

**Social
Democrats**



Our Housing Policy

Availability, Affordability, Sustainability

For the Future
It Starts Here

#VoteSocDems

Contents

Key Points	2
Our Housing Targets	3
Introduction	4
Building Genuinely Affordable Homes	5
Affordable Rental.....	9
Delivering Social Homes.....	10
Driving Housing Delivery	11
Planning Reform	12
Building Sustainable Communities	13
Ending Homelessness	14
Fairness for Renters	15
Tackling Vacancy and Dereliction.....	17
Building up the Construction Workforce.....	17
Ending Sweetheart deals for Cuckoo Funds	18
End Bidding Wars.....	18
Homeownership	19
A Constitutional Right to Housing	19
Modern and Eco-friendly Building Methods	20
Learning from Past Mistakes.....	21
Accessible Housing for Disabled People.....	22
Housing for Older People.....	23
Supporting Gaeltacht Communities	23
Domestic Violence	24
Providing Traveller Accommodation	24
Student Accommodation	25
Changing our Relationship with Land.....	25
How much will it cost?	26

Key Points

In Government, the Social Democrats will:

- **Put affordability centre-stage** and build an average of 29,000 affordable rental, affordable purchase, and social homes every year from 2026 to 2030.
- Oversee the building of a total of 303,000 new homes, from 2026-2030.
- **Eradicate homelessness** through an ambitious **'Housing First'** strategy.
- **Introduce protections for renters**, including a ban on no-fault evictions.
- **Bring empty homes back into use** by tackling vacancy and dereliction.
- **Eliminate sweetheart deals for developers** and end tax breaks for REITS and vulture funds.
- Create a **specific zoning for affordable housing** so that only genuinely affordable homes can be built on specified areas of land.
- Put in place **an effective ban on bulk purchasing homes, including apartments**, by increasing the special rate of **stamp duty on bulk purchases to 100 per cent**.
- Increase the derisory **vacant homes tax from 0.7 per cent to 10 per cent**.
- **End lucrative long-term leasing deals** for social housing provision.
- **Use Compulsory Purchase Orders** to acquire land for housing, and implement the **recommendations of the Kenny Report**.
- **Increase the availability of homes to rent** by clamping down on illegal short-term lets.
- Ringfence **at least 50 per cent of units in all new apartment developments** to be bought by individuals and families who will live in them.
- **Phase out HAP**, as well as RAS, and Rent Supplement.
- Hold a referendum to **put the right to a home in the Constitution**.

Our Housing Targets

In the middle of a housing emergency, the current government oversaw the construction of only 32,695 dwellings in 2023.

So far in 2024 there are less homes being built than last year. Any improvement in 2025 is still likely to see the total fall significantly short of the target of 41,000 units; a target this government created the eve of the general election.

Under the Social Democrats' housing plan, construction will be ramped up to 76,000 units by 2030, enough to deliver more than 330,000 new homes from 2025 to 2030.

In the five-year period 2026-2030, we are committed to delivering 145,000 publicly provided homes: 50,000 affordable purchase, 25,000 affordable rental and 70,000 social.

	2025*	2026	2027	2028	2029	2030	2026-2030 Total	2026-2030 Average
Affordable Purchase	6,400**	5,000	7,000	10,000	13,000	15,000	50,000	10,000
Affordable Rental		5,000	5,000	5,000	5,000	5,000	25,000	5,000
Social	10,000	12,000	13,000	14,000	15,000	16,000	70,000	14,000
Private	24,600	25,000	28,000	30,000	35,000	40,000	158,000	31,600
Total	41,000	47,000	53,000	59,000	68,000	76,000	303,000	60,600
Of which, publicly provided:	16,400	22,000	25,000	29,000	33,000	36,000	145,000	29,000
Additional capital spend, additional to 2025 baseline (€bn)	-	2.6	3.1	3.8	4.4	4.9	18.8	3.8

* Current government's Housing for All targets, revised upwards in November 2024.

** The government's Housing for All targets do not distinguish between affordable purchase and affordable rental. Moreover, these are not available at genuinely affordable rents and prices.

Introduction

The Social Democrats believe that everybody should have the opportunity to live in a high quality, secure and affordable home.

