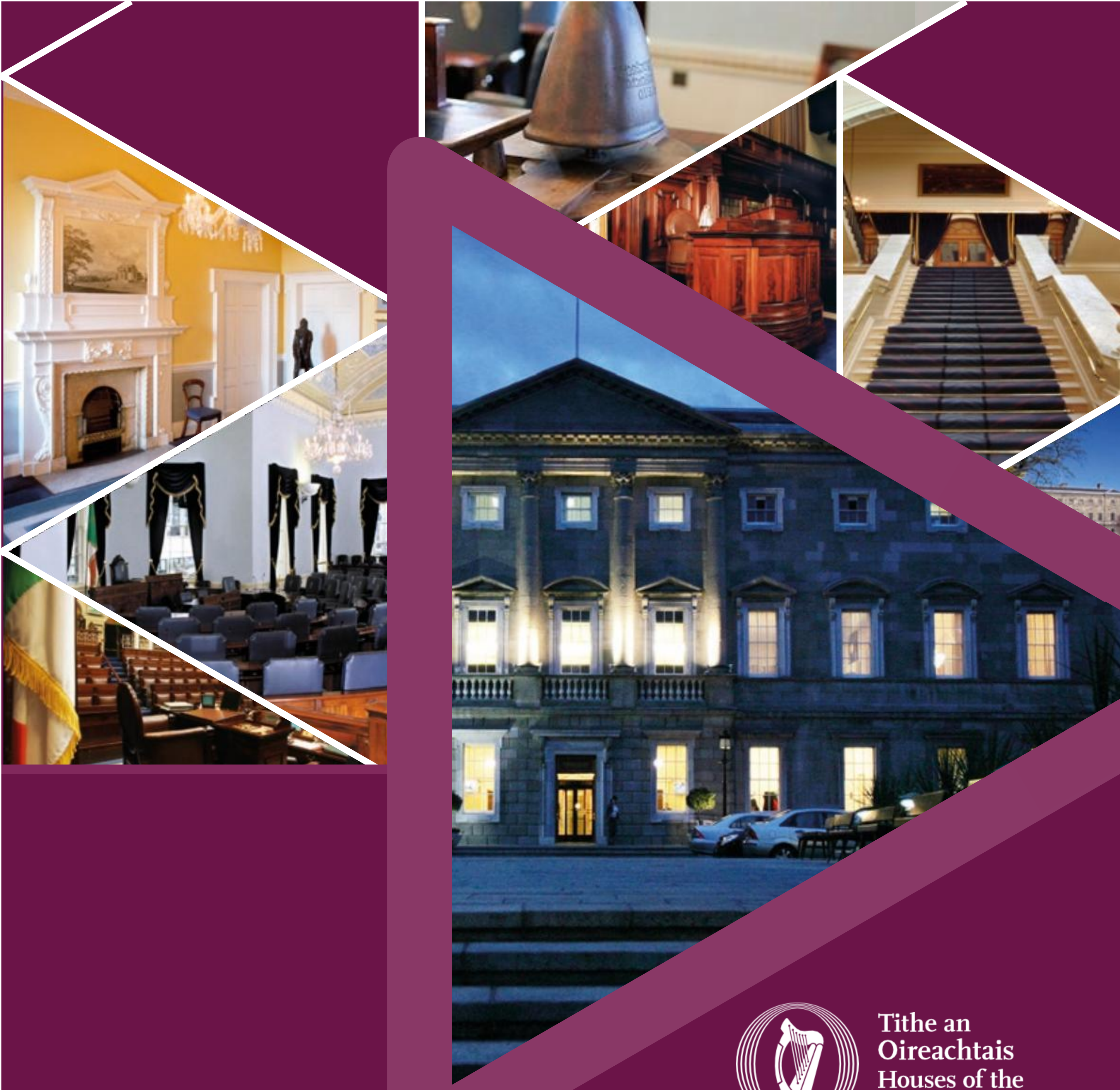

Tithe an Oireachtais
Houses of the Oireachtas

An Oifig Buiséid Pharlaiminteach

Parliamentary Budget Office

Ongoing Need 2024 – The True Demand for Social Housing

Publication 34 of 2025

Séanadh

Is í an Oifig Buiséid Pharlaiminteach (OBP) a d'ullmhaigh an doiciméad seo mar áis do Chomhaltaí Thithe an Oireachtais ina gcuid dualgas parlaiminteach. Ní bheartaítear é a bheith uileghabhálach ná críochnúil. Féadfaidh an OBP aon fhaisnéis atá ann a bhaint as nó a leasú aon tráth gan fógra roimh ré. Níl an OBP freagrach as aon tagairtí d'aon fhaisnéis atá á cothabháil ag tríú páirtithe nó naisc chuig aon fhaisnéis den sórt sin ná as ábhar aon fhaisnéise den sórt sin. Tá baill foirne an OBP ar fáil chun ábhar na bpáipéar seo a phlé le Comhaltaí agus lena gcuid foirne ach ní féidir leo dul i mbun plé leis an mórphobal nó le heagraíochtaí seachtracha.

Is de chineál ginearálta í an Fhaisnéis. Baineann éiginnteacht le ráitis réamhbhreathnaitheacha agus d'fhéadfadh go dtiocfaidh nithe suntasacha chun cinn mar thoradh ar an bhFaisnéis. Ní sholáthraítear ráiteas cinntitheach leis an bhFaisnéis i ndáil le haon saincheist ar leith nó i ndáil le himthoisc phearsanta. Ní comhairle atá san Fhaisnéis. Ní mór a dheimhniú duit féin go bhfuil an Fhaisnéis a sholáthraímidne, an Oifig Buiséid Pharlaiminteach agus Coimisiún an Oireachtais (lena n-áirítear seirbhísigh, gníomhairí agus conraitheoirí na hOifige agus an Choimisiúin) oiriúnach agus iontaofa. Ní ghlacaimid aon fhreagracht as cruinneas ná oiriúnacht, ná eile, na Faisnéise agus ní thugaimid aon ráthaíocht ná aon ghealltanas ná aon bharánta i leith an chéanna; ná go mbeidh ár leathanaigh ghréasáin nó an Fhaisnéis nó ábhar eile saor ó earráidí, saor ó víris nó saor ó shárú. Ní ghlacaimid aon dliteanas (lena n-áirítear i leith éilimh maoine intleachtúla) a eascróidh as aon ábhar tríú páirtí nó aon suíomh gréasáin tríú páirtí a gcuirfimid nasc ar fáil chuige nó dá ndéanfaimid tagairt. Ní ghlactar le haon dliteanas ar bith, a mhéid is mó a cheadaítear faoin dlí is infheidhme nó (i) as aon iontaoibh a chuirfear san Fhaisnéis nó san ábhar ar ár leathanaigh ghréasáin nó (ii) as aon chaillteanas nó damáiste a eascróidh as an úsáid a bhainfidh tú as na leathanaigh ghréasáin sin nó i dtaca leis an úsáid sin. Féach ár bhFógra Séanta cuimsitheach anseo. I gcás aon easaontacht a bheith idir an Séanádh seo agus ár bhFógra Séanta cuimsitheach, is ag an gceann deireanach a bheidh an forlámhas.

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Contents

This note is accompanied by an interactive data visualisation which can be accessed here. These publications are an update on previous PBO research into the ongoing need for social housing in 2022 and 2023, and builds on an in-depth analysis of social housing delivery between 2001 and 2020.

1. The housing landscape in Ireland 2024

Ireland is experiencing a sustained and acute housing challenge driven by population growth, demographic changes, structural demand, and affordability pressures. Population projections by the ESRI and analysis by the Central Bank indicate that between 44,000 and 52,000 new homes are required annually to meet structural and pent-up demand for housing. In its 2024 report, the Housing Commission estimates that the annual average requirement for additional housing to be between 33,400 and 81,400 units from 2024 to 2050. This is based on a population size of between 6.25 million and 7.25 million and household sizes of between 1.9 and 2.4 persons per dwelling.[1] However, whatever figure is chosen, completions remain below these levels, with a total of 30,300 new dwellings delivered in 2024.[2]

The Government's latest housing strategy, Delivering Homes, Building Communities (2025–2030), commits to delivering 300,000 homes by 2030, including 72,000 social homes and 90,000 affordable supports, backed by increased investment of €50 billion in housing and infrastructure.[3] Despite these measures, affordability remains a significant concern. In 2024 house purchase prices rose by 8.6% and a further 7.4% in 2025.[4] Nationally, average rents for new tenancies rose by 5.5% with average rents for existing tenancies growing by 4.6% year-on-year (Q4 2023 to Q4 2024).[5] These rates of growth were only slightly behind the change in average weekly earnings, which saw 5.6% growth over the same period.[6] Continued house price and rental cost growth places financial constraints on households, particularly those with lower incomes.

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[1] The Housing Commission, Report of the Housing Commission, 2024
[2] Dr Sinéad Ashe, Capacity constraints and Ireland's housing supply, 2025.
[3] Department of Housing, Local Government and Heritage Delivering Homes Building Communities 2025-2030, November 2025.
[4] CSO, Residential Property Price Index June 2024, August 2024.
[5] RTB, Rent Index Q4 2024, May 2025.
[6] CSO, Earnings and Labour Costs, February 2025.

A key element in addressing Ireland’s housing challenges requires understanding the scale of current demand for, and reliance on, social housing supports. Currently, over 53,000 households depend on the Housing Assistance Payment (HAP), while almost 60,000 households remain on social housing waiting lists.[7,8] Meeting these existing housing needs, along with the needs of future households, will require the accelerated delivery of secure, affordable, long-term accommodation.

