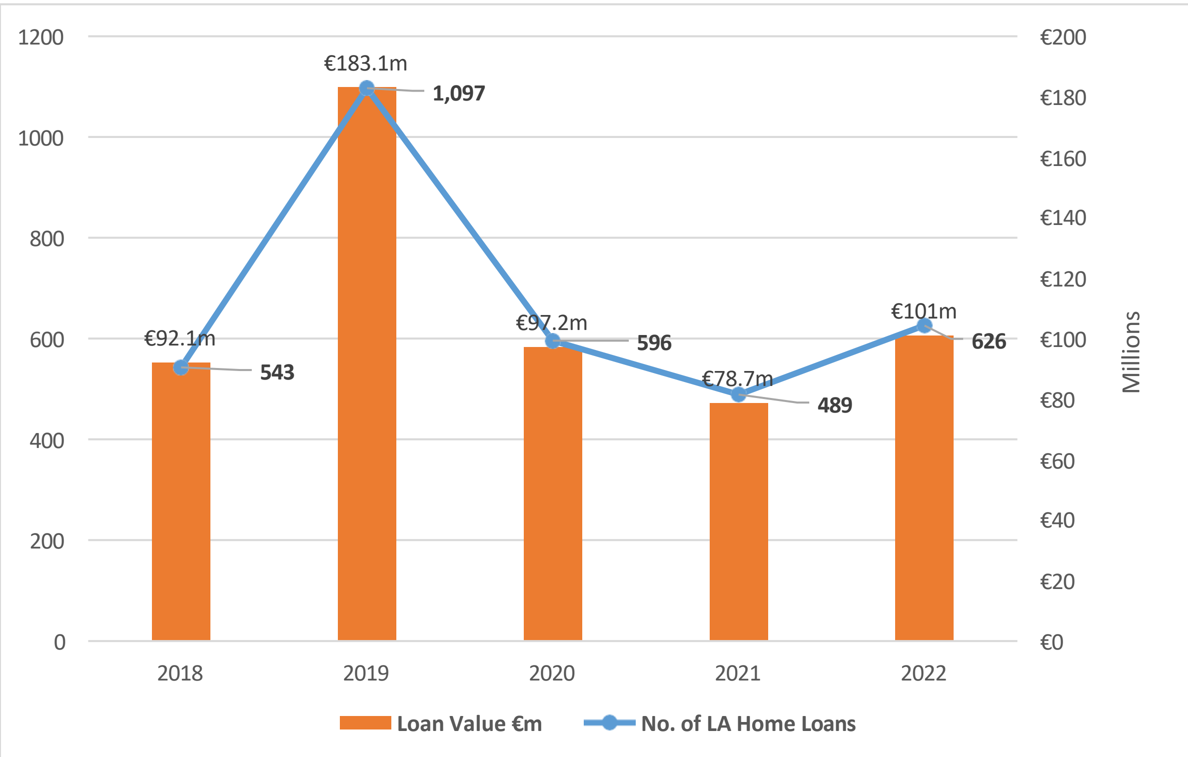
[9] The LA lending scheme is financed through the Housing Finance Agency (HFA).
[10] The income limits were increased in March 2023 from €50,000 to €70,000 for a single applicant, and from €75,000 to €85,000 for joint applicants.

gross income available under commercial banks. This mortgage can be used for the purchase of a new unit, second hand property or to self-build a home however the majority of loan drawdowns are for second hand homes.

Maximum price caps apply with a maximum eligible price of €360,000 in Dublin, Kildare, Wicklow; €330,000 in Cork, Galway, Louth, Meath; €300,000 in Clare, Kilkenny, Limerick, Waterford, Westmeath, Wexford; and €275,000 in Carlow, Cavan, Donegal, Kerry, Laois, Leitrim, Longford, Mayo, Monaghan, Offaly, Roscommon, Sligo, Tipperary.

As shown in **Figure 9**, between 2018 to end 2022 there have been over 3,350 LAHL and RIHL loans drawn down with a collective loan book value of over €552m. The highest number of loan drawdowns was in 2019 at 1,097 loans drawn down with an average loan drawdown of €167,000. However, since 2019 the number of RIHL and LAHL loan drawdowns have reduced and have stayed relatively stable at c.500 per year.

Figure 10: RIHL & LAHL Loan Activity, 2018 - 2022 – Total Drawdown(s)



Source: DHLGH RIHL/LAHL administrative data[11]

[11] Data can be found on DHLGH website here: https://www.gov.ie/en/collection/42d2f-local-authority-loan-activity/.

In November 2023, the Government announced a commitment to extend the LAHL scheme to households seeking to finance the purchase and renovation of derelict/non-habitable properties, to support qualifying households to renovate and bring these homes back into the housing supply. This financing can act in complement to the Vacant Property Refurbishment Grant subject to eligibility. The LAHL loan will cover the amount needed to fund renovations, subject to the scheme eligibility assessment. It is expected this extension will be implemented by Q2 2024.

iii) Help to Buy Scheme

While some of the Governments recently introduced affordability supports are targeted to lower/middle earner prospective homebuyers, a number of State supports are more broad based and available to recipients irrespective of income or prospective housing type, meaning they are also available to those wishing to self-build or purchase a one-off housing unit.

The Help to Buy (HTB) introduced in 2017[12] is a Government incentive scheme, which supports eligible first-time buyers obtain a deposit to purchase or self-build a new house or apartment for a maximum price of €500,000. The maximum HTB incentive available to claim is up to €30,000 or 10% of the purchase value of a new home or of the approved valuation of the property, in the case of self-builds. This means that in order for eligible self-build applicants to claim the maximum amount the value of the home must be €300,000 or more. There is no income limit to be eligible for the scheme with the maximum amount claimed determined by the amount of income tax paid in previous tax years. This means those in higher income tax brackets are likely to benefit more under than scheme than those paying less income tax.

Since the schemes' introduction in 2016 up to February 2024, a total of 46,101 homebuyers have benefitted from HTB. Of these, 11,417 claims were for self-builds units, 25% of the total HTB claim volume. Comparing against the number of new one-off completions between 2016 and 2023 it demonstrates that approximately 30% of these units benefitted from HTB. See **Table 4** below.

Of these self-builds that received HTB, 50% (5,654 claimants) received the highest potential claim ranging between €20,000 and less than €30,000, 43% (4,864 claimants) receiving between €10,000 and €19,999. Just 899 claimants received less than €10,000, representing 8% of total claimants.[13].

[12] In July 2020, changes were made to the HTB Scheme to increase the maximum amount available from €20,000 to €30,000, renamed as Enhanced Help to Buy Scheme. In Budget 2023, the scheme was further extended until 31 December 2024. In Budget 2024, the Enhanced Help to Buy was extended to 31 December 2025.