Successive Governments have driven us deeper into this crisis by taking a hands-off approach to housing. The Social Democrats believe the State and the not-for-profit sector should be at heart of housing delivery. Handouts for developers and tax deals for investment funds are not solving the crisis. The Social Democrats are laser-focused on **building thousands of affordable homes every year through local authorities and Approved Housing Bodies**.

This is not a radical new way of delivering homes. In the past, when Ireland had much less resources, we were able to build thousands of high-quality homes at prices people could afford. The State was responsible for the construction of 55 per cent of all homes between the 1930s and the 1950s, creating entire neighbourhoods of affordable housing that are still thriving to this day.

Previous generations were able to clear the slums and replace dangerous, overcrowded tenement buildings with high-quality social and affordable homes.

There is no reason we cannot do the same.

Our Housing Priorities

- **Put affordability centre-stage** and build an average of 29,000 affordable rental, affordable purchase, and social homes every year from 2026 to 2030.
- **Eradicate homelessness** through an ambitious 'Housing First' strategy.
- **Introduce protections for renters**, including a ban on no-fault evictions.
- **Bring empty homes back into use** by tackling vacancy and dereliction.
- **Eliminate sweetheart deals for developers** and end tax breaks for REITS and vulture funds.

Building Genuinely Affordable Homes

It is vital that we build enough high-quality affordable housing for people who do not qualify for social housing, but who cannot afford market prices either.

These homes must be delivered on a not-for-profit basis to achieve the lowest possible price.

The Social Democrats will build 75,000 affordable homes over 5 years (2026 to 2030); 50,000 affordable purchase and 25,000 affordable rental homes.

Affordable Housing Delivery

This Government has missed its affordable housing targets *every year that it has been in office*.

They delivered precisely zero affordable homes in both 2020 and 2021.

In 2022, though they promised to deliver 4,100 affordable homes, the final number was just over a thousand (323 affordable purchase, and 684 ‘cost rental’).

Last year, the target was 5,500, but fewer than 1,500 were delivered.

The Social Democrats will build an average of 15,000 affordable homes a year; 10,000 affordable purchase and 5,000 affordable rental homes.

Year	Affordable Purchase Units	Affordable Rental Units
2026	5,000	5,000
2027	7,000	5,000
2028	10,000	5,000
2029	13,000	5,000
2030	15,000	5,000
Total	50,000	25,000
Average	10,000	5,000

How we will do it

By building on a not-for-profit basis, including on state-owned land, we can significantly reduce the end-price of a home by reducing or removing expenses such as developer profit margins, marketing costs, and financing costs.

Local Authorities and Approved Housing Bodies would source land, access finance, contract design teams, and hire construction firms. The Land Development Agency would play a key role in helping them source land, including by Compulsory Purchase Order where necessary. The Housing Finance Agency would continue to play an important role in providing finance, alongside funding from the European Investment Bank.

We will deliver high quality family homes that can be built and sold, with a subvention, for under €300,000 euro in Dublin and under €260,000 outside of Dublin. These prices will be regularly revised on the basis of building cost inflation, but the aim will be to ensure affordability for the long term. Single-person households will be eligible for the scheme.

We know this can be done because it is already being done. High quality 3-bed affordable purchase homes in Dublin have been built by an Approved Housing Body, Ó Cualann Housing Alliance, and sold at a price of €260,000, within the last eighteen months. This price reflects subsidies that incorporate build costs, land costs, and a waiving of development levies. Outside of the Greater Dublin Area, similarly-delivered affordable purchase homes are available at a cost of €230,000, inclusive of build subsidies.

Under our proposal, **affordable purchase housing would be available to dual income households with a gross income of up to €110,000**, a figure which should be revised annually based on changing circumstances. Single applicants with no dependents can also apply, although multi-person households will be prioritised for larger homes. We will:

- Provide **early-stage finance** to help not-for-profit homebuilders get urgently needed affordable housing projects off the ground.
- Create a **specific zoning for affordable housing** so that only genuinely affordable homes can be built on specified areas of land.
- **End developer handouts** and Government schemes that artificially inflate house prices, and redirect these resources to building new affordable homes.