[7] Correspondence with HAP Shared Services (April-October 2025).
[8] The Housing Agency, Summary of Social Housing Assessments 2024, 2025.

2. Defining the 'Ongoing Need' for social housing

When planning the type and location of social housing, local authorities and the Department of Housing use the net *"unmet need"* as a key guide. This figure reflects the number of eligible households on local authority waiting lists whose housing needs are not met. It excludes households already in local authority housing and those supported by the Housing Assistance Payment (HAP), as these are considered to have their needs met.

The PBO argues that HAP tenancies, being private rental agreements, lack the security of tenure provided by local authority housing. Therefore, these households still have an ongoing need for social housing. An Ombudsman investigation into HAP in 2025 highlighted similar concerns, including:

- The absence of security of tenure for HAP households compared to other social housing tenants; and
- A lack of transparency in how HAP households are managed on waiting lists.[9]

For these reasons, and to give a more comprehensive picture, we believe HAP households should be included in planning and monitoring social housing delivery.

The PBO introduces the term "ongoing need" to describe households eligible for social housing but not yet in receipt of it. This definition includes both those on Social Housing Waiting Lists (SHWLs) and those receiving HAP. Unlike the official "unmet need" category, which excludes HAP-supported households, ongoing need acknowledges that these households lack a guaranteed right to social housing if their tenancy ends.

[9] Ombudsman, Investigation of the HAP scheme, May 2025.

3. An overview of the ongoing need for social housing

Using data from of the Summary of Social Housing Assessments 2024 (SSHA) and the number of active HAP tenancies at end-2024,10 the PBO estimates that there were 113,512 households that had an 'ongoing need' for permanent, suitable, social housing at that time. This figure is comprised of 59,941 eligible households on the main social housing waiting list, plus, 53,571 active HAP-supported tenancies. This represents a decrease of 1.7% from 115,425 households at end-2023 (see table 1).

Table 1: Changes in Ongoing Need 2023-2024

	2023	2024	Change 2023/2024	
			Number	%
Local Authority Social Housing Waiting Lists	58,824	59,941	+1,117	+1.9%
Housing Assistance Payment	56,601	53,571	-3,030	-5.4%
Ongoing Need By number of households	115,425	113,512	-1,913	-1.7%

Source: PBO based on Summary of Social Housing Assessment 2023, 2024 and correspondence with HAP Shared Services Centre (April-October 2025).

Both the social housing waiting lists and HAP tenancy reports count households based on the main applicant only. However, for developing and implementing social housing policy, it is also important to consider household composition.

Table 3 shows the household types represented among those receiving HAP supports and those on the social housing waiting lists. Understanding household composition helps identify the types of homes required—for example, families will need larger homes than single adults. It also provides insight into which groups are driving demand for social housing and how that demand may evolve over time.

[10] Information on HAP tenancies provided to the PBO by HAP Shared Services (April-October 2025).

Table 2: Ongoing need household compositions

	2023	2024	Change	
Social Housing Waiting Lists			No.	%
1 adult	33,746	36,416	2,670	7.9%
1 adult, 1-2 children	12,103	11,230	-873	-7.2%
Couple, 1-2 children	1,579	3,103	1,524	96.5%
Couple	2,126	2,354	228	10.7%
1 adult, 3 or more children	3,632	1,471	-2,161	-59.5%
Couple, 3 or more children	1,474	1,326	-148	-10%
2 adults	475	1,243	768	161.7%
2 adults, with child/children	617	930	313	50.7%
Couple, 1 or more other adults, 1-2 children	243	555	312	128.4%
Couple, 1 or more other adults	1,232	487	-745	-60.5%
3 or more adults	1,019	353	-666	-65.4%
3 or more adults, with child/children	313	260	-53	-16.9%
Couple, 1 or more other adults, 3 or more children	265	213	-52	-19.6%
Total Social Housing List Households	58,824	59,941	1,117	1.9%
HAP Tenancies				
1 Adult	14,018	13,670	-348	-2.5%
1 adult, 1 child	13,873	13,037	-836	-6%
1 adult, 2 children	7,690	7,168	-522	-6.8%
1 adult, 3 or more children	3,385	3,132	-253	-7.5%
Couple	2,826	2,080	-746	-26.4%
Couple, 1 child	2,173	3,469	1,296	59.6%
Couple, 2 children	3,782	4,347	565	14.9%
Couple, 3 or more children	4,734	3,714	-1,020	-21.6%
Single sharing	3,978	2,801	-1,177	-29.6%
Couple sharing	142	153	11	7.8%
Total HAP Households	56,601	53,571	-3,030	-5.4%
Total Ongoing Need	115,425	113,512	-1,913	-1.7%

Source: PBO based on Summary of Social Housing Assessments 2024, correspondence with HAP Shared Services (April-October 2025) and Ongoing Need 2023.

Substantial changes in the number of couple and multiple adult households can be seen across HAP and social housing waiting lists between 2023 and 2024.

- The categories of couples with 1–2 children, those in HAP tenancies and on the waiting list, have grown since 2023. These categories saw an overall combined increase of 3,385 households.
- Single adult households (with and without children) have greatly decreased over the last 12 months. Other than 1 adult households on the SHWLs, all single adult groups have seen a reduction.
- The largest proportionate increase is seen in the 2-adult household category on the waiting list. This category increased by 768 additional households (over 160%). This may suggest that even in dual income households, housing affordability remains challenging.

Using household composition, the PBO estimates there were a minimum of **225,149 people** with an ongoing need in 2024: [11]

- 97,741 on the social housing waiting lists, and
- 127,408 in households receiving HAP supports.

This suggests that approximately 4.2% of the population have an ongoing housing need,[12] including both adults and children. As this is a lower-bound estimate, the actual number is likely higher.

The HAP Shared Services Office collects data around the reasons for households exiting HAP tenancies. A report published by the Housing Agency in 2025 collated these reasons for exiting HAP between 2016 and 2021. It found that over the period:

- 37% of exits were due to households accepting an offer of social housing,
- 21% of HAP tenancies were terminated voluntarily,
- while 19% were ended as a result of landlord driven reasons (e.g., notification of sale, termination of lease, landlord non-compliance, increases in tenant rent contributions etc).

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[11] Calculations based on lower bound estimates for each household type. For example, a household with a couple and two to three children is assumed to include at least four people.
[12] CSO, Annual Population estimates from 1926, June 2025.

While the share of HAP households exiting the programme into more secure social housing tenancies is welcome, it equates to just 7.4% of HAP exits annually. Paradoxically, the wait time to secure social housing for HAP tenants was – on average – shorter than the wait time for applicants that remained on the social housing waiting lists.[13] This is a result of HAP households typically being larger in size and more 'suited' to the types of dwellings made available to local authorities. Smaller dwellings more suited to single adult and single adult with one child households (that make up the largest share of the ongoing need) are not well represented in the current social housing stock.[14]

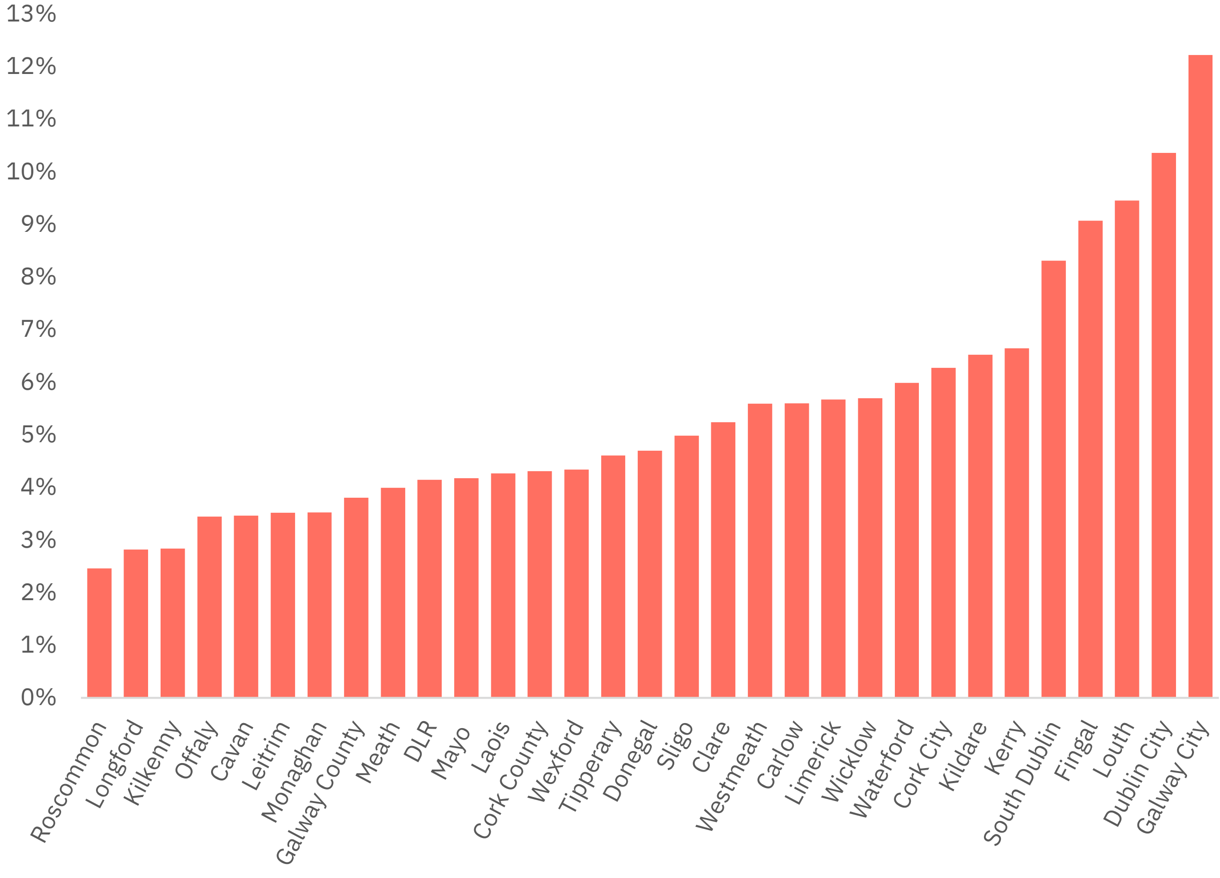
[13] Bairéad, C. and Norris, M. Demographic and Socio-Economic Profile of Applicants for Social Housing and Recipients of Housing Assistance Payment, The Housing Agency, August 2025.
[14] Ibid

4. Where is the ongoing need? (by local authority)

Looking at the aggregate ongoing need helps us understand the overall national housing requirement, though breaking it down by local authority highlights where housing supports may be most needed.