[13] These HTB monthly statistical reports include applications and claims by build type and amount. The figures are considered as provisional and may be revised. Their data can be found here: https://www.revenue.ie/en/corporate/documents/statistics/tax-expenditures/help-to-buy-stats.pdf

Table 4: Distributional Breakdown of HTB Claims by Amount, 2016 – February, 2024 (inclusive)

HTB Amount Claimed	Number of Claims	*% Share*	Self-Build Claims	*% Share*
€0 - €9,999	**3,529**	*8%*	**899**	*8%*
€10,000 - €19,999	**18,414**	*40%*	**4,864**	*43%*
€20,000 - €30,000	**24,158**	*52%*	**5,654**	*50%*
Total Claims	**46,101**	*100%*	**11,417**	*100%*

Source: Revenue 'Help To Buy (HTB) Annual Statistics'

iv) First Home Shared Equity for Self-Builds

In September 2023, the Minister for Housing, Local Government, and Heritage announced an expanded First Home Shared Equity Scheme (FHSE) which is now eligible for applicants of self-build houses[14].

The FHSE is a €400m affordable housing scheme, with funding provided equally between the Government and the three participating pillar banks i.e. €200m each. The schemes' objective is to deliver affordable housing by supporting eligible first time buyers to bridge a funding gap which enables the purchase of a new home or to self-build a new home delivered by the private market.

The FHS is a shared equity scheme, which means that the Government and participating banks provide up to 30% of the cost of the new home in return for an equity stake in the home, which is linked to the market price of the home. A maximum of 20% is available for households using the FHS in conjunction with the Help to Buy Incentive scheme. Interest service charges are payable annually on the relevant equity stake after 5 years, with the rate payable increasing gradually up to a maximum of 2.85% payable at year 30 onwards. The scheme facilitates an option for households to buy back their equity[15] stake should they wish to do so, although this is only required in cases of households wishing to sale the home or if it is inherited by a new owner.

The First Home Scheme Designated Activity Company (DAC) is responsible for the operation of the First Home Scheme on behalf of all shareholders. The DAC is overseen by a Board, which has representatives of the Department of Housing, Local Government and Heritage, and the three participating banks. The Board is responsible for the oversight of the scheme, including in relation to any changes to the operation.

[14] There have been 18 approvals for self-builds using FHSE in its first quarter of operation.

[15] The First Home Scheme DAC will be entitled to redeem its equity in clearly defined cases such as the sale of the home, its inheritance by a new owner, or if it ceases to be the owner's principal private residence, including any outstanding charges.

Eligible properties are subject to maximum price limits. Under the current governance arrangements, the Board have the authority to make reforms to the schemes eligibility which affects how the funding allocated benefits households and household preferences, as well as to review the price ceilings thresholds at 6 month intervals. Three price reviews have taken place to date, which have resulted in three increases to the FHSE price ceilings, with the most recent revised price ceilings coming into effect on 1st January 2024.

The maximum price ceilings for a self-build home are informed by the CSO median prices for new build homes by first time buyers in the area. FHS is eligible for new self-build units with a market value of up to €475,000 in Dublin, Wicklow, and Cork City, €450,000 in Galway City, €425,000 in Galway City and Kildare and Meath, €400,000 in Limerick and Galway County, €375,000 in Limerick, Galway, Louth, Meath, Westmeath, Kilkenny, and Laois, €350,000 in Laois an Waterford and Clare and €325,000 for all other counties. This means that a household who wishes to self-build a home in Mayo with an estimated value of €325,000 would be eligible for up to €97,500 in State funding via equity share towards the development of this property.

v) Temporary Development Levy Waiver and Uisce Éireann Rebate

In April 2023, the Government announced a new short-term, time limited measure to facilitate an increased and accelerated commencement of housing with the introduction a temporary waiver of Section 48 development levies and rebating all Uisce Éireann connection charges for all residential properties (apartments, houses, self-build/one-off units – excluding extensions and refurbishments) that commence construction between 25 April 2023 and 24 April 2024 and complete construction by 31 December 2025[16]. Development levies payable are determined by the size of the dwelling and rate determined per sqm/per unit is determined by the relevant LA.

On average, the waiver and rebate has been estimated to result in a combined average benefit of around €12,000 per unit nationally (€6,500 per unit in development levy contributions waived, and €5,500 in Uisce Éireann connection charge rebate), however, these amounts vary depending on the size of the unit and its location as different LA's set different levy rates. For example, the development levy fees would be significantly higher in the Dublin regions compared to those in other LA's.

Based on the 2022 average one-off housing unit size of 243 sqm, estimates are calculated to demonstrate the potential monetary benefit of the waiver to those self-building a one-off housing unit in 2023. The estimated benefits vary for from €29,365 for self-builds in Fingal, €20,566 for self-builds

[16] Properties seeking an extension and refurbishment are excluded from appropriating. This measure was further extended for a time limited period up to end 2024.

in Kildare, c. €10,400 for self-builds in rural Cork and Limerick to €7,715 in rural Galway. See **Table 5** below.

Table 5: Estimated Value of Temporary Waiver Scheme for One-off Housing Unit

One-off housing unit (based on 243 sqm)	Est. Value of Development Levy Waiver	Est. Value of Uisce Éireann Rebate	Total Est. Value of Waiver(s)/Rebate
Fingal	€23,865	€5,500	**€29,365**
Kildare	€15,066	€5,500	**€20,566**
Wicklow (Rural)	€8,065	€5,500	**€13,565**
Cork County (Rural)	€4,872	€5,500	**€10,372**
Limerick County (Rural)	€4,860	€5,500	**€10,360**
Galway County (Rural)	€2,215	€5,500	**€7,715**
Waterford	€7,040	€5,500	**€12,540**

Source: DHLGH Administrative data and Author's calculations

vi) Croi Conaithe Towns – Vacant Property Refurbishment Grant and Ready to Build Initiative

In response to the Government's commitment to tackle vacancy, a new Vacancy Property Refurbishment Grant pilot scheme was announced in July 2022, providing up to 4,000 grants (initially 2,000 grants were available) to support the renovation of vacant or derelict homes[17] nationally which is in line with the Government's Town Centre First policy.

Nine months after the grant was introduced, the grant levels were increased in April 2023 from a maximum of €30,000 to €50,000 for eligible vacant properties and from €50,000 up to €70,000 for eligible derelict properties. Additionally, the scheme was also expanded to allow vacant/derelict rental properties to qualify on the condition the properties would be RTB registered and used for long term rental accommodation upon completion. The pilot scheme is currently available to vacant/derelict property owners irrespective of income levels or property purchase price, which means both high and low income earners are eligible to benefit as well as households purchasing larger, more expensive properties and those undertaking bespoke renovation works on these units.