Breakdown of State Subsidies

These costings are based on the Society of Chartered Surveyors report *The Real Cost of Housing Delivery 2023*. Through targeted state subsidies, and operating on a not-for-profit basis, the price of homes for the initial purchaser, and for all future owners of the home, can be reduced through:

- A reduced need for sales and marketing costs.
- No need for private developers' profit margin. A 5 per cent margin is assumed to cover AHB overheads, rather than a 12 per cent private developer profit.
- Reduced financing costs. As an example, the interest rate charged on loans from the Housing Finance Agency is 3.1 per cent, whereas the SCSi estimate financing costs to private developers to be in the region of 5 per cent.
- Reduced land costs. By building on land that is currently un-zoned and publicly-owned, this cost would be significantly less than the full market value of zoned land. We will also give the Land Development Agency strong CPO powers with which it will be able to ensure a steady pipeline of low-cost land for affordable housing into the future. A conservative 33 per cent discount on land costs is estimated.
- The provision of an average state subvention of €95,000 per unit in the Greater Dublin Area, and €80,000 per unit in the rest of the country.

*Example of construction cost and potential savings in Greater Dublin Area**

Estimated Total Cost of a 3-Bed Semi-Detached Home, per SCSi	€461,437
<i>Deductions:</i>	
➤ Reduced sales and marketing costs	€9,000
➤ Reduced profit margin	€31,421
➤ Reduced cost of financing	€8,692
➤ Reduced cost of land	€23,787
Total Deductions	-€72,900
2024 construction cost inflation at 1.1%	+€4,274
Cost to Local Authority or Approved Housing Body	€392,811
Government financial subsidy	-€95,000
Affordable Purchase Price for Owner-Occupier	€297,811

* On average, total construction costs in other regions of the country are 84 per cent those in the Greater Dublin Area, as per SCSi

Retaining Affordability Past the First Purchaser

When you buy an affordable purchase home, 100 per cent of it is yours forever; you can sell it or pass it on to your children, just like any other home.

It is vital that affordable purchase homes remain affordable in perpetuity. The Social Democrats will introduce a new zoning specifically for affordable housing. This will cap the price at which homes within such zones are sold or rented. This means the benefit of the State's investment will continue for future generations, long past the initial purchaser.

The cap would be adjusted periodically to take account of inflation, and there would be a mechanism to take account of significant sums invested in home improvements.

Affordable Rental

The Social Democrats believe Affordable Rental should be an important pillar for delivering affordable housing.

This is a key part of housing in many European countries, including Austria, Denmark, and Finland, providing secure rental accommodation where **rents are set at a level that covers the bulk of the cost of providing the homes over a period of time**, usually several decades. An up-front financial subsidy can further reduce the cost, and therefore rents, over the long term.

In countries like Austria and Denmark, all money raised from rents in the sector must remain within the system. The money is constantly recycled to fund renovations or new buildings. Rents collected from older buildings help pay for new developments, so that over time the need for public capital investment falls, and the affordable housing sector becomes more self-sustaining. This would be an improvement on the current situation, as investment continues through all phases of the economic cycle.

By borrowing the approach from these systems in other countries, we would aim to provide Affordable Rental Housing at the following average rates:

- €1,200 per month in Dublin.
- €1,000 per month in the rest of the country.

Household net-income limits for Affordable Rental housing, which would also be reviewed annually, would be:

- €70,000 of net income in Dublin
- €63,000 in the rest of the country.

Both rents and income limits would be reviewed regularly to take account of inflation, and to ensure ongoing affordability.

Delivering Social Homes

The Government has failed miserably to deliver enough social housing for the thousands of people struggling to put a roof over their heads.

The Social Democrats will deliver an average of **14,000 social homes** per year between 2026 and 2030.

How we will do it

We will:

➤ **Use Compulsory Purchase Orders** to acquire development land for housing.

➤ **Scrap the four-stage approval process.**

It currently takes, on average, more than two years to approve plans for social housing. This mess of bureaucracy is holding up desperately needed homes and adds huge cost to building social housing. We will let local authorities get on with the job of building homes.

➤ **Establish new Local Authority Housing Organisations** so that smaller councils can pool resources and expertise to build new social and affordable housing.

➤ **End lucrative long-term leasing deals for social housing provision.**

This expensive and wasteful option should be replaced with the direct building of social homes by local authorities.