In figure 1 we show the size of the ongoing need (2024 data) as a percentage of all households (Census 2022 data) across each local authority area in 2024. As a result of the lack of contemporaneous data, these figures are indicative of the general situation.

Figure 1: Share of total households with ongoing need by local authority in 2024

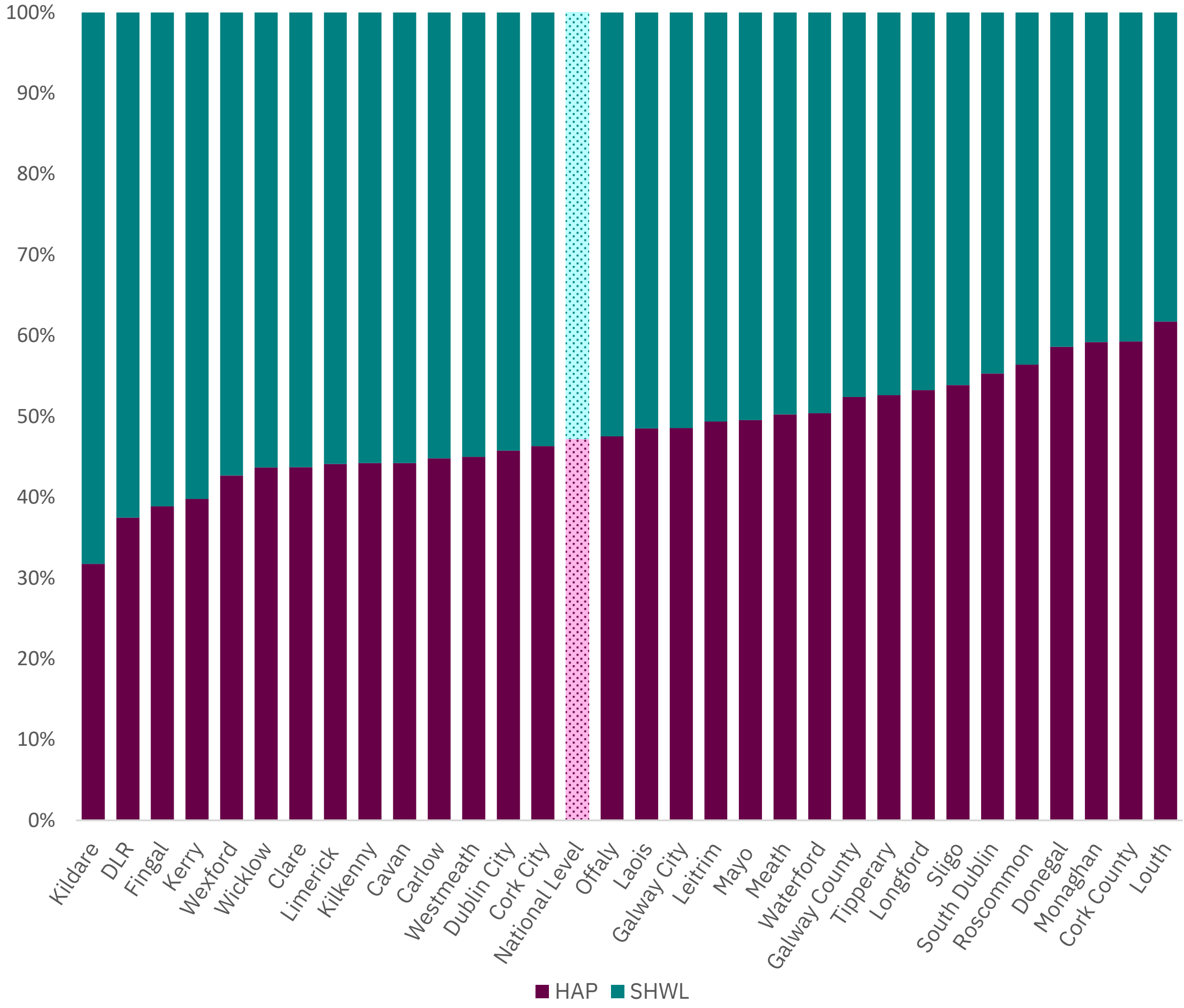


Source: PBO based on [Summary of Social Housing Assessments 2024](), correspondence with HAP shared services (April-October 2025) and [CSO]().

Galway City Council has the highest percentage of households with an ongoing need in Ireland, currently at 12.2%. Roscommon has the lowest at 2.5%.

Understanding the composition of the ongoing need in each local authority provides additional clarity as to the nature of housing pressures in each locale. Figure 2 shows the distribution of ongoing need across local authorities. At opposite ends of the scale, in **Louth**, 71% of households with an ongoing need are availing of HAP supports rather than remaining on social housing waiting lists, while in **Kildare** the figure is only 32%. **Nationally,** the average is 47%.

Figure 2: Composition of each local authority's ongoing need 2024



Source: PBO based on correspondence with HAP Shared Services (April-October 2025) and Summary of Social Housing Assessments 2024.

The variation across local authorities in their reliance on HAP or waiting lists is likely the result of several interrelated factors.

The Ombudsman's 2025 investigation into the HAP identified inconsistencies in the administration and efficiency in operating the scheme across local authorities—such as delays in landlord engagement and eligibility verification—that affect HAP uptake.[15] Authorities with well-staffed and streamlined processes can finalise HAP tenancies more quickly, reducing waiting lists. Conversely, slower administration can often result in households remaining on traditional waiting lists.[16]

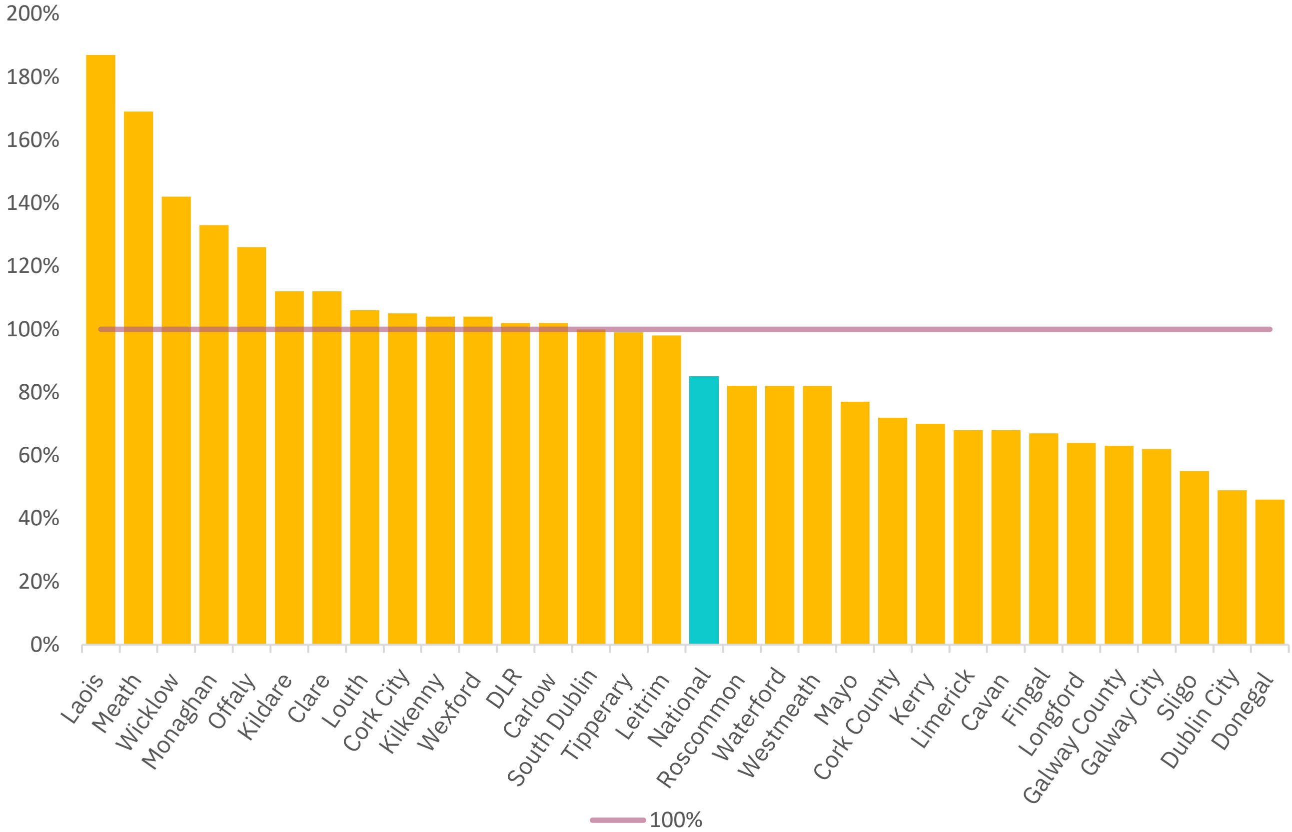
Local housing supply and strategy may also play a role. Authorities actively delivering new-build or acquisition programmes may allocate more homes to those on waiting lists, while those lacking in social housing stock tend to substitute with HAP as a stopgap.[17] While building more social housing should help reduce the waiting lists, PBO analysis has found limited correlation between the share of social housing as a proportion of total households in a local authority and the share of households opting to remain on waiting lists.

