

Limerick City & County Council

Housing Need & Demand Assessment and Housing Strategy

April 2026

Comhairle Cathrach & Contae Luimnigh

Limerick City & County Council

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1. Foreword

The Housing Need and Demand Assessment (HNDA) is a central component of the housing strategy process, providing an evidence-based evaluation of current and future housing requirements. It assesses the scale and distribution of need across all tenure types including social housing, affordable purchase, cost rental, HAP / RAS, private rental, and owner occupier while drawing on key factors such as population dynamics, household formation trends, income profiles, and broader housing market conditions.

To support local authorities in undertaking this work, the Department of Housing, Local Government and Heritage published the HNDA Guidance and Toolkit in April 2021. A revised version of the Guidance, Toolkit and datasets within the toolkit was initially scheduled for release in July 2025, later moved to Q4 2025, and is currently unpublished (April 2026) and pending Ministerial approval.

In the absence of the updated national toolkit, Forvis Mazars has proactively enhanced the existing tool using the latest publicly available datasets and updated parameters, as communicated by the Department of Housing, Local Government and Heritage. Every effort has been made to ensure alignment between the interim tool and the forthcoming updated version.

While the interim tool has been developed to mirror expected national updates as closely as possible, some variance between outputs from the interim and the officially published tool may arise. Any such differences will be explainable and will reflect ongoing improvements to national datasets, methodologies, and policy assumptions.

Local authorities have the option to update their interim HNDAs, where deemed necessary, following the publication of the revised national HNDA Toolkit, subject to any changes in national datasets, methodologies, or policy assumptions.

2. Executive Summary

This Housing Need and Demand Assessment (HNDA) has been prepared to inform Limerick City & County Council's Housing Strategy and underpin variation No. 3 of the Limerick Development Plan 2022-2028 and beyond. It has been prepared in accordance with the Planning and Development Act 2024. It provides an evidence base to guide housing policy, land-use planning, and delivery mechanisms in line with national and regional objectives.

The HNDA process comprises the following principal stages: demographic projections, assessment of existing housing need, affordability analysis (including income and house price modelling), rental market evaluation, and tenure-based demand forecasting.

The assessment responds to:

- The Revised National Planning Framework (NPF) approved in April 2025, which sets housing growth targets and reinforces compact, sustainable development.
- Ministerial Direction (May 2025) emphasising the urgency of accelerating housing delivery and activating serviced lands, supported by the Housing Activation Office.
- Section 28 Guidelines on Housing Growth Requirements (July 2025), which require Limerick to plan for an annual average of 2,599 new homes to 2034, rising to 2,740 homes per annum from 2035–2040 a cumulative total of 39,690 new homes by 2040, with provision for up to 50% additional headroom.

This target reflects projected demographic and structural demand, and also the need to address significant unmet housing need accumulated over recent years. The outputs of this HNDA should inform:

- The variation of the current Development Plan and preparation of the next statutory plan under the Planning and Development Act 2024.
- Strategic zoning decisions, including tiered servicing and identification of long-term strategic development sites.
- Delivery frameworks for social, affordable housing and cost rentals, supported by Approved Housing Bodies (AHBs), Land Development Agency (LDA) and targeted activation of infrastructure.

1.1 Housing Need by Tenure (2026 – 2035)

The output from HNDA identifies that the future housing need would require a diversified tenure mix:

Tenure	2026 - 2035 Units	2026 – 2035 %
Social Rent	5,691 - 9,090	18% - 28%
Affordability Constraint	2,296 - 6,035	7% - 19%
Private Rented	2,259 - 5,909	7% - 19%
Buyers	13,786 - 20,327	43% - 63%
Total Housing Need	**32,082**	**100%**

Table 1: HNDA Output - Summary

The table outlines the estimated total housing need of 32,082 units for LCCC for the period 2026–2035, with tenure requirements expressed as indicative ranges. These ranges represent lower and upper limits for the potential tenure split, allowing for variation in key assumptions while maintaining a fixed overall housing requirement.

Buyer households comprise the largest share of need, accounting for 43% to 63% of total demand. Social rent is estimated at between 18% and 28%, reflecting an ongoing requirement for State-supported housing. The proportion of households experiencing an affordability constraint, along with those reliant on the private rented sector, each ranges between 7% and 19%. Together, the ranges provide flexibility in tenure outcomes while informing strategic housing and land-use planning.