➤ **Phase out HAP, RAS, and Rent Supplement.**

We will phase out these 'social housing solutions' and redirect resources to the construction of new social homes.

We will also change the administration of these schemes so that households in receipt of them remain on the social housing list, except where their income levels increase above the eligibility criteria for social housing.

➤ **Facilitate the merging of smaller Approved Housing Bodies** to deliver more efficient **models of social and affordable housing delivery.**

➤ **Legislate to ensure that AHB social housing is provided, retained, and let in perpetuity.**

Driving Housing Delivery

Ireland has an estimated housing deficit of up to a quarter of a million homes.

Research suggests average household sizes in Ireland are artificially elevated due to housing scarcity, given that, despite demographic changes, average household size has not fallen since the 2011 census. Between 2012 and 2022, the share of adults (aged 18-34) in Ireland living with their parents rose from 21 to 59 per cent, while the average for the Euro-area remained static.

Substantially increasing the supply of housing is necessary for people to be able to form their own households and start their independent lives. Government policy on housing should be **based on the level of accommodation required for a well-functioning society**. This is not the same as ‘market demand’ or ‘construction sector capacity’. A period of accelerated housing delivery is needed. In Government, we will:

- **Establish a Housing Delivery Oversight Executive** within the Housing Agency to coordinate the delivery of housing. The Executive would address blockages to housing delivery, and oversee and drive investment in public utilities on land zoned for housing.
- Establish high-yielding **Housing Delivery Zones** at strategic locations, where housing can be delivered in the short-to-medium term and at scale.
- **Tackle ‘First Mover Disadvantage’** for developers who upgrade local infrastructure that can be used in future developments, through a ‘Reasonable Cost Reduction’ mechanism for any network infrastructure for utilities that can be used by subsequent connections.
- Develop mechanisms where funds on deposit at Irish financial institutions can be leveraged to build needed infrastructure, including housing. There are several international examples of **private savings being used, on a voluntary basis**, to help fund public housing, providing a **secure investment and guaranteed tax-free return for savers**, while helping to blunt pro-cyclical patterns of spending on housing.
- Support the collaborative development of **standard accommodation types** (both houses and apartments) to drive efficiency, reduce costs and support viability.

Planning Reform

The planning system is overworked, understaffed, and has a massive backlog of applications to work through. The percentage of planning applications that are decided within the 18-week statutory timeframe has more than halved between 2021 and 2023. **This is holding up the delivery of desperately needed new homes and infrastructure projects.**

We need an efficient and transparent planning system to tackle the housing crisis.

In Government, we will:

- **Recruit enough planners** to fill the gaps in both local authorities and An Bord Pleanála.
- **Reduce duplications, speed up decisions, and reduce the overall caseload** by publishing and enforcing development guidelines which would allow for more exemptions for smaller projects.
- Hire state-funded community specialists such as ecologists, archaeologists, and hydrologists to provide pre-application information and support.
- Make abusing the planning system for financial gain a **criminal offence**.

Building Sustainable Communities

The Social Democrats will build affordable homes as part of socially and environmentally sustainable communities.

Good community facilities help to create strong communities. **These include playgrounds, parks, cultural spaces, youth facilities, community centres and other places where people can gather and connect.** The provision of community facilities must be a central plank of Government policy and will require an all-of-Government approach.

To achieve socially sustainable communities, we must also create new housing options that meet the needs of people of all ages and people with disabilities. This can be done using **universal design standards, expanding rightsizing and older person-specific housing (including 'Housing with Support'), and ringfencing funding for accommodation for people moving out of congregated settings.**

Building sustainable communities requires increased tree planting and biodiversity projects in new developments, providing for allotments and community gardens, and connections to sustainable transport options including cycling infrastructure.

In addition, building standards must be set high and rigorously enforced. Every house should have excellent ventilation, and every household should have a garden, balcony, or outdoor space of its own. We must also ensure all housing standards are suitable for a future where more of us will be working from home.

Taking in Charge of Public Spaces

It can take years and even decades for public spaces in newer developments to be taken over by the Council. This can result in serious problems when it comes to the maintenance of roads, footpaths, lighting and open spaces.