Income levels among the population may be another driver for the makeup of the ongoing need. CSO data from 2022 shows that over 60% of HAP households were in employment, with median gross income around €19,300. HAP offers flexibility for income-earning families able to sustain private tenancies, whereas households in deeper poverty often remain on waiting lists awaiting permanent, state-funded accommodation.[18]

[15] Ombudsman, Investigation of the HAP scheme, May 2025.
[16] Ibid.
[17] Bairéad, C. and Norris, M. Demographic and Socio-Economic Profile of Applicants for Social Housing and Recipients of Housing Assistance Payment, The Housing Agency, August 2025.
[18] CSO, Social Housing in Ireland 2022 - Analysis of Housing Assistance Payment (HAP) Scheme, October 2023

Regardless of whether a household is currently on the social housing waiting list or in HAP-supported rental accommodation, the timely delivery of sufficient social housing units by local authorities is essential to meeting the housing needs of the target population. Figure 3 shows how each local authority performed against new build social housing delivery targets between 2022 and 2024.

Figure 3: Local authority performance against new-build targets (2022–2024)



Source: Department of Housing, Local Government and Heritage, New build social housing delivery versus target, 2025.

Comparing ongoing housing need with new-build delivery highlights inconsistencies between demand type and construction performance across local authorities. Areas with high reliance on social housing waiting lists, such as **Kildare**, have delivered above their new-build targets (122%), suggesting proactive efforts to address permanent housing shortages. Similarly, regions with significant HAP reliance, like **Louth** (71%), have also exceeded their targets (106%), indicating a possible strategy to reduce long-term dependence on private rental supports.

However, this pattern is not consistent nationwide. Authorities such as **Dublin City** and **Donegal**, which face substantial ongoing need, delivered less than 50% of their targets, creating a risk of persistent unmet need. Overall, the data suggests that while some high-need areas are aligning delivery with demand, others are falling significantly behind—underscoring the need for targeted supply allocation and diversified build strategies.

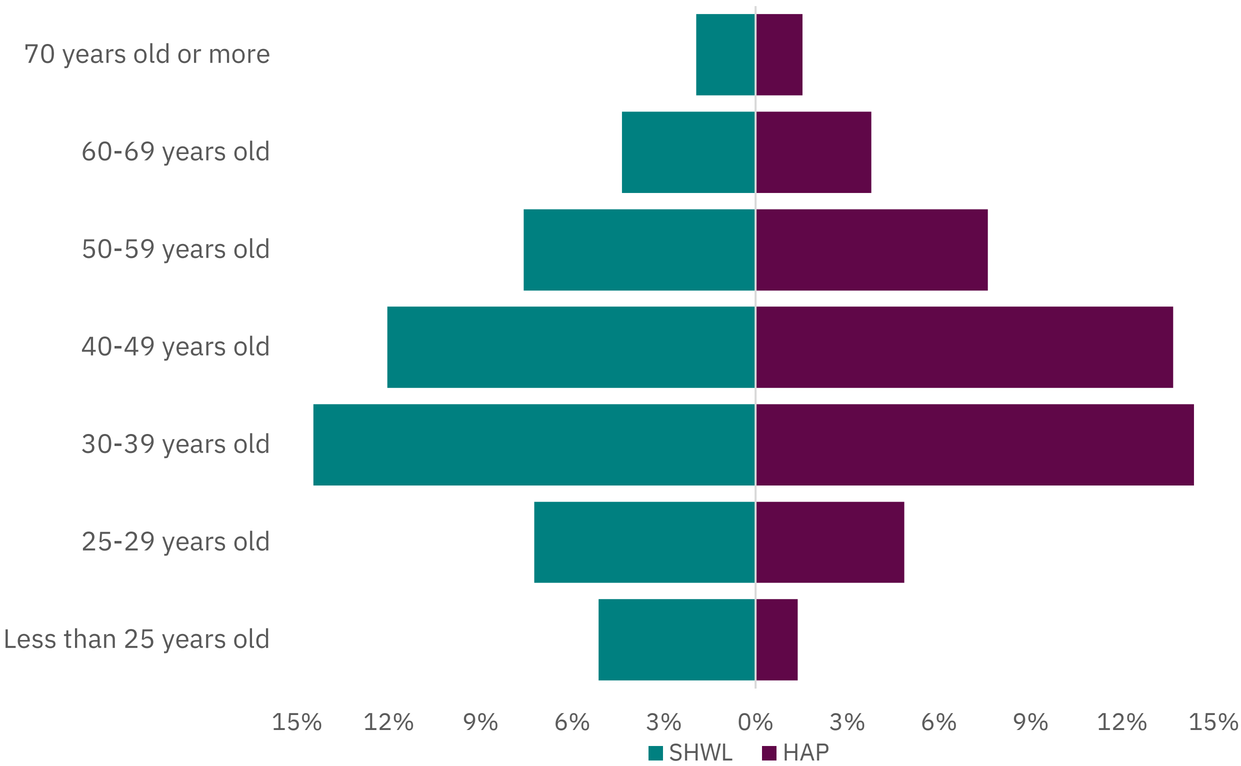
It should be noted that delivering large volumes of high-density housing units in urban centres is challenging and more costly than traditional housing units.[19] Higher-density projects also have a greater risk of legal challenges and could be delayed or stopped if they undergo judicial review.[20]

[19] IGEES, Review of Social Housing Delivery and Spend, June 2024.
[20] Ibid.

5. Age profile of the ongoing need in 2024

Understanding the age profile of households with an ongoing need for social housing is critical for effective planning and resource allocation. Different age groups have distinct housing requirements: older adults may need smaller, accessible homes or supported living arrangements, while families with children require larger homes with multiple bedrooms. Age data also informs long-term demand forecasting, as a younger population indicates sustained need over decades, whereas an aging population may require adaptations or specialist housing. In addition, age-related insights help align housing provision with associated services such as childcare, education, and healthcare, ensuring that social housing strategies are both responsive and sustainable.

Figure 4: Composition of the ongoing need across each age category in 2024



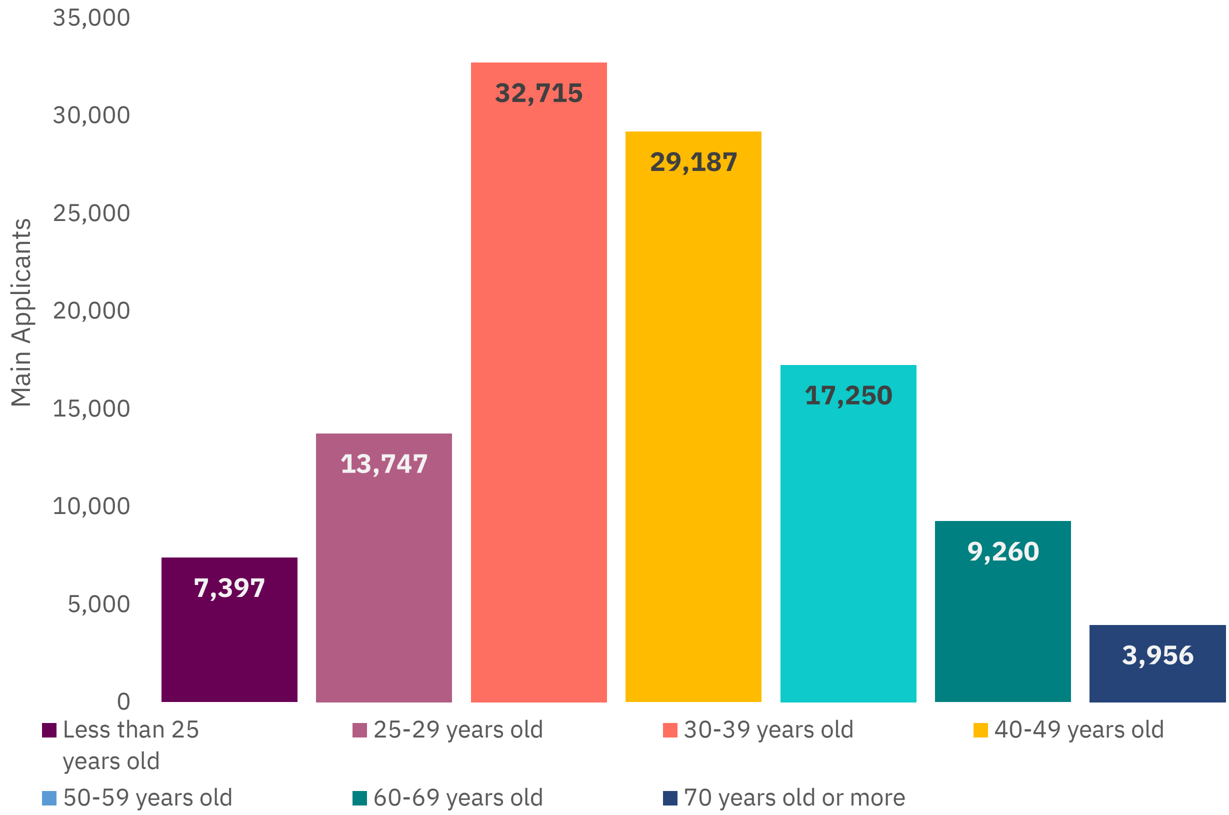
Source: PBO based on HAP Shared Services (April-October 2025) and [Summary of Social Housing Assessments 2024].