1.2 Current Housing Challenges

- **Severe housing supply and affordability crisis**: Ireland's housing shortage remains acute. This sustained imbalance is driving up and worsening affordability and homelessness, intensifying pressure on local authorities to accelerate housing delivery.
- **Rising construction costs and labour shortages:** These factors impact project viability and delivery timelines, making it harder for local authorities to deliver homes at the scale and price points needed and highlighting the need to deliver the required in a way that focuses on building long term capacity and delivery for impact
- **Affordable Purchase / Cost-rental scheme pressures:** Balancing eligibility, affordability and financial sustainability with affordable purchase / cost rental is

becoming essential for many middle-income households. This highlights the tension between containing prices for eligibility, affordability and covering rising costs in local authority housing schemes.

- **Market Trends and Economic Drivers:** Projected income growth is expected to be outpaced by rising house prices and rents, intensifying affordability pressures over the period to 2035.

1.3 Strategic Implications

To meet projected housing growth requirements and address affordability and tenure needs, Limerick City and County Council should prioritise the following strategic actions:

- **Accelerate the activation of serviced land** and promote compact, higher-density development in accordance with national planning policy.
- **Strengthen the delivery of social and affordable housing**, with targeted expansion across social rental, cost rental, and affordable purchase schemes.
- **Implement targeted interventions** in areas experiencing short-term letting pressures, key workers / student accommodation constraints, and limited apartment supply.
- **Enhance coordination across delivery agencies**, including Limerick City and County Council, Approved Housing Bodies, the Land Development Agency, the Housing Agency, and the Housing Delivery Activation Office, to support efficient and timely implementation.

1.4 Disclaimer

Forvis Mazars assumes no responsibility in respect of, arising out of, or in connection with the contents of this Report to parties other than to the Limerick City and County Council in Ireland. If others choose to rely in any way on the contents of this Report, they do so entirely at their own risk.

Our work, unless otherwise indicated, consisted principally of publicly available information, the review and analysis of information, provided to us, discussions, and correspondence with the Limerick City and County Council in Ireland and other key third party organisations. We have relied on explanations given to us without having sought to validate these with independent sources. We have however satisfied ourselves that explanations received are consistent with other information furnished to us.

1.5 Acknowledgement

We would like to thank all contributors for the time, effort, and commitment they devoted to this Report, and for their constructive co-operation and willingness to engage proactively at every stage of the process.

1.6 Data Limitations

The analysis in this Report draws on multiple sources, including CSO datasets, ERSI, NPF, RTB records, the Property Price Register, and Limerick City & County Council administrative data. While these sources provide an evidence base, limitations should be noted:

- Different methodologies and update cycles across datasets mean full alignment of definitions, timelines, and classifications is not always possible.
- CSO datasets use Limerick City and County boundaries from the 2011 Census small area codes, which remain the basis for a number of statistical outputs. As a result, administrative boundary changes are not reflected in some indicators.
- Data availability differs across sources, and in some cases, statistics are only published at the Limerick City and County level, with no granularity available for Limerick City, Limerick County, or individual municipal districts.

These limitations do not materially affect the overall conclusions of the HNDA, but they should be considered when interpreting geographical comparisons and tenure-based estimates.

3. Introduction

3.1 Overview

This Housing Need and Demand Assessment (HNDA) has been prepared to inform the development of Limerick City & County Council's Housing Strategy and to support the formulation of its statutory Development Plan. The assessment provides an understanding of current and future housing requirements across tenure types, household compositions, and income levels. It aligns with national and regional planning frameworks, including the revised National Planning Framework (NPF), the Regional Spatial and Economic Strategy (RSES), and relevant legislative instruments such as the Planning and Development Act 2024 and the Affordable Housing Act 2021.

The HNDA serves as a strategic tool to guide policy decisions, land-use planning, and housing delivery, ensuring that Limerick City & County Council can meet the diverse and evolving needs of its population. It incorporates demographic trends, affordability metrics, housing market dynamics, and projections of future demand, thereby enabling a plan-led approach to sustainable urban development.