There has been strong demand for the scheme since its introduction, with 6,034 applications received by LA's as of December 2023 (3,222 vacant; 2,799 derelict), of which 3,166 have been approved, 343

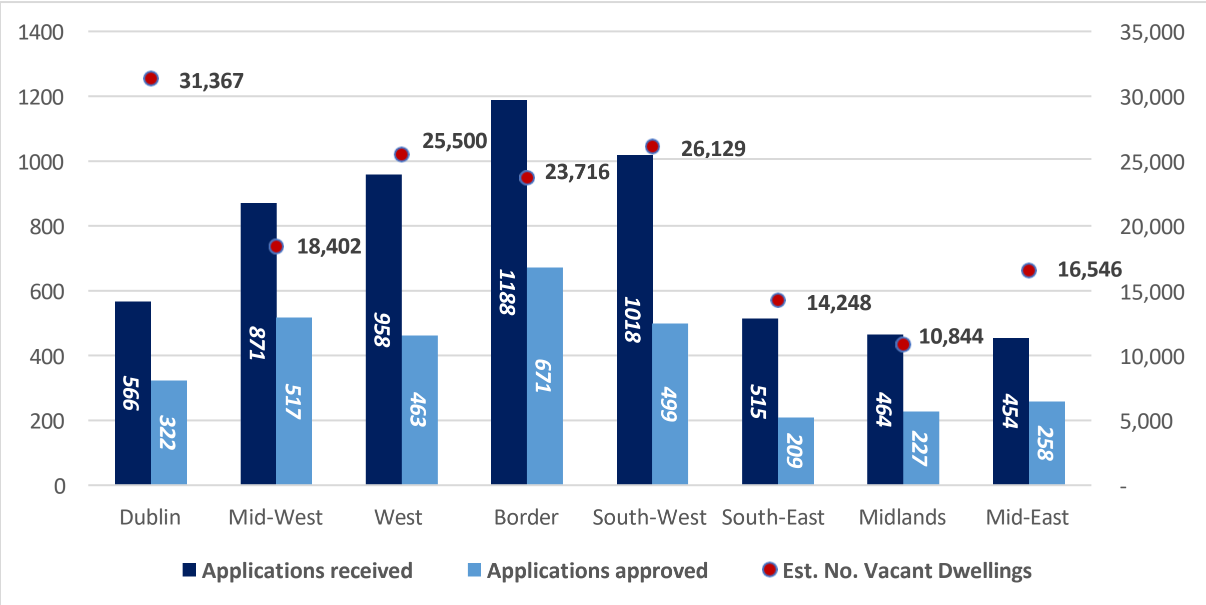
[17] Eligibility for the grant requires meeting certain criteria, including the property being vacant for at least two years, being built before 2008 (1993 prior to May 1, 2023), ownership or intended purchase of the property, and compliance with tax and property tax requirements. Eligible applicants have 13 months to complete the works and submit invoices for eligible reimbursable works to their relevant LA in order to receive the grant.

applications have been rejected, with 100 grants that have been issued following renovation completion. See **Figure 11** below.

The Border, South-West and West regions have the highest amount of applications for the scheme to date, with c.900-1180 applications from each of these regions. Similar volumes of applications were received for Dublin, the South-East, Midlands and Mid-East regions at c.450-560 applications for each of these regions.

Comparing the demand for vacancy grants to the levels of vacancy across the regions there does not appear to be any clear relationship to determining demand, with Dublin having the highest estimated number of vacant dwellings (based on Census 2022 data) and despite this, had one of the lowest levels of grant applications regionally[18].

Figure 11: Vacancy Levels and Grant Applications/Approvals by Region, December 2023



Source: DHLGH Vacancy Refurbishment Grant Data; CSO Census 2022 Preliminary Results

The Ready to Build 'Serviced Sites' initiative was also introduced under the Croí Conaithe Towns umbrella which makes serviced sites in towns and villages available by LA's to potential purchasers to self-build a property. These sites are available to potential buyers at a discounted price on the market value of the site. The level of discount will depend on the level of servicing and costs incurred by the LA's but up to a maximum discount of €30,000 on the market site value.

[18] According to the CSO, vacancy figures are an accurate point in time measure. This number includes dwellings that were vacant for a short period of time. For example, the unit may have been for sale, for rent, undergoing renovation, or the owner may have been in hospital, or a nursing home. As such, short term factors may impact how many would be able to claim the vacant property grant in Dublin.

vii) Sustainability Energy Authority of Ireland (SEAI) Grants

For certain one-off housing units, there are grants available to improve the energy efficiency of the property which are administered by Sustainability Energy Authority of Ireland (SEAI) and funded by the Department of Environment, Climate and Communication (DECC). These grants fall under the following schemes and eligibility varies depending on household income, the age of the property and the existing BER rating. This allows homeowners to choose the best home upgrade option to suit their particular needs.

- **Fully Funded Energy Upgrade**[19] (**Better Energy Warmer Homes Scheme)** – is a scheme for people on low incomes and certain social welfare that provides free energy-efficient upgrades to all types of homes. For each eligible home, an SEAI technical surveyor will determine which upgrades can be installed and funded. These can include Attic insulation and appropriate ventilation; Wall insulation and appropriate ventilation – cavity wall, external wall or dry lining depending on the property; Secondary measures – lagging jackets, draught proofing, energy efficient lighting; and in certain circumstances: heating system replacements, window replacements. The maximum estimated grant value for eligible works covered under the scheme is €15,700 for a one-off housing unit (detached house).

- **National Home Energy Upgrade Scheme (One Stop Shop Service)** [20] is a fully project managed service that provides grant support to private homeowners, private landlords and Approved Housing Bodies that wish to upgrade their homes (built and occupied before 2011) to a BER B2 or better with a 100kWh/m2/year or better improvement on the BER primary energy value. SEAI registered One-Stop-Shops provide an end-to-end service for homeowners. This includes surveying; designing the upgrades; managing the grant process; helping with access to finance; engaging contractors; and quality assurance. The maximum grant amount available is up to €37,850[21] for a one-off housing unit (detached house), with homeowners required to pay the balance of the costs for the upgrade works.
- The **Communities Energy Grant Scheme** is open to pre-2011 homes owned by private homeowners, non-corporate landlords and Approved Housing Bodies carrying out a deep retrofit as part of a community project. The scheme supports cross-sectoral and community-oriented partnership approaches that deliver energy savings to a range of building types including public, commercial and community buildings with a particular focus on using the

[19] Eligible homeowners are for those living in properties built and occupied before 2006, with a BER rating of C or less.
[20] The Sustainable Energy Authority of Ireland (SEAI) administers this grants and a private company managed the energy upgrade works, through companies called One Stop Shops.
[21] The final grant support offering will be dependent on the specific energy efficiency measures installed in a property as part of the retrofit project.

projects to deliver home retrofits. All applications are made to the SEAI by the Community Energy Grant Scheme Project Co-ordinators on behalf of the homeowner or landlord. This scheme provides grants to all types of eligible properties (built and occupied before 2011) to upgrade the energy efficiency of the home to an energy efficiency rating of B2 or above with a 100kWh/m2/year or better improvement on the BER primary energy value.