Some residents are being charged twice for maintaining public areas through Local Property Tax and Management Company fees. This is unfair and it is unacceptable. In Government, **we will put in place statutory time limits for local authorities to take these areas in charge.**

Ending Homelessness

Homelessness is **the direct result of failed policies from Governments that have turned housing into a commodity**. It is within the power of Government to put an end to it once and for all. What is required is political will and courage.

There is no acceptable level of homelessness. In Government, the Social Democrats will commit to eliminating homelessness.

In Government, we will:

- **Build an average of 14,000 social homes** per year between 2026 and 2030.
- Scale up the delivery of **Housing First tenancies**. Endless cycles of temporary emergency accommodation are costly, cruel, and ultimately ineffective in tackling homelessness.
- **End 'no-fault evictions'** to protect renters from the trauma of becoming homeless.
- **End privatisation** of homeless hostels, shelters, and services.
- Double investment in **homeless prevention measures** to help stop more people becoming homeless.
- Implement a **strategy to eliminate youth homelessness**, with a strong focus on those exiting care. Our strategy will be disability-proofed, LGBTQ+ inclusive, and would address the issues faced by Travellers and other ethnic minorities.
- Instruct the Health Information and Quality Authority (HIQA) to conduct **independent inspections of all homeless services**.
- **Tackle hidden homelessness** and take steps to ensure the housing needs of those not presenting to services, but still effectively homeless, are met.

Fairness for Renters

Ireland is in the unique position of simultaneously having some of the highest rents in Europe but some of the worst protections for renters.

The Social Democrats will take immediate action to both bring down the cost of rents and provide security for renters.

In Government, we will:

➤ **Ban on ‘no-fault evictions’.**

This is not a radical measure. In most European countries, if your landlord sells the property, the only thing that changes for the tenant is the bank account to which they pay their rent. People who pay their rent and observe the conditions of a lease should not have to live in constant fear of eviction.

➤ **Build 5,000 affordable rental homes** each and every year.

➤ Introduce a **‘Reference Rent’** system.

As recommended by the Housing Commission and Threshold, Rent Pressure Zones (RPZs) will be replaced by a system that pegs rents to a ‘reference rent’ for local dwellings of similar quality. Any rent review will take into account relevant factors such as management and maintenance costs, household incomes and affordability.

➤ Introduce a **three-year rent freeze**. This will allow the necessary time to design and implement a ‘Reference Rent’ system.

➤ **Create a Rent Register**. This would allow incoming tenants to find out how much rent their predecessors paid. The current opaque system allows renters to get ripped off every time they move home.

➤ **Establish a Deposit Protection Scheme**. A Deposit Protection Scheme would mean an independent third party would hold each tenancy deposit and adjudicate over damage claims after the tenancy has ended.

➤ **Strengthen the powers and increase the resources of the Residential Tenancies Board** so that it can carry out its job more effectively.

➤ **Empower Gardaí to intervene in illegal evictions.**

Renters have a right to feel safe in their home. It should be the responsibility of An Garda Síochána to intervene when somebody is attempting to illegally throw them out on the street.

- **Increase the availability of homes to rent** by clamping down on illegal short-term lets.
- Introduce **minimum protections for licensees**.
- **Make ‘Sex for Rent’ a criminal offence**.

As the rental crisis deepens, there have been reports of some individuals demanding sex from prospective tenants in lieu of rent. We will make requesting sex in lieu of rent a criminal offence.

- **Ban vulture funds from buying up existing homes**. There is no good reason to allow investment funds buy up existing houses and apartments. It drives up rents, increases house prices, locks out first time buyers, and provides zero additional homes.
- **Clamp down on illegal rent increases**. We will instruct the Residential Tenancies Board to take a proactive approach to tracking down and punishing illegal rent increases. It cannot be left to renters to police their own landlords.
- Regulate the landlord functions of local authority-owned dwellings, and **formalise the local authority/tenant relationship**, with social housing tenancies registered with, and regulated by, the Residential Tenancies Board.