3.2 Housing Need and Demand Assessment

The HNDA is a component of the housing strategy process, providing analysis of both existing and projected housing needs. It evaluates the scale and nature of housing requirements across different tenures, social rent, affordable housing, private rental, and home ownership, while considering factors such as population growth, household formation, income distribution, and property market trends.

The assessment identifies key challenges facing Limerick City & County Council, including rising demand for social, cost rental and affordable housing, increasing property prices, and rental market pressures. It also highlights the importance of delivering housing that is inclusive, accessible, and responsive to the needs of specific groups, such as older persons, people with disabilities, and the Traveller community.

3.2.1 HNDA Guidance and Toolkit

This Report has been developed in accordance with the HNDA Guidance and Toolkit issued by the Department of Housing, Local Government and Heritage. The toolkit provides a standardised methodology for assessing housing need and demand, ensuring consistency across local authorities and alignment with national policy objectives.

The HNDA Tool produces an estimate of total future housing need in a local authority over a period (specified by the local authority and up to 2040) and an estimate of this need broken down into five tenure types:

- Buyer (Owner-occupation)
- Private rent

- Social rental
- Affordability constraint (i.e. households that are above the eligibility threshold for social housing but cannot afford to buy or rent privately and may require a form of affordable housing such as affordable purchase or cost rental).

The toolkit facilitates scenario-based modelling, enabling Limerick City & County Council to plan for a range of future outcomes under different migration and economic conditions. The recommended "Baseline Scenario" has been adopted to ensure alignment with the NPF's compact growth strategy and to support sustainable development within the existing urban footprint.

The Department of Housing, Local Government and Heritage advises that the HNDA Toolkit should be tailored by each local authority through the development of custom scenarios and the refinement of assumptions to reflect local knowledge and conditions. In line with this guidance, a number of customised adjustments have been applied for Limerick City and County Council to incorporate locally specific data and context.

3.3 Report Structure

This Report is organised to provide a clear and logical progression from policy context to analytical outputs and strategic recommendations. It is structured as follows:

Section	Description
Introduction	Sets out the purpose and scope of the HNDA and its role in informing Limerick City & County's Housing Strategy and Development Plan review.
Policy and Legislative Context	Reviews the statutory and policy framework governing housing delivery, including national legislation, government strategies, regional plans, and local development objectives.
HNDA Methodology	Details application of the DHLGH HNDA Toolkit, selection of the Convergence Scenario, custom local inputs, and affordability assumptions.

Section	Description
Current Housing Context in Limerick City and County	Provides an evidence-based analysis of demographic trends, household composition, income distribution, and socio-economic indicators.
Future Housing: HNDA Process and Outputs	Translates HNDA findings into recommendations for Limerick City & County Council.
Meeting Future Housing Requirements in Limerick	Sets out potential means of meeting housing need with a particular emphasis on social and affordable housing.
Policy Objectives	Policy Objectives for the Limerick City and County Housing Strategy 2026-2035.

Table 2: Report Structure

4. Policy and Legislative Context

4.1 Introduction

This section outlines the national, regional, and local policy and legislative frameworks that shape Limerick City & County's housing strategy. Housing policy in Ireland operates within a hierarchical system of statute, regulation, and strategic plans that collectively aim to support sustainable, balanced growth.

4.2 National Legislation and Policy

4.2.1 Planning and Development Acts (2000, 2024, 2025)

The statutory framework governing Development Plans now comprises the Planning and Development Act 2024 and the Planning and Development (Amendment) Act 2025, alongside the previous Planning and Development Act 2000. Taken together, these Acts set out the legal requirements for how Local Authorities prepare, align, and implement their Development Plans in accordance with national and regional policy.

Under this framework, Local Authorities must ensure that their Development Plans are consistent with the National Planning Framework (NPF) and the Regional Spatial and Economic Strategies (RSES). Each Development Plan must include a Housing Strategy that ensures sufficient and appropriately serviced land is zoned to meet current and future housing needs.

The Housing Strategy is required to address:

- Assess current and future housing demand based on national and regional population targets, demographic trends, existing tenure mix, and planned developments (including Land Development Agency projects).
- Ensure adequate provision of all housing types, including social housing, affordable housing, cost-rental units, and homes for purchase by owner-occupiers, while providing a mix of sizes and types for varying household needs (e.g., older persons, people with disabilities).
- Measures aimed at preventing undue social segregation, supporting inclusive, mixed communities, as explicitly permitted under Part 7 Chapter 1(5)(e) of the 2024 Act.
- Incorporate all relevant assessments and policy requirements, including those from the National Planning Framework and any additional matters determined or prescribed by the planning authority.