Figure 4 shows the share of households in each age cohort by main applicant age. 70% of the total ongoing need falls between the ages of 30-59 years old. 19% are 29 and under, and 12% are over the age of 60.

The 30–49-year-old categories represented over half (55%) of the total ongoing need in 2024. Population estimates for 2024, suggest this age cohort made up just 28.8% of the total population.[21]

Similarly to 2023, almost twice as many applicants aged 29 and under are opting to apply for social housing than are availing of HAP supports. This trend may reflect young adults remaining in the family home for longer. Census 2022 data shows that 61% of those aged 20–24 and 33% of those aged 25–29 were still living with their families.[22]

Figure 5: Total ongoing need by age cohorts



Source: PBO based on correspondence with HAP Shared Services (April-October 2025) and Summary of Social Housing Assessments 2024.

Looking at the number of households in each age bracket (figure 5), over a quarter (30,466 households) of the ongoing need are 50 years old or more. It's possible that their housing needs will remain largely unchanged over time as they may have

[21] CSO, Population Estimates from 1926, August 2025.
[22] CSO, Population aged 18 years and over living with their parents, August 2023.

reached or passed their peak earning point[23] and may be unlikely to be in receipt of a financial windfall, increasing the likelihood of continued dependence on state support for their housing requirements. Limited access to affordable mortgage finance and the unsustainability of renting in later life make it increasingly likely that this group will depend on state support for housing, both now and in the future.

Looking at the wider private rental market (which includes HAP tenancies), recent analysis has identified a significant increase in those aged 50+ renting from private landlords.[24] In 2022 when compared to 2011, there were an additional 31,175 households where the head of household was aged over 50 years of age – an 82% increase. For those aged 60 and over, there was a 102% increase in households renting privately.[25] As Ireland's population ages more rapidly and housing remains difficult to attain, the share of older renters is likely to increase further.

As recipients age, the cost of providing suitable housing will rise, driven by the need for more specialised housing types and adaptations. Also, maintaining ties to communities and locations of residence are important when developing housing for an older population. A report by the Housing Agency found that the majority of people surveyed said that their community and neighbours were the main reasons they'd like to stay in their current home. Over 20% indicated that the type of house they live in has a major negative impact on their ease of living. This report highlights the need for 'age appropriate' accommodation in existing communities.[26]

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[23] CSO, Earnings Analysis using Administrative Data Sources 2024, July 2025.
[24] Royal London Ireland, Record Rents and Older Renters Leave Many Financially Exposed. December 2025.
[25] Ibid.
[26] RIAI, Designing Homes for an Ageing Population, 2018.

6. Children with an ongoing need in 2024

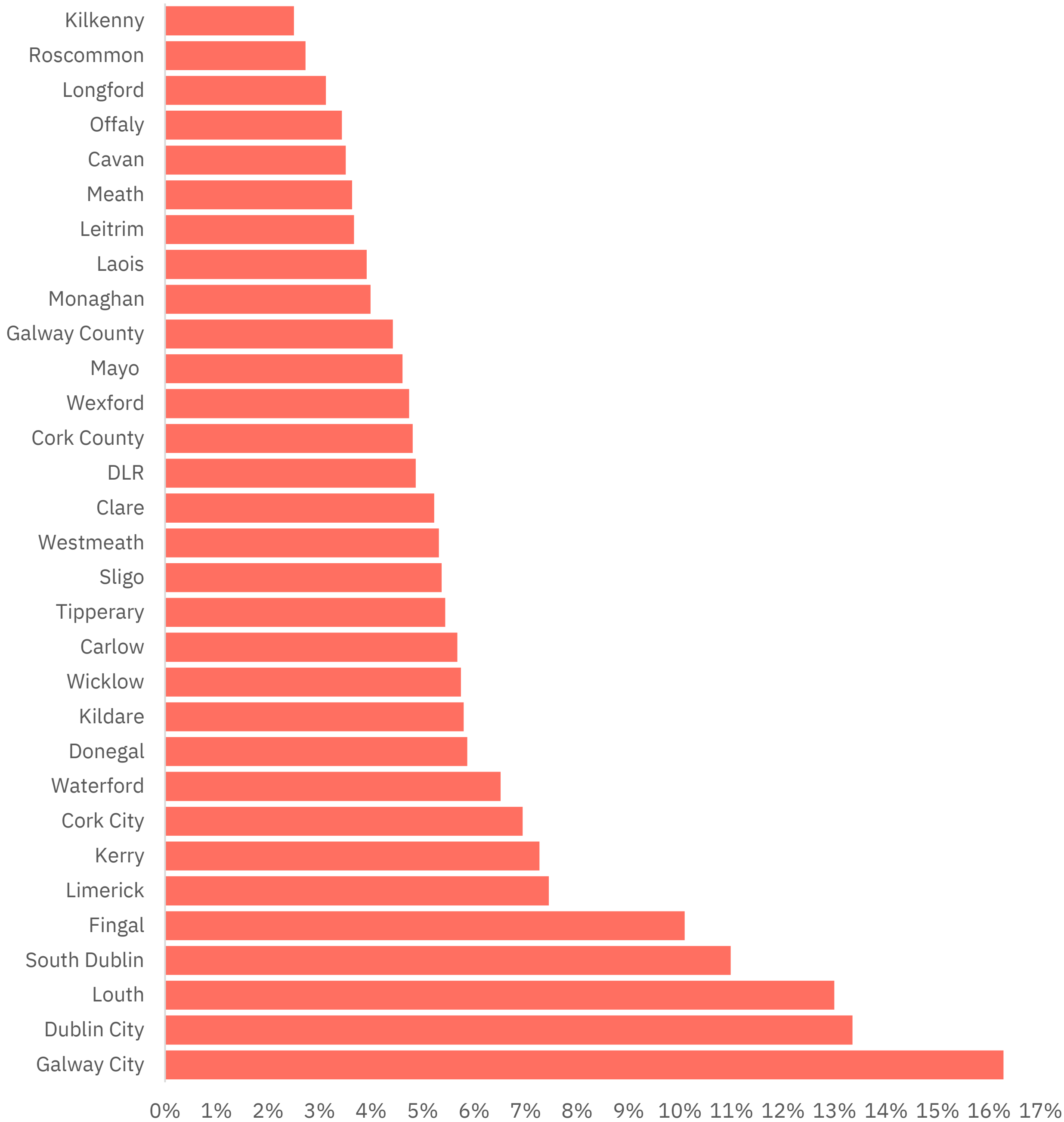
In 2024, Ireland had approximately 1.23 million people under the age of 18 (23% of total population).[27] The PBO estimates that at least **85,182** of these children had an ongoing housing need - around 7% of all children in the country. Within this group, at least 25,108 children (29%) lived in households on social housing waiting lists, while more than twice that number, 60,074 children (71%), were in HAP-supported households.

Children made up 23% of Ireland's total population in 2024, yet they accounted for 38% of the overall ongoing housing need. Figure 6 is an estimate of the share of each local authority's under-18 population that has an ongoing need.

Note: the local authority population data used in this chart is a PBO estimate based on 2023 population estimates (IPEADS02 Estimated Population, June 2025) uplifted to account for the estimated change in population in 2024 (PEA11 Population Estimates from 1926, August 2025). It is not intended to provide a definitive number for under-18s with an ongoing housing need but, rather, to provide a reference point for considering the scale of housing need across the youth population.

[27] CSO, Annual Population Estimates, August 2025.

Figure 6: Share of under-18s with an ongoing need by local authority



Source: PBO calculations based on CSO (IPEADS02 Estimated Population, June 2025, and PEA11 Population Estimates from 1926, August 2025), correspondence with HAP Shared Services (April-October 2025) and Summary of Social Housing Assessments 2024.