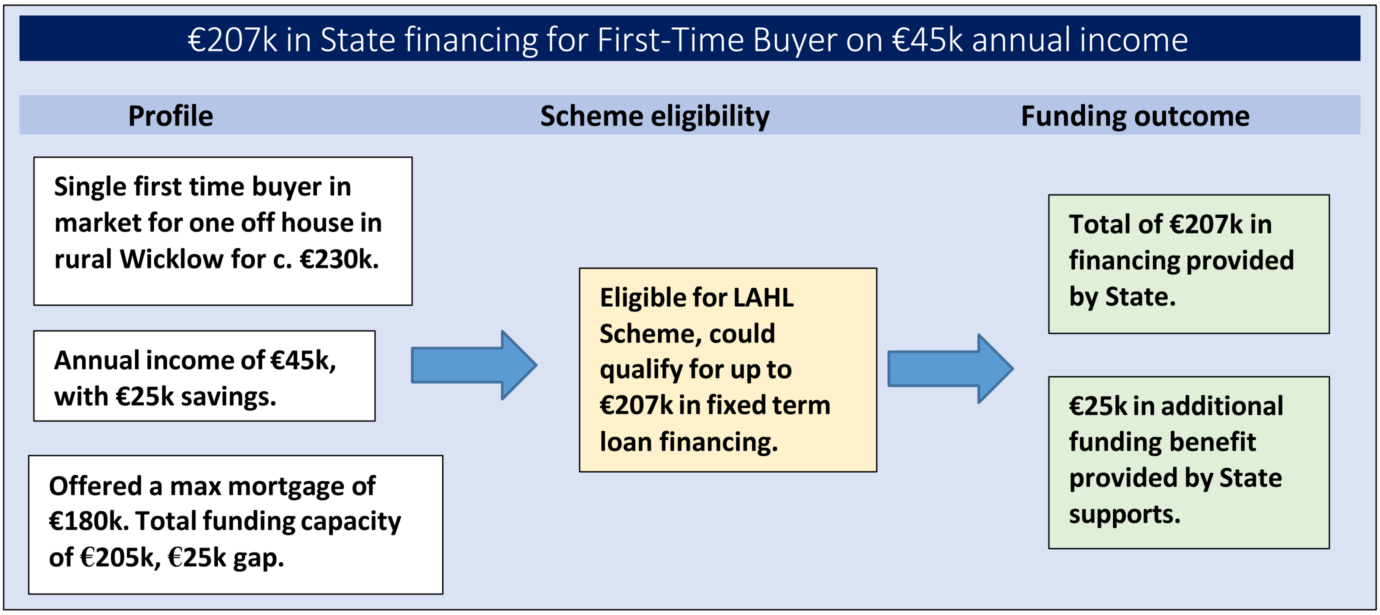
- The **Better Energy Homes Scheme** and **Solar PV Scheme** allows homeowners to take a step-by-step approach or self-manage their retrofit project. For fabric measures - homes must be built and occupied prior to 2011 and for heat pumps/solar thermal - homes must be built and occupied before 2021. Homeowners or private landlords apply for the grants, select energy upgrade measures, select their preferred SEAI registered contractor, manage the project, and pay for the full costs of works and claim the grant afterwards. The measures supported include attic and wall insulation, heating system upgrades and renewable energy technologies.

4. Case Study Household Profiles

In this section, different household profiles are developed for comparative purposes to demonstrate the extent to which different individuals/households may benefit from existing State supports (loans, grants, tax refunds) in self-building or purchasing a one-off housing unit (new, second hand or renovating a vacant/derelict unit) in Ireland. These profiles are for illustrative purposes only to showcase how the State is currently providing funding for one-off housing development in Ireland and how these households benefit in monetary value terms from such State supports, and how additional funding capacity is made available through these supports. To note, these profiles are not intended to be exhaustive.