Tackling Vacancy and Dereliction

The Social Democrats believe **the right to a home should trump the right to profit from speculation and increasing property values.**

In Government, we will:

- **Increase the vacant homes tax to 10 per cent.** The current tax on vacant homes is set at a derisory 0.7 per cent. We will send a clear message to property speculators; rent it, use it, or sell it.
- Establish a **one-stop-shop for vacancy** to provide advice to those looking to renovate vacant or derelict homes.
- **End long periods of social housing vacancy.** We will set targets and provide the resources necessary so that local authorities turn around vacant social homes as quickly as possible and get more people off the waiting list.
- Create a fund to **compulsorily purchase and renovate vacant or derelict houses.**
- Make the **Vacant Property Refurbishment Grant** available in instalments. There is a significant barrier to accessing grant funding to renovate vacant and derelict homes.

Building up the Construction Workforce

The Social Democrats will take action to ensure that people are attracted back into the essential housebuilding trades. In Government, we will:

- **Increase the minimum pay rate for apprentices.**
At the moment, someone starting as an apprentice can earn as little as €7.16 per hour. We cannot expect people to enter these trades if they cannot afford to support themselves.
- Reinststate the **Apprenticeship Incentivisation Scheme (AIS)** to support SMEs and micro businesses to recruit new apprenticeships.
- **Increase female participation** in construction apprenticeships.
- Further incentivise apprenticeships by **removing the student fee in college.**

- Establish a strategy to **increase the use of off-site construction methods**.

Increasing the share of construction industry jobs that are local, indoors, and competitively paid, will attract a greater number of people to work in the sector.

Ending Sweetheart deals for Cuckoo Funds

It is scandalous that cuckoo funds continue to have the red carpet rolled out for them by Government. In Government, we will:

- **Remove tax exemptions and reliefs** for Real Estate Investment Trusts (REITS) and other institutional investors, including Irish Real Estate Funds (IREFs) and Section 110 Special Purpose Vehicles (s110 SPVs).
- **Introduce a levy on the profits of both IREFs and REITS** to ensure the funds pay a minimum effective tax rate of at least 25 per cent.
- **Ensure the capital gains of these funds are taxed.**
- Put in place **an effective ban on bulk purchasing homes, including apartments**, by increasing the special rate of **stamp duty on bulk purchases to 100 per cent.**
- **Increase the Dividend Withholding Tax** for REITs and IREFs from 25 per cent to 33 per cent.
- Ensure that the Irish **Strategic Investment Fund is not investing in these funds.**

End Bidding Wars

People's desperation to get a place of their own can be used to instigate bidding wars that drive up the price as high as possible which is causing house price inflation. In Government, we will:

- **Make offers legally binding upon acceptance** to end the practice of gazumping.
- Put in place a **sealed bidding system** to eliminate bidding wars.

Homeownership

Ireland's homeownership rate has reached its lowest level in over 50 years. While renting suits some, most people would rather live in a place of their own. The 2024 Threshold Tenant Sentiment survey found that only 6 per cent of respondents were renting by choice.

72 per cent of the homes built in Dublin last year were apartments, with very few of these available for individuals and families to buy. In Government, we will **ringfence at least 50 per cent of units in all new apartment developments to be bought by individuals and families who will live in them.**

A Constitutional Right to Housing

We believe that everyone should have a right to housing.

This right to housing **should be enshrined in the Constitution** in a way that would place a significant responsibility on the Government to vindicate this right through its actions, laws, policy, and services.

We will hold a referendum which seeks to put this right to a home in the Constitution.

Article 43 of the Constitution seeks to balance private property rights with the common good. An amendment to specifically include a right to a home would move the balance further in favour of the common good.

Successive governments hid behind a conservative interpretation of this provision to avoid taking the radical steps needed to deal with our dysfunctional housing sector.

If we are to put the common good at the heart of our efforts to bring the housing crisis to an end, we need increased certainty around Article 43.

In the absence of a challenge through legal action, we favour bringing forward a referendum to **let the people decide if the balance should be weighted more towards the common good.**

Modern and Eco-friendly Building Methods

Good housing policy is good climate policy. Modern and innovative building methods can help us deliver high quality homes **that are fit for the future**.

In Government, we will:

- **Commit to multi-annual funding for modular homes**, ensuring that the State becomes the driver of demand.