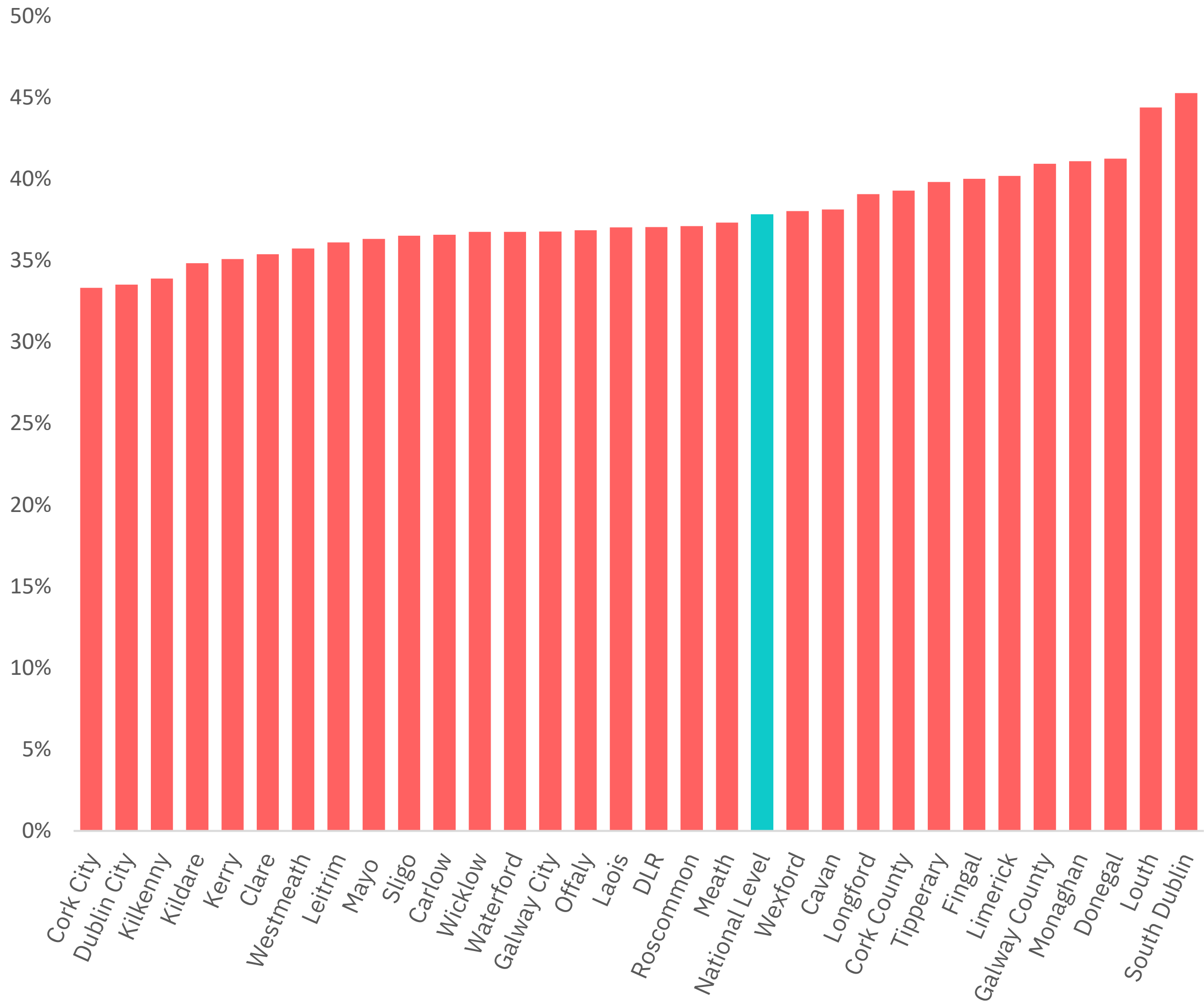
The share of under-18s with an ongoing need varies significantly across local authorities, ranging from around 2% in Kilkenny to over 16% in Galway City. Urban areas such as Galway City, Dublin City, and Louth report the highest proportions, while smaller counties like Kilkenny and Roscommon have the lowest.

Figure 7 illustrates the share of children within each local authority's ongoing need population.

In South Dublin, 45% of those with an ongoing need are under 18, the highest proportion nationally. We estimate 8,607 children in South Dublin have an ongoing need, with 75% (6,452) living in HAP-funded tenancies.

By contrast, Dublin City has one of the lowest proportions of children with an ongoing need (34%). However, this still represents an estimated 14,086 children, of whom 83% (11,646) live in HAP-supported accommodation. This is the largest number and percentage of children in HAP nationally.

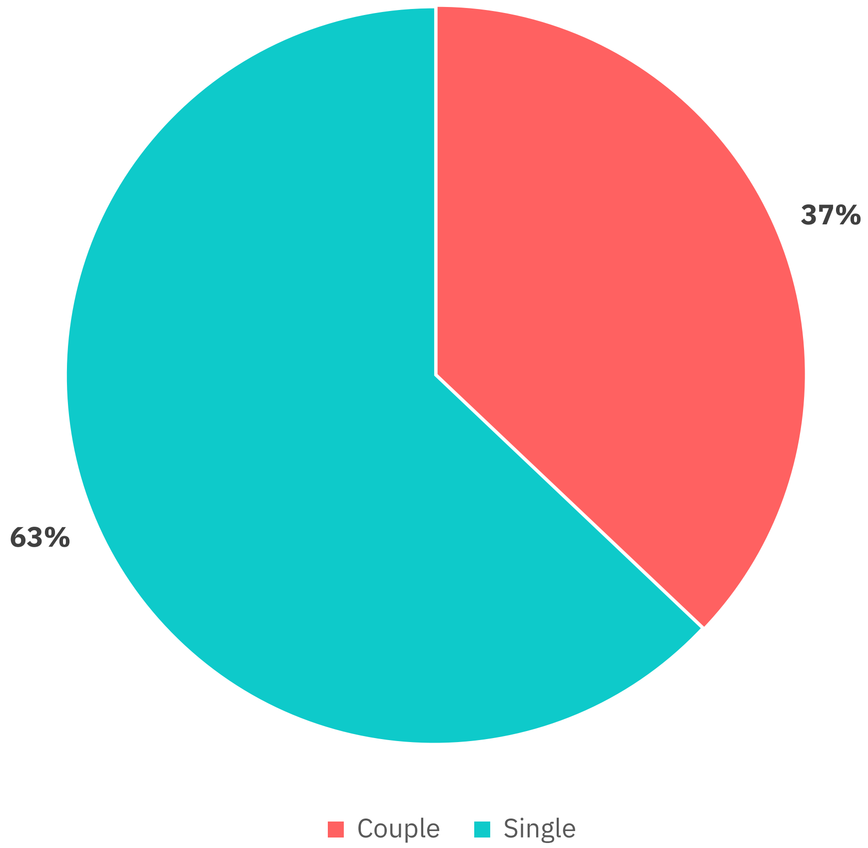
Figure 7: Share of children in each local authority's ongoing housing need



Source: PBO based on correspondence with HAP Shared Services (April-October 2025) and Summary of Social Housing Assessments 2024.

Figures 8 and 9 show the distribution of children with an ongoing need and what kind of households they're in. The PBO found that 63% (53,602 children) live in households with a single adult and only 37% (31,580 children) live in couple-led households.

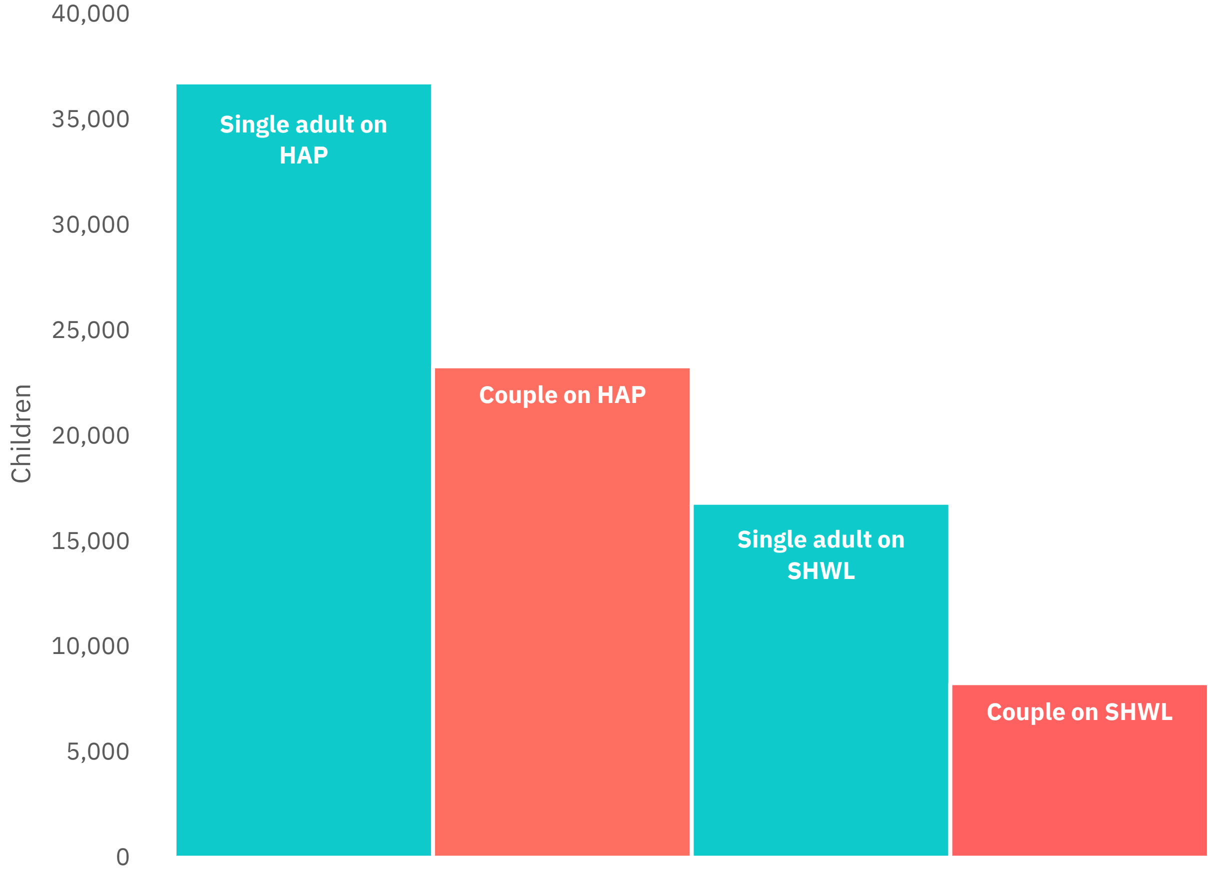
Figure 8: Children in Single v Couple Households



Source: PBO based on correspondence with HAP Shared Services (April-October 2025) and Summary of Social Housing Assessments 2024.