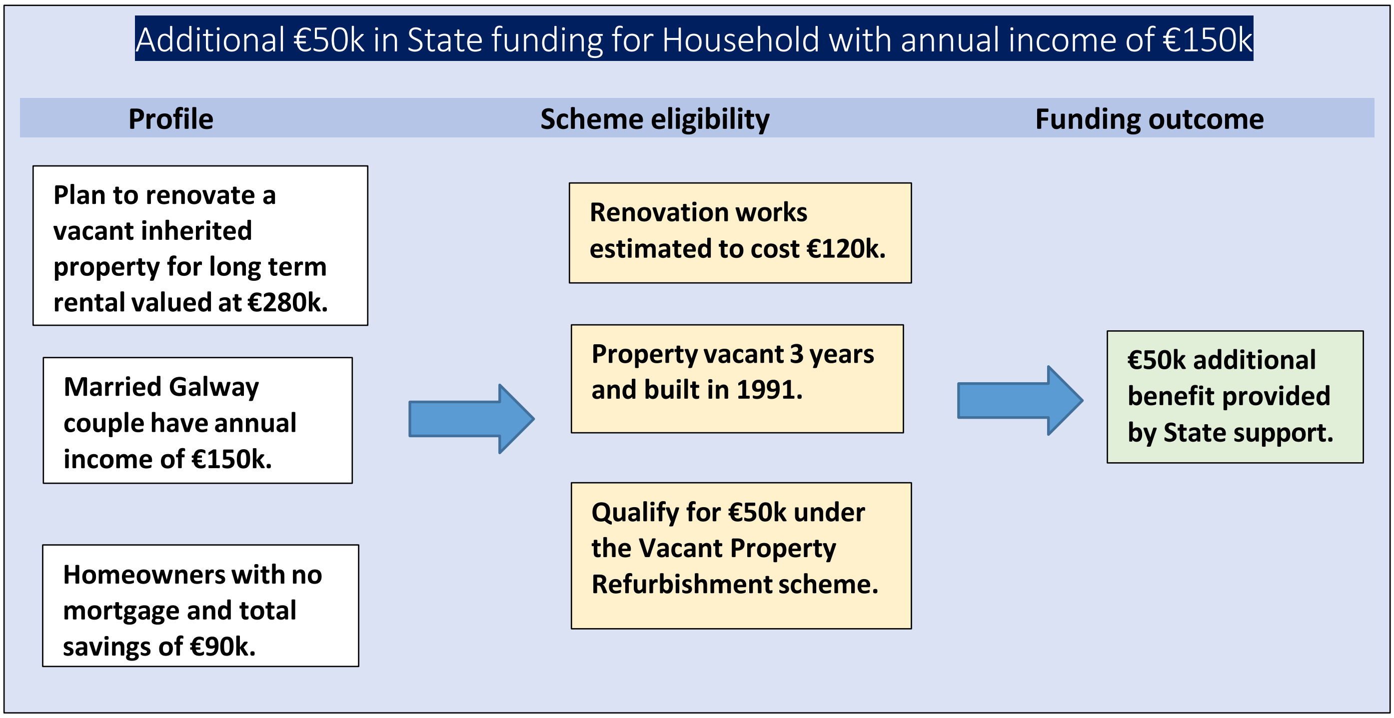
i) Case Study 1

In illustrative case study 1, a single First-Time buyer is seeking to purchase a small existing one-off housing unit within the price range of €230,000 in Wicklow. This individual has an annual gross income of €45,000 and deposit savings of €25,000. The maximum mortgage available to the households €180,000 (4 times €45k), which combined with their households savings equals a total funding capacity of €205,000 which leaves a €25,000 funding gap. The household is eligible for the Local Authority Home Loan as their annual income is less than €70,000 and the property is less than the €360,000 price limit in Wicklow. Subject to the appropriate eligibility assessments being complied with, this household could be eligible for €206,800 in a fixed-term 30 year loan. Combined with existing savings, this would allow the household to have sufficient funding to purchase the unit. The LAHL allows the household to benefit in €25,000 in additional funding capacity that would otherwise not be available to them.



ii) Case Study 2

In illustrative case study 2, an older married couple living in Galway have inherited a property from a family member which has been vacant for 3 years and has no associated liabilities. The couple have a combined gross annual income of €150,000 and have recently paid off the mortgage for their principle private residence. The couple also have combined savings to a value of €90,000. The couple wish to renovate the property for long-term rental and have received costings from the contractors of €120,000 in renovation works, which the couple have capacity to fully fund between savings (€90k) and a loan (€30k). However, the property qualifies for the Vacant Home Property Grant, which based on the specific works being planned for the property, would allow the couple to avail of €50,000 in grant funding towards their renovation costs[22]. This means the couple could cover the renovation costs through €50k in grant funding and a reduced proportion of own funding (€70k). The provision of the grant funding provides a total net benefit of €50,000 to the household.

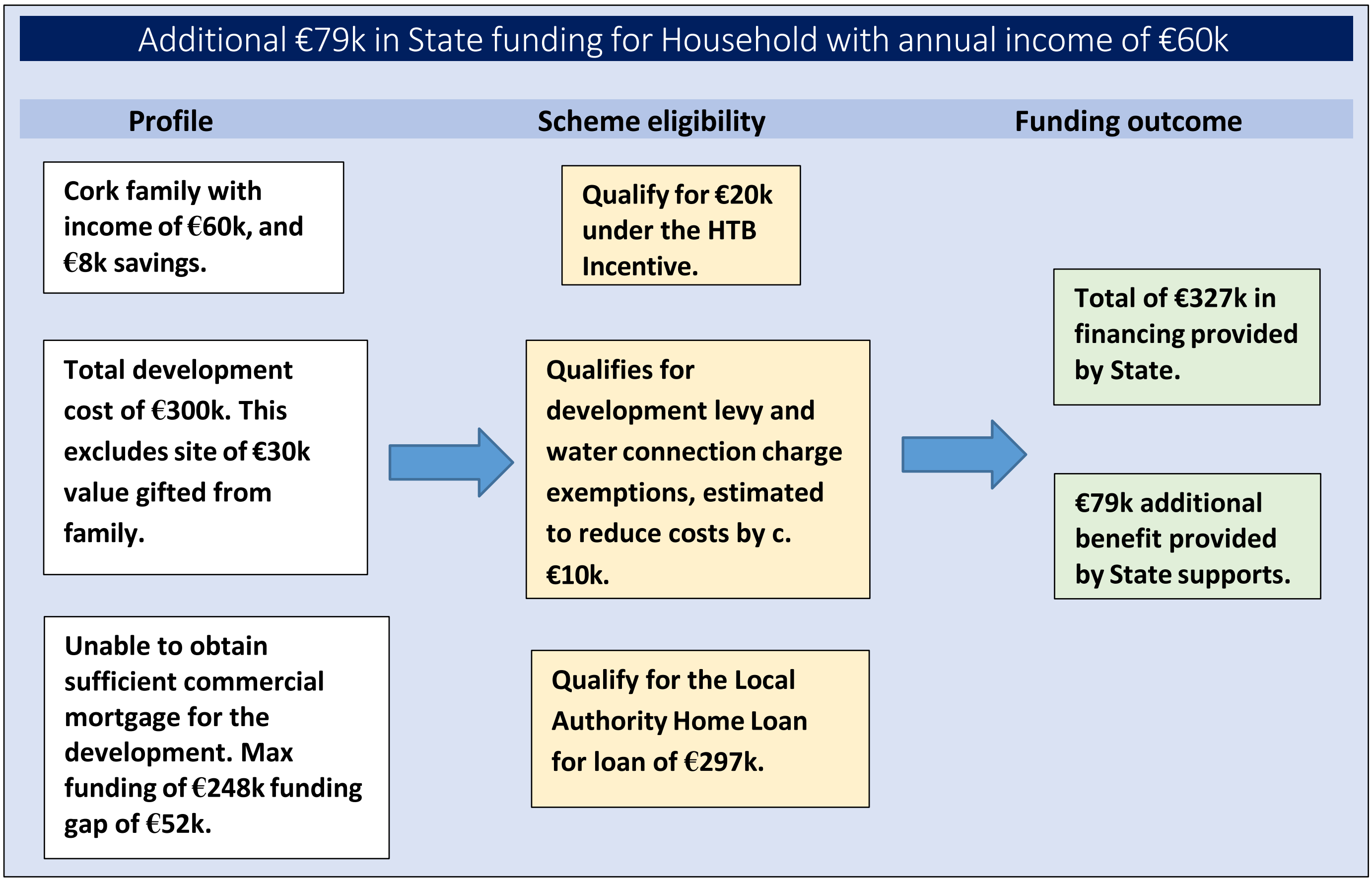


[22] Available on recouped basis only, after property has been completed.

iii) Case Study 3

In illustrative case study 3, a family living in Cork are seeking to self-build their first home on a gifted site valued at €30k. The total cost of the development is estimated at €300k (inclusive of all fees, etc). The family have a combined household income of €60k, and a savings of €8k. The maximum mortgage the family can obtain is €240k, coupled with savings their total funding capacity equals €248k. This is insufficient to cover the cost of their planned property, with a funding gap of €52,000.