Through this multi-annual funding, the State should guarantee the purchase of 5,000 modular homes per year. The certainty of this funding will help ramp up the modular housebuilding sector, allowing for a steady pipeline of new modular homes into the future.

- Identify, acquire, and quickly provide **state-owned sites for modular housing** through the Land Development Agency.

- **Increase the use of Cross Laminated Timber (CLT)**.

Cross Laminated Timber is particularly suited to offsite construction, is cost effective, and is a truly sustainable building material.

- Introduce whole-of-life carbon targets to the **design of all new housing** through the building regulations and planning processes, and implement the Irish Green Building Council's roadmap for all new housing to achieve **net zero whole-of-life carbon targets by 2050**.

- Develop third level education and construction **training programmes for low-carbon building technologies**.

- Increase funding for the **retrofitting of social housing stock** to help achieve our climate goals while protecting people from fuel poverty.

- Promote the adoption of **district heating** as a lower-carbon and lower-cost heat source.

Learning from Past Mistakes

It is vital that we learn from the mistakes of previous Governments.

Defective blocks, Pyrite, and fire safety issues have caused untold misery all over the country, while costing the taxpayer billions of euros. In government we will rigorously enforce high building standards.

Construction Defects

Lax regulations and a hands-off approach from successive Governments allowed cowboy developers to wreak havoc on people's lives across Ireland.

In Government, we will:

- **Put in place a defects remediation scheme** – managed by the Housing Agency – which funds fire safety, water ingress, and serious structural defects, and reimburses owners who have paid or are paying for the costs of remediating such defects.
- Ensure any remediation scheme is **end-to-end administered by the State, at no cost to the homeowner.**
- **Establish a Building Standards Regulatory Authority** with sufficient resources on-the-ground to ensure regulatory compliance.
- **Make latent defects insurance compulsory** for all new residential and mixed residential/commercial buildings.
- **Amend company, contract, and tort law, as well as the Statute of Limitations**, so that the rights and responsibilities of building and homeowners vis-a-vis builders and developers are rebalanced.
- Automatically **disqualify developers** who have committed serious planning breaches on previous developments.

Regulating Owners' Management Companies

Failure to regulate management companies properly, combined with sinking funds being used to fund building defects, means that in the next few years, a crisis will come to a head.

In Government, we will:

- Move legislative responsibility for the Multi Unit Development (MUD) sector from the Department of Justice to the Department of Housing so that **policy and legislative responsibility are aligned** under the one department.
- Establish a **regulator for Owner Management Companies (OMCs)** — initially on an interim non-statutory basis, and then underpinned by legislation.
- **Reform the 2011 Multi Unit Development Act** to tackle the problems in relation to the governance of OMCs, dispute resolution, service charges, and sinking funds.

Accessible Housing for Disabled People

To achieve socially sustainable communities, we must also create new housing options that meet the needs of people with disabilities.

In Government we will:

- **Provide housing to support people** to move out from their family's homes, congregated settings, and nursing homes into the community.
- **Fund the implementation** of the *National Housing Strategy for Disabled People 2022-2027*, including:
 - Implement changes to **Housing Adaption Grants** to increase funding, increase the maximum grant amount to reflect building costs, and reform the means-testing process.
 - Ensure a sufficient percentage (at least 7.5%) of new build housing is **universally designed** UD+ and UD++ for wheelchair liveable accommodation.
 - Remove barriers to the functioning of the **Capital Assistance Scheme** system, which is currently not meeting needs as intended (including ceilings and timeframes).

Housing for Older People

Older people should have the option of rightsizing if they want to, and this option should be facilitated by the State.

In Government, we will:

- Build new **designated housing for older people**, building both in small infill sites in our cities and towns, and also incorporating them into new developments.
- Make greater use of the **Older Persons Housing Financial Contribution Scheme** so that older people who want step-down housing in a sheltered housing setting can do so.
- Support older people to establish cooperative housing developments aimed specifically at their age cohort, to promote de-institutionalisation and aging in place.

Supporting Gaeltacht Communities

The inability of Irish speakers to find affordable housing poses an existential threat to Gaeltacht Communities.