Of the estimated 85,182 children in Ireland identified as having an ongoing need, a significant proportion—approximately 43%—reside in single-adult households that rely on the Housing Assistance Payment (HAP) scheme. A further 20% of these children are living in single-adult households currently on social housing waiting lists.

Figure 9: Number of children with ongoing need by household types 2024



Source: PBO based on correspondence with HAP Shared Services (April-October 2025) and Summary of Social Housing Assessments 2024.

Single-parent households typically rely on one income, making it harder to afford private rental or mortgage costs. Research consistently shows single-parent families face higher poverty rates in Ireland. Research by the ESRI found that lone parent households have the highest deprivation and consistent poverty rates. They also found that children are more likely than older people to live in a household not meeting their expenditure needs.[28]

However, the concerns around deprivation and poverty rates are not exclusive to single parent households. Upper limits on income levels to avail of HAP support or for qualify for social housing would still create issues around affordability even in dual income households.

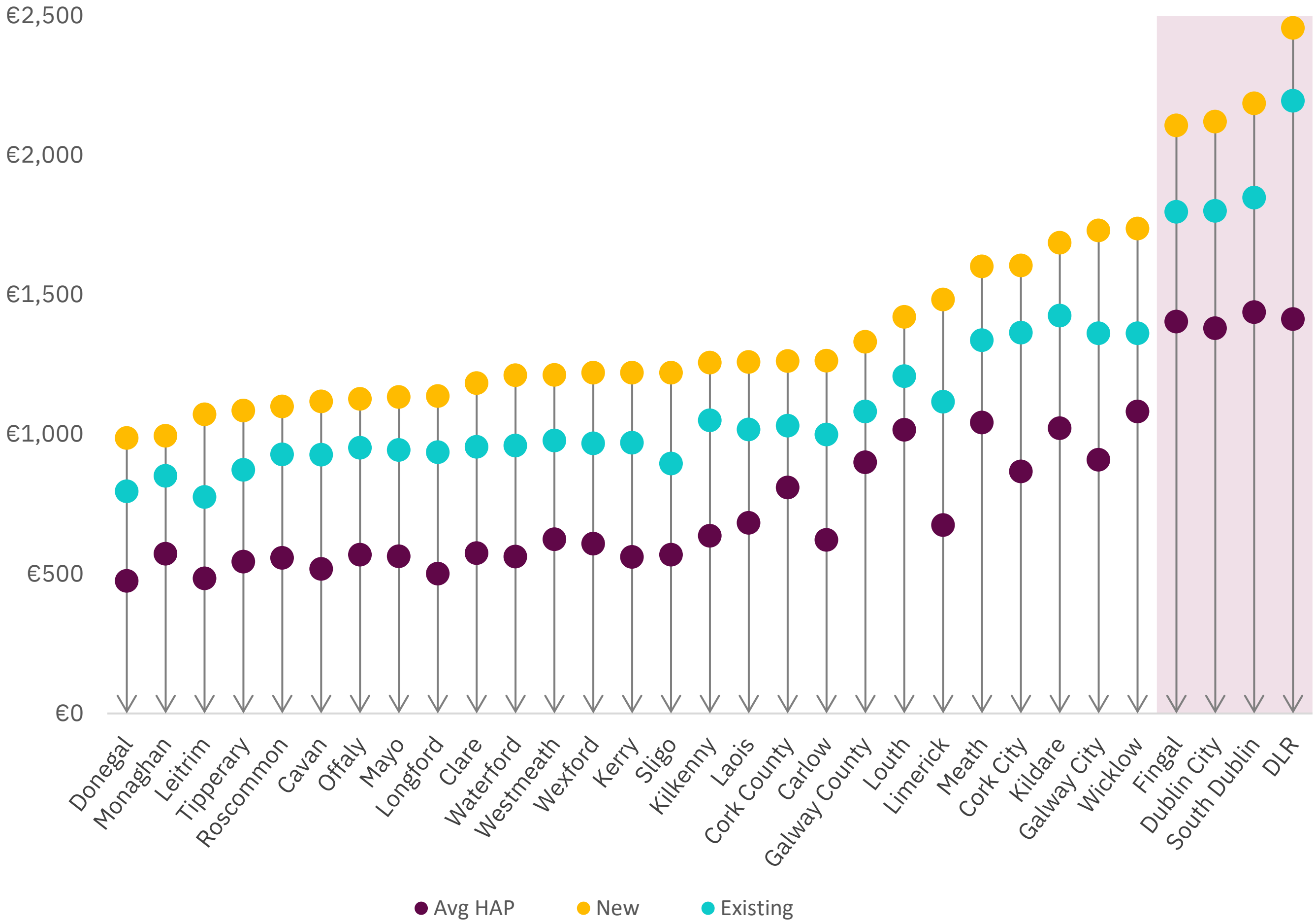
[28] Department of Social Protection, Technical Paper on the impact of minimum income, Social Inclusion Technical Paper No.12, 2024.

7. Housing supply and the ongoing need

Rising rents, the limited supply of suitable rental properties, and the lack of secure tenure in the private rental market underscore the inherent instability of HAP tenancies. This is a key reason the PBO considers the needs of HAP households only partially met and, therefore, ongoing.

Figure 10 compares the average monthly HAP payment to landlords with the average monthly rent for existing private tenancies and for new tenancies across all local authorities in 2024. The HAP averages shown include any discretionary uplifts applied by the relevant local authority.[29]

Figure 10: Comparison of average rents - HAP and non-HAP tenancies.



Source: PBO based on RTB Rent Index Q4 2024 and correspondence with HAP Shared Services (April-October 2025).

[29] Standard HAP tenancies are eligible for rent uplifts up to 35% above maximum HAP limits, while Dublin Regional Homeless Executive households are eligible for up to 50% uplift.

As expected, the highest rents in all three categories are found in the four Dublin local authorities, as shown in the graph. Dún Laoghaire–Rathdown consistently ranks as the most expensive area across all categories.

What stands out are the significant disparities between existing private rents and HAP tenancies. Dún Laoghaire–Rathdown shows the largest gap, with average private rents exceeding HAP rates by €782 per month. This is followed by Cork City (€497), Galway City (€454), and Limerick (€443).

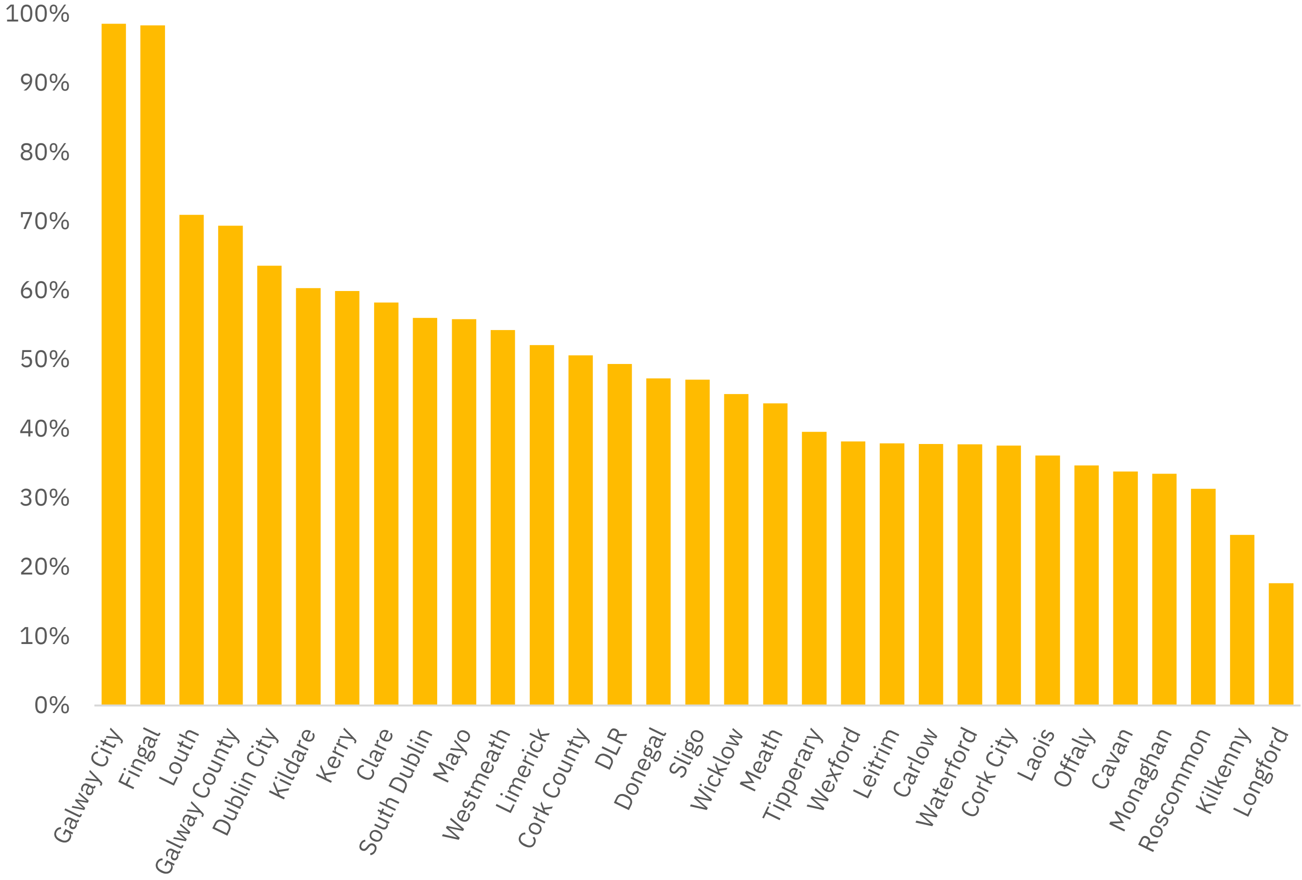
Louth has the second-smallest gap between existing private rents and HAP tenancies, with an average difference of just €192 per month. It also records the highest proportion of households choosing HAP over remaining on social housing waiting lists. Even compared to new private rental agreements, the average rent difference is only €405 per month — the lowest disparity nationally.