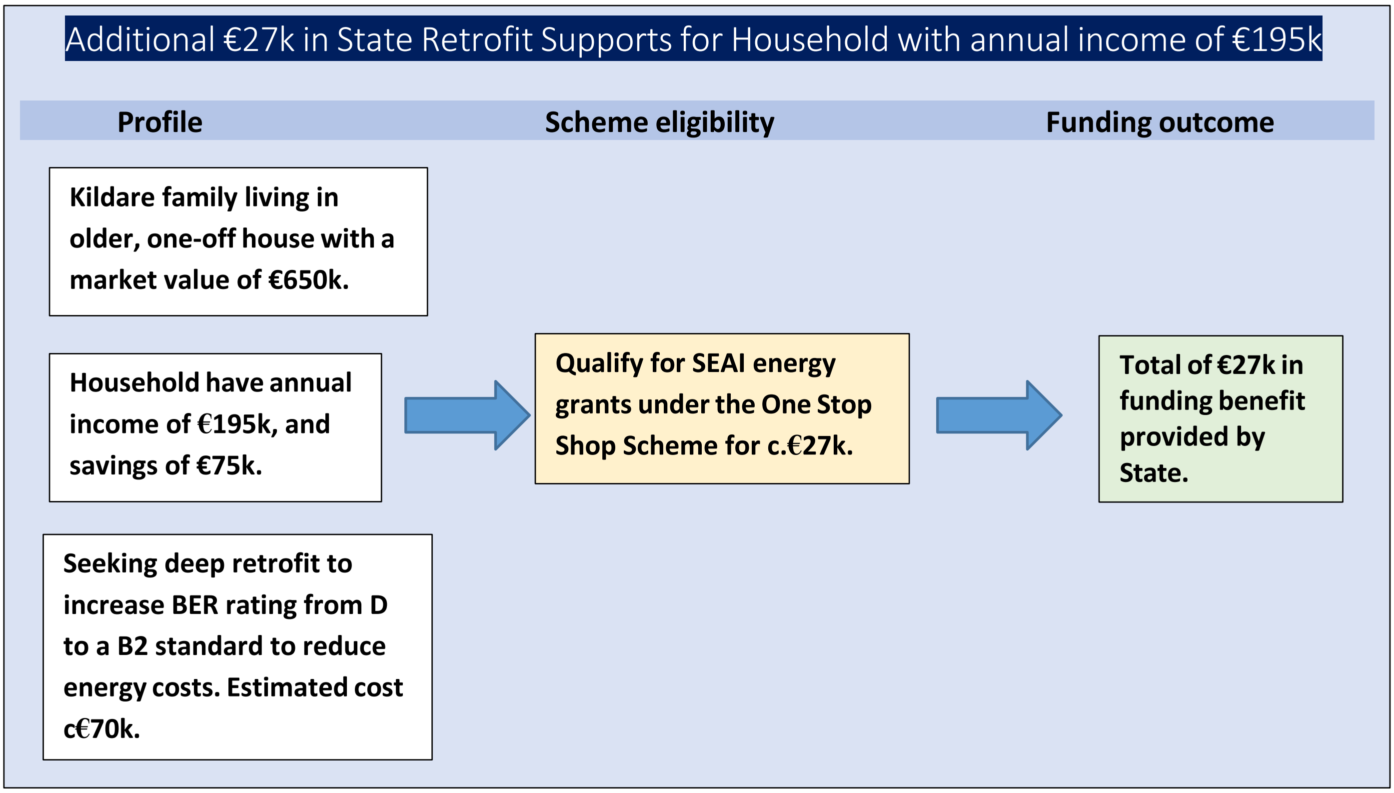
As this is a new self-build unit, the dual income household (earning €30k each annually) would qualify for approximately €20k in funding via the Help to Buy Scheme, and would benefit from c€10k in development levy waiver and rebates from the water connection charges (see **Table 5** for estimates). The household is also eligible for the Local Authority Home Loan as their annual income is less than €70,000 and the property is less than the €330,000 price limit in Cork. Subject to the appropriate eligibility assessments being complied with this household could be eligible for a loan up to a maximum of €297,000 of a fixed-term 30 year loan. The State supports provide total financing of up to €327k which would allow the household to self-build their planned property. The LAHL, the waiver/rebate and the Help to Buy support allows the household to benefit in €79,000 in additional funding capacity that would otherwise not be available to them.



iv) Case Study 4

In illustrative case study 4, a family in Kildare reside in an older, one-off housing unit as their principle private residence which has a market value of €650k that is currently mortgaged financed. The household have a combined annual income of €195,000, and savings of a value of €75,000.

The family are looking to deep retrofit their home to reduce energy costs. The property is old with a low BER rating of D. The estimated retrofit cost is €70,000 to increase the BER rating to a B2 rating. The couple have sufficient capacity to fund this retrofit themselves, however they also qualify for SEAI grants of up to €27,000 under the One-Stop Shop Scheme, the level of which is determined by the specific works being undertaken[23]. The SEAI energy grants benefits the household with €27,000 in State funding, reducing the balance required for the household to self-fund to €43,000.



[23] SEAI one stop shop grants are available for a detached house for a range of specific works.