In Government, we will:

- Create a **national policy** for the planning of housing and development in Gaeltacht areas.
- Give Údarás na Gaeltachta **clear housing functions**.
- Publish the **Draft Planning Guidelines for the Gaeltacht**.
- Strengthen the **Planning and Development Bill 2023** as it relates to the Gaeltacht, and use **new zoning regulations** to designate properties in Irish speaking areas as being for primary residence-use only, to reduce prevalence of holiday homes in areas where this has contributed to housing shortages.
- Establish new Irish language housing cooperatives, to build new cost-purchase affordable housing schemes that are explicitly for Irish speakers in parts of the country where they are being priced-out

Domestic Violence

The Women's Aid annual report for 2023 detailed 40,048 disclosures of domestic abuse against women and children in 2023. That is an 18 per cent increase in disclosures and the highest in the organisation's 50-year history, yet there are still nine counties without any refuge for women who are fleeing domestic abuse and violence.

No woman should ever have to choose between staying with an abusive partner or becoming homeless.

In Government, we will:

- **Increase refuge spaces**, so that Ireland is in line with our obligations under the Council of Europe Convention on preventing and combating violence against women and domestic violence, also known as the "Istanbul Convention".
- **Increase the provision of secure alternative housing** for those in refuges.
- Ensure the government's housing strategy takes account of the issues faced by **women and children escaping from domestic abuse**.

Providing Traveller Accommodation

The way the Traveller community has been treated by successive Government's has been unacceptable.

Over 1 in 10 (13.5 per cent) of the homeless population are Travellers, despite Travellers accounting for only 1 per cent of the general population. Offloading the provision of social housing to the private sector has had a disproportionately negative impact on Travellers, who face serious barriers in accessing private rented accommodation.

It has now been over five years since the publication of the *Traveller Accommodation Expert Review* and 22 of the 32 recommendations have still not been completed. In Government we will prioritise the implementation of the full list of recommendations without delay and increase the capital budget for the provision of new culturally appropriate Traveller accommodation.

Student Accommodation

The Government's approach to student accommodation has mirrored their approach to housing in general. The overreliance on the private market has seen a saturation of exorbitantly expensive accommodation that is locking many students out of third level education.

In Government, we will:

- Invest directly in **publicly owned affordable student accommodation**, and provide financial supports to AHBs to build cost-rental student housing.
- Introduce a Borrowing Framework that will **allow TUs to borrow money** on the financial market to build student accommodation.
- Give students staying in Digs accommodation **basic rights** so that they can be afforded privacy, security, and dignity where they live.
- **Extend the remit of the Residential Tenancies Board**, particularly its dispute resolution body, to cover those living in Digs.

Changing our Relationship with Land

The Kenny Report was published over 50 years ago but its recommendations have remained largely ignored to this day.

The landmark report laid out a blueprint for a continuous supply of affordable homes. This would be achieved through controlling the price of development land in the interests of the common good.

A key recommendation of this report was to use Compulsory Purchase Orders to buy land at its current value plus 25pc. If this recommendation had been implemented in 1973, we would not be in the midst of a devastating housing crisis. The Social Democrats believe it is time to finally take the initiative and reshape how we deal with land. We will do this by finally implementing the recommendations of the Kenny Report, as well as introducing a new zoning for affordable housing.

We will also **create a Land Price Register**, that will help to tackle land speculation.

How much will it cost?

Under the Social Democrats housing plan an additional annual average of €3.8bn would be allocated to new-build social and affordable housing over the five-year period 2026-2030. This represents the additional cost of delivering social and affordable housing over and above 2025 funding levels to meet our construction targets.

This would be financed through the allocation of €2bn for each of five years from Apple corporation tax windfall in addition to €1.8bn from projected budget surpluses over the 2026-2030 period.

Additional Capital Spending	€m
Additional cost of social housing	€1,450
Additional cost of affordable purchase	€900
Additional cost of affordable rental	€1,450
Total additional capital spending on social and affordable housing (annual average, 2026-2030, Euro billions)	-€3,800

In total, we would allocate €38.7bn for capital spending on new-build social and affordable housing over the five-year period 2026-2030.

This is inclusive of baseline capital spending already allocated for 2025 plus €18.8bn (i.e. €3.8bn per year) in additional spending allocated under the Social Democrats' plan.

www.socialdemocrats.ie

#ForThe Future
#ItStartsHere