The phased commencement of the 2024 Act, together with amendments introduced in 2025, strengthens these statutory requirements by modernising plan-making processes and reinforcing alignment with national policy, compact growth objectives, and long-term housing and infrastructure planning.

4.2.2 Section 28 Guidelines - NPF Implementation: Housing Growth Requirements

The Section 28 Guidelines on Housing Growth Requirements (July 2025) provide the statutory framework for translating the Revised National Planning Framework (2025) into housing targets within city and county development plans. They replace the 2020 Housing Supply Target Methodology and set out updated requirements to meet Ireland's housing needs to 2040.

The guidelines are based on ESRI modelling of population growth, structural housing demand, and accumulated unmet need, and require local authorities to revise development plans to ensure sufficient zoning, infrastructure planning, and alignment with national compact growth objectives.

Purpose and Scope

The guidelines require local authorities to:

- Align development plans with the Revised NPF (April 2025).
- Incorporate updated housing growth requirements, including unmet demand since 2017.

- Prioritise serviced and serviceable lands through a tiered zoning approach.
- Deliver at least 40% of new homes within existing built-up areas, supporting compact growth.

National Housing Targets

Based on ESRI modelling and Government objectives, the Guidelines state that there will be a demand of:

- 55,000 homes annually from 2025 to 2034, including provision for unmet demand.
- 41,000 homes annually from 2034–2040.

Limerick City & County Housing Targets

Under the guidelines, Limerick City & County Council must plan for:

- 2,599 units per annum (2025–2034).
- 2,740 units per annum (2035–2040).

This represents a slight uplift from previous targets and underscores Limerick's role as a key regional growth centre within the Mid-West and the Limerick–Shannon Metropolitan Area.

Additional Provision

Planning authorities should address the scope for

- Additional provision of up to 50% in excess of the baseline housing growth requirement
- Prioritise infill, brownfield, and vacancy-focused development consistent with NPF principles.

4.2.3 HOUSING FOR ALL – A NEW HOUSING PLAN FOR IRELAND (2021–2030)

Housing for All, published in 2021, was the Government's national housing strategy to 2030. It built on Rebuilding Ireland and introduced a long-term, system-wide approach to increasing housing supply, improving affordability, and delivering a more sustainable and balanced housing system. The plan set ambitious output targets and established a suite of interventions to support home ownership, expand social and affordable housing, and address vacancy and dereliction:

Key Commitments

- Deliver approximately 303,000 homes by 2030, including significant social and affordable housing.
- Expand affordable home ownership through schemes such as Help to Buy, the First Home Scheme, and Local Authority Affordable Purchase.
- Grow the cost-rental sector, providing secure, long-term rental options below market rates.
- Strengthen local authority and AHB delivery through multi-annual Housing Delivery Action Plans.
- Activate vacant and underused property via Croí Cónaithe and Project Tosaigh.
- Advance climate action by retrofitting 500,000 homes to a B2 standard and installing 600,000 heat pumps by 2030.

Housing for All provided the foundation for housing delivery between 2021 and 2025 and continues to inform ongoing programmes. It was superseded in November 2025 by the Government's new national plan, Delivering Homes, Building Communities 2025–2030, which builds on and accelerates many of its core commitments.

4.2.4 DELIVERING HOMES, BUILDING COMMUNITIES (2025 – 2030)

Delivering Homes, Building Communities 2025–2030, introduced in November 2025, is the Government's current national housing plan and replaces Housing for All as the overarching framework for housing delivery. The plan reflects updated demographic projections, the requirements of the Revised NPF (2025), and the need to accelerate supply at scale. It adopts a whole-of-government approach focused on increasing output, strengthening affordability, and addressing structural barriers in the planning, viability, and infrastructure systems.

Key Commitments

- Deliver 300,000 homes by 2030, including 72,000 social homes, expanded affordable purchase, and cost-rental supply.
- Implement the Planning and Development Act 2024, streamlining plan-making and enabling urban development zones to accelerate large-scale housing delivery.
- Enhance investment in water, transport, energy, and social infrastructure to support increased housing output.