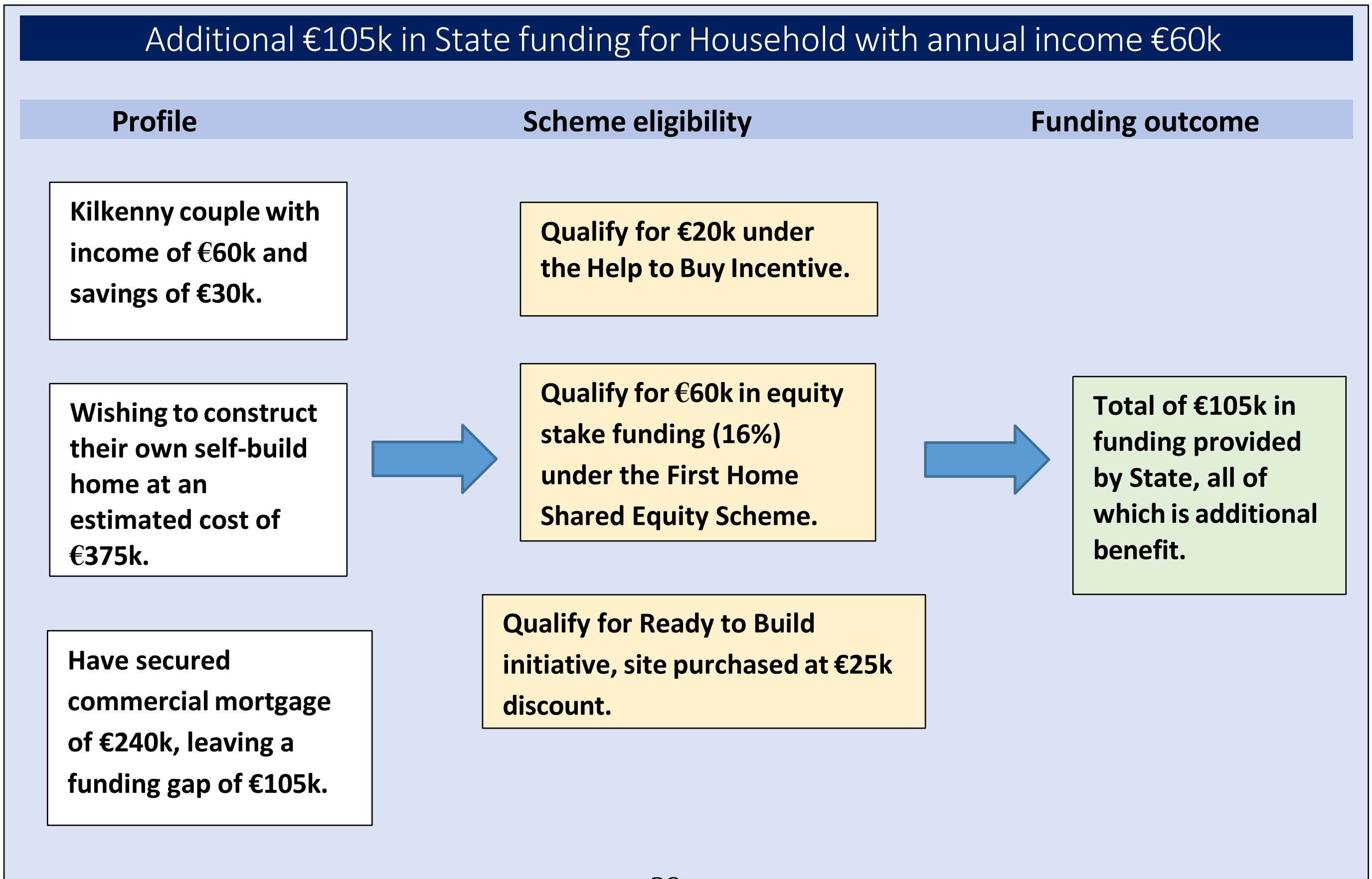
v) Case Study 5

In illustrative case study 5, a couple living in Kilkenny are seeking to self-build their first home which is estimated to cost a total of €375,000. This includes the cost of the land (€50k) and servicing site costs (€25k). The couple have a combined annual income of €60k, and a savings of €30k. The maximum mortgage the couple can secure is €240k, and combined with savings have a total funding capacity of €270k. The funding gap is therefore €105k.

The site has been serviced by the LA through the Croi Conaithe '*Ready to Build'* initiative, which enables the couple to secure the site for €50,000, benefitting from a discount of €25,000 in servicing costs. As this is new self-build unit, the dual income household would also qualify for approximately €20k from the Help to Buy scheme.

As the self-build is within the maximum price ceiling of €375,000, the household is eligible for funding to bridge their financing gap via the First Home Shared Equity scheme. In this case, the household would be eligible to benefit from €60,000 in equity funding, which equates to 16% of the market value of the unit.

In this case, the Help to Buy incentive, the discounted site costs, and the shared equity funding collectively provide €105k to bridge the funding gap to finance the self-build. All of these supports provide additional funding capacity to the household that would otherwise not be available to them.



5. Conclusion

One-off housing continues to play a significant role in the housing stock in Ireland, however, the relative importance of one-off housing supply varies across regions and its contribution to the overall supply has fallen as the delivery of higher density housing developments has rebounded in recent years. The year 2021 represented the first time in which the number of apartment units constructed surpassed the number of one-off housing units completed annually since data records began in 2011. As expected, trajectories of planning permissions, commencements and completions for one-off housing units indicate that the supply of one-off housing is of particular significance in more rural regions where one-off housing can contribute in excess of 40% of all new completions in these regions – although these proportions have fallen somewhat as higher density developments (scheme housing and apartment delivery) have grown.

The development of one-off housing was much less affected by challenging macroeconomic conditions compared to higher density developments in the years' post 2008. This likely relates to varying risk profiles and differences in the availability of individual household finance compared to the very limited availability of development finance during this period. Between 2011 and 2015, just 11,700 apartments and multi-unit developments were completed, while a total of 17,500 new one-off housing units were delivered over this period - making up 60% of all new delivery between 2011 and 2015, highlighting the resilience of one-off housing as a typology against macroeconomic shocks.

Housing is a key priority for Government with commitments to increase the supply of homes, promote homeownership, and improve affordability for households - objectives which are facilitated through a range of new and expanded State supports. These funding supports, particularly the demand side supports, have tended to be more broad based and have become increasingly more accessible with recent policy expansions making these supports more widely available and eligible to a wider range of incomes and households. This includes households with preferences to purchase or self-build a one-off house.

As demonstrated in the illustrative case studies presented, the availability and scale of State funded supports for one-off housing varies depending on specific household circumstances and/or preferences but can range from c. €30,000 upwards of €100,000 per household in additional property value being funded by the State, as well as hundreds of thousands in State backed lending to individual households. Households with higher incomes, substantive value assets, and a greater ability to fund their housing preferences are not necessarily exempt from such State supports, including those wishing to self-build a larger home or those wishing to undertake bespoke renovations of vacant or derelict units.

Data on average dwelling size consistently shows that the size of one-off housing units are many multiples of their higher density scheme/apartment comparators, as these households have the choice of building to their preferential house size subject only to their funding capacity. It stands to reason that the provision of even greater funding availability for households wishing to self-build a home would allow greater funding capacity to maximise preferences including size and spec of the property. In self-builds, household preferences (subject to planning conditions) largely drive price/value as market forces such as developer profitability are not acting as constraints to property characteristics or household preferences.

Because one-off housing units are less affected and influenced by market forces, the extent to which viability issues can constrain the supply of higher density development is not replicated in the context of one-off housing. One-off housing units are built to the cost and ability of the household to fund, something this is not determined by the market and therefore any viability gaps between delivery costs and affordability are less of a feature. Additionally, the supply of one-off housing is much less influenced by macroeconomic conditions and the capital market, and therefore have a greater tendency to get to completion stage compared to higher density housing.

There is a recognised and longstanding tradition of people living in rural parts of the country which continues to be supported through the planning system and the Governments' commitment to balanced regional growth and rural development as outlined in the NPF. In particular, one-off housing being built in rural towns contribute positively to compact rural development in villages and towns.

According to 2020 Eurostat data, the Irish population is an outlier with the smallest proportion of its population residing in apartments (6.5%), well behind the European average (27.5%). Ireland also has the lowest percentage living in higher density apartments in all of the EU countries, with just 3.9% of the population living in an apartment building with 10 or more dwellings. This demonstrates the strong and unique cultural preference in Ireland for houses.

However, with Irelands' urban population having grown disproportionately which is expected to continue, there is an ever increasing demand for higher density developments in towns and urban centres to accommodate this growth in line with commitments for compact growth and sustainable development patterns[24] and deliver the necessary scale of housing in Irish urban areas.

In this context, the greater tendency for higher density, urban developments to have viability challenges will become even more important to address in a sustainable manner. The recently revised density guidelines aim to help support achieving these objectives in a more flexible, balanced manner, however in order to facilitate increasing levels of scaled housing development, it raises important considerations around the opportunity costs of the State continuing to provide broad based, demand side supports for one-off housing units which do not face the same delivery or viability challenges and may also represent a level of deadweight loss[25].