Meeting the ongoing demand

The PBO notes that while the ongoing need measurement is a useful indicator for understanding the underlying demand for social housing, some households receiving HAP may only require short-term assistance rather than a long-term commitment to social housing. However, given the affordability challenges in renting or purchasing homes in 2025, it is unlikely that households with an ongoing need would decline an offer of secure, long-term social housing.

If it is accepted that households with an ongoing need would accept an offer of social housing, the PBO estimates that the national social housing stock would need to increase by 51% to accommodate this demand.

Figure 11: Increase needed in existing social housing stock to house the ongoing need in each Local Authority.



Source: HAP Shared Services (April-October 2025), NOAC Performance Indicator Report 2023, Summary of Social Housing Assessments 2024, Overall social and affordable housing provision (July 2025)

Galway City and Fingal would both require the largest increases in their social housing stocks to house their households with an ongoing need. Both local authorities would need to almost double their existing stock to meet the potential demand. However, the need to increase social housing stock is present across all local authorities, with some of the greatest 'shortfalls' seen in the larger population centres.

When comparing ongoing need to the delivery of new-build social housing (see Figure 3), only four areas with a required increase of more than 50% came close to meeting or exceeding their delivery targets between 2022 and 2024. There also appears to be a strong correlation in that, local authorities that achieved or surpassed their new-build targets tend to have lower levels of additional need for social housing stock (in percentage terms).

8. Appendices

Appendix 1: Ages of Main Applicants by Local Authority

	Less than 25	25-29	30-39	40-49	50-59	60-69	70+	Total
Cork Co	257	461	1,314	1,477	1,037	640	328	5,514
Kildare	319	643	1,532	1,389	826	490	203	5,402
Cork City	323	523	1,547	1,483	842	383	133	5,234
Louth	355	632	1,459	1,196	667	270	94	4,673
Limerick	228	494	1214	1185	706	342	166	4,335
Kerry	212	453	1,039	1,019	626	360	165	3,874
Galway City	216	354	1,072	1,118	614	300	102	3,776
Wicklow	182	340	865	771	484	320	127	3,089
Meath	209	393	777	725	465	254	92	2,915
Donegal	195	345	773	732	485	255	116	2,901
Tipperary	207	349	717	674	467	339	113	2,866
Waterford	223	395	781	680	421	241	120	2,861
Galway Co	150	221	627	665	457	302	166	2,588
Wexford	214	361	665	553	380	274	131	2,578
Clare	177	265	542	571	455	274	156	2,440
Mayo	118	208	568	508	375	264	136	2,177
Westmeath	155	238	473	446	331	199	64	1,906
Sligo	53	143	367	351	209	149	66	1,338
Laois	110	176	352	356	200	92	47	1,333
Carlow	105	165	340	285	193	124	33	1,245
Kilkenny	70	95	285	260	173	124	38	1,045
Cavan	81	140	233	239	169	93	44	999
Offaly	62	116	260	222	168	120	49	997
Monaghan	47	75	207	223	140	85	32	809
Roscommon	46	68	144	143	122	90	27	640
Leitrim	20	49	118	123	86	57	27	480
Longford	22	41	124	106	92	52	21	458
Dublin City	1,617	3,222	7,480	5,778	3,211	1,477	601	23,386
Fingal	524	990	2,980	2,842	1,452	687	308	9,783
South Dublin	641	1,322	2,820	2185	898	338	135	8,339
DLR	259	470	1,040	882	499	265	116	3,531

Source: PBO based on HAP Shared Services (April-October 2025) and Summary of Social Housing Assessments 2024.

Appendix 2: Household Composition by Local Authority Area

A - 1 Adult.
E - 1 Adult, 3 or more children.
I - Couple, 1 or more other adults, 1-2 children.
M - Couple, 1 or more other adults, 3 or more children.
B - 1 Adult, 1-2 children.
F - Couple, 3 or more children
J - Couple, 1 or more other adults.
C - Couple, 1-2 children.
G - 2 Adults.
K - 3 or more adults.
D – Couple.
H - 2 Adults, with child/children.
L – 3 or more adults with child/children.

SOCIAL HOUSING WAITING LISTS

	A	B	C	D	E	F	G	H	I	J	K	L	M
Carlow	351	366	147	48	80	55	32	48	24	15	6	16	0
Cavan	272	274	87	42	116	75	40	45	24	6	12	12	24
Clare	788	578	222	98	168	130	78	54	44	36	39	36	18
Cork City	1833	976	474	182	136	310	94	90	84	51	33	24	72
Cork Co	1220	1098	381	182	220	220	102	144	64	60	33	32	30
Donegal	706	512	201	98	136	115	40	66	24	12	24	8	24
Dublin City	9836	2076	774	1424	564	690	364	330	276	270	132	128	192
DLR	1450	824	261	116	280	200	50	90	44	36	18	16	18
Fingal	2842	2446	1473	406	756	1160	392	423	516	339	288	320	270
Galway City	1396	448	318	126	96	305	42	48	36	21	18	16	30
Galway Co	753	438	198	96	116	165	70	57	36	27	24	8	12
Kerry	1377	888	402	176	240	215	136	126	76	63	54	36	54
Kildare	1935	1638	876	294	316	445	184	180	220	144	129	68	66
Kilkenny	341	252	123	50	44	25	26	24	16	9	6	4	18
Laois	359	364	174	54	48	70	30	21	24	9	6	0	6
Leitrim	148	74	24	24	44	45	10	6	12	12	6	4	6
Limerick	1284	1172	387	150	396	325	120	135	112	54	42	44	54
Longford	113	84	33	24	44	25	14	21	4	6	3	4	6
Louth	1005	862	252	98	260	190	72	108	52	36	30	24	18
Mayo	681	366	132	86	156	95	42	72	52	24	24	24	54
Meath	792	734	309	108	80	160	66	48	40	18	12	20	48
Monaghan	214	132	18	12	36	35	16	21	0	3	3	16	6
Offaly	250	268	111	44	84	115	24	33	16	6	9	4	18
Roscommon	165	98	39	30	36	40	16	12	8	12	0	8	0
Sligo	410	228	66	36	60	35	22	27	12	12	3	8	6
South Dublin	1908	2082	609	224	508	560	104	195	168	57	36	36	156
Tipperary	765	630	213	68	216	185	58	84	32	24	9	20	6
Waterford	866	644	180	68	156	155	44	42	44	21	18	8	30
Westmeath	598	466	180	64	92	135	60	57	44	12	18	20	0
Wexford	733	816	303	120	204	210	56	72	48	27	3	20	24

N – 1 adult	**O** - 1 adult 1 child	**P** - 1 adult 2 children	**Q** - 1 adult, 3 or more children	**R** - Couple
S – Couple, 1 child	**T** - Couple, 2 children	**U** – Couple, 3 or more children.	**V** - single sharing	**W** - Couple sharing

HAP										
	N	**O**	**P**	**Q**	**R**	**S**	**T**	**U**	**V**	**W**
Carlow	203	153	78	33	22	30	29	25	38	4
Cavan	153	84	55	29	20	23	23	30	18	2
Clare	449	231	139	71	48	47	71	73	29	
Cork City	846	570	288	103	124	230	234	167	211	10
Cork Co	1129	712	456	229	186	207	233	197	77	7
Donegal	610	333	236	134	61	61	102	130	20	
Dublin City	2313	2999	1418	492	362	722	912	640	714	21
DLR	270	392	232	76	35	115	111	96	115	3
Fingal	357	1065	572	266	142	334	479	457	180	18
Galway City	391	449	238	84	64	150	203	147	202	11
Galway Co	384	336	226	138	54	86	83	98	55	1
Kerry	495	367	169	93	80	110	131	105	67	1
Kildare	339	430	234	78	84	159	227	125	99	6
Kilkenny	174	156	64	37	34	43	37	20	24	
Laois	218	158	102	34	33	59	62	48	27	
Leitrim	99	51	28	13	7	7	9	10	7	
Limerick	558	400	295	157	70	131	183	201	88	5
Longford	95	58	42	30	24	20	26	15	6	
Louth	602	700	470	261	135	205	298	287	120	5
Mayo	450	246	115	84	46	55	55	55	33	1
Meath	386	409	198	76	94	153	166	106	103	11
Monaghan	151	110	61	32	22	29	33	45	19	3
Offaly	216	125	71	32	31	41	37	28	18	4
Roscommon	161	72	37	25	16	18	23	38	6	
Sligo	285	182	112	44	23	34	29	27	26	3
South Dublin	421	1545	786	316	84	362	520	419	242	15
Tipperary	572	392	218	125	55	61	74	82	42	4
Waterford	592	314	200	82	54	93	100	106	90	4
Westmeath	286	191	128	54	47	66	65	61	52	2
Wexford	434	289	182	72	57	40	48	54	59	1
Wicklow	379	354	240	85	59	91	131	86	39	

Source: PBO based on HAP Shared Services (April-October 2025) and Summary of Social Housing Assessments 2024.

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