In this regard, it also raises the question of whether there should be any role for the State in providing supports which are being used to fund individual household preferences and whether stricter parameters need to be put in place to ensure public monies are more targeted at supporting increased supply in areas of highest demand where they are delivery challenges.

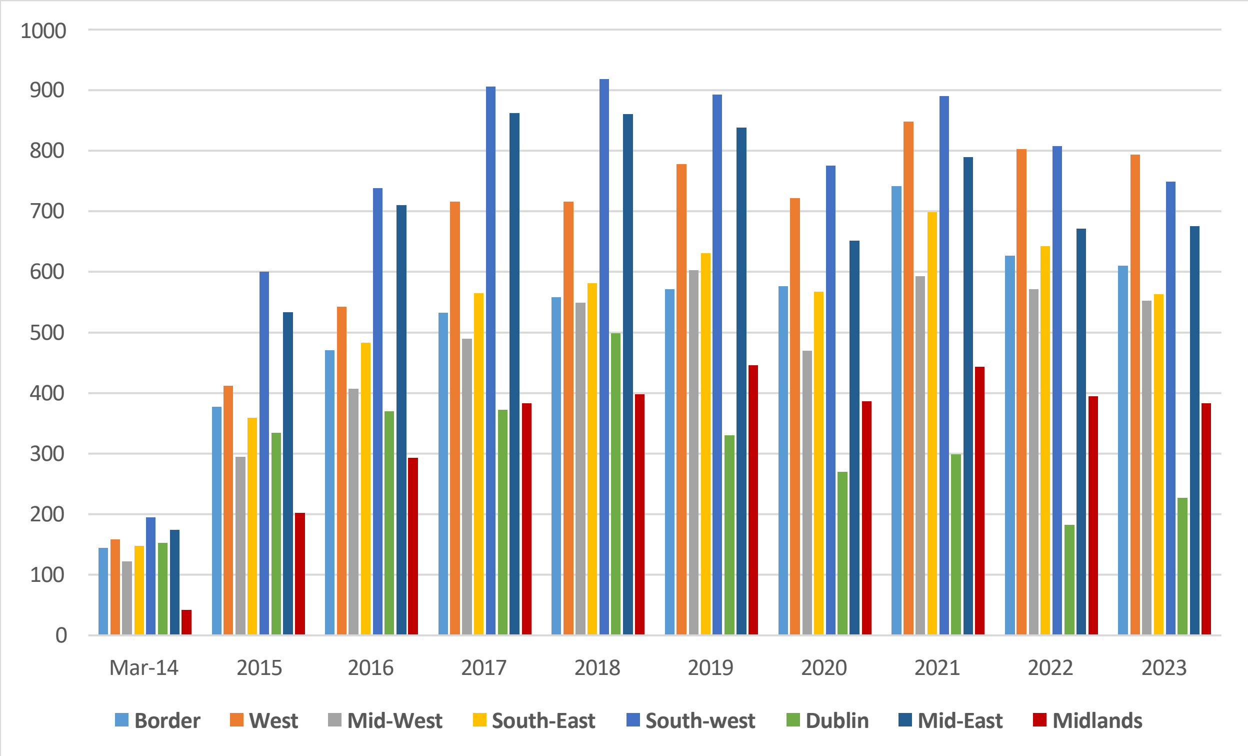
Greater consideration may need to be given in critically evaluating the range of existing State supports available to households, their impact on increasing supply in areas that have the greatest need, and how equitable they are in relation to households with the greatest affordability constraints.

[24] Higher density living is also relevant for Ireland achieving its climate targets, with the literature suggesting that one-off housing tends to have a higher carbon footprint both in construction and in use thereafter, requiring on-site wastewater systems, have a greater tendency to require the use of private cars and are on average three times larger than an average apartment unit thereby requiring more energy to heat/light.

[25] Deadweight loss is defined as an economic inefficiency that occurs as a result of a policy or an occurrence within a market that distorts the equilibrium set by the free market.

Appendix A

Figure 4: Number of One-off Housing Commencements by Region, 2014-2023



Source: DHLGH BCMS Commencements Data

Appendix B

Table 6: Summary of available State Supports for One-off housing units

Scheme Name	General Overview	Max. Support Amount
Local Authority Home Loan (LAHL, formerly RIHL)	Can provide mortgages of up to 5 times the gross income to low/middle income first-time buyers who are unable to secure adequate mortgage through commercial banks. Maximum property prices apply.	90% of the market value of the property. Have a gross annual income of less than €70,000 for single applicants and €85,000 for joint applicants.
First Home Shared Equity Scheme for Self-Builds	Provides up to 30% of the cost of the new home subject to price limits in return for an equity stake in the home, which is linked to the market price of the home. A max of 20% is available if used in conjunction with the Help to Buy incentive. Interest service charges only are payable annually on the relevant equity stake after 5 years.	A maximum of €142,500 is available for self-builds in Dublin, Wicklow, and Cork City. A maximum of €97,500 is available for self-builds in Carlow, Cavan, Donegal, Kerry, Leitrim, Longford, Mayo, Monaghan, Offaly, Roscommon, Sligo, Tipperary, Wexford.
Help-to-Buy Scheme	Tax refund scheme for eligible first-time buyers for new or existing housing units, subject to a maximum purchase price of €500,000.	Up to €30,000 available for eligible applicants or 10% of property value for self-builds.
Energy Upgrade Grants	Energy upgrade supports available for SEAI for eligible homeowners and landlords to cover some of the costs of works such as heat pump installation, cavity, internal/external insulation, solar panels etc.	Grant amounts vary depending on type of upgrade but could range up to €30,000.
Vacancy Property Refurbishment Grant	Grants available to property owners of eligible vacant or derelict properties to support refurbishment works including rental properties.	Up to €50,000 for renovating vacant properties or up to €70,000 for derelict properties.
Temporary Waiver of Development Levies	Individuals self-building or constructing properties.	Estimated benefit of up to €14,795 per unit on average nationally.

Quality Assurance process (relevant boxes to be ticked)

To ensure accuracy and methodological rigour, the author confirms they have engaged in the following quality assurance process;

✓☐ **Internal/Departmental**

✓☐ Other internal divisions/sections

☐ Peer review (networks, seminars, conferences etc.)

✓☐ Line management

✓☐**External**

✓☐ Spending Review Subgroup / Technical Review Group

☐ Other Government Department

☐ Peer review (IGEES network, seminars, conferences etc.)

☐ External expert(s)

☐**Other** (relevant details)

✓☐ **Author** (in line Department etc.) has circulated draft paper to relevant Vote in DPENDPR and consulted same **OR** author (in DPENDPR / Votes) has circulated draft paper to relevant line Department and consulted same.

☐ Management Board sign off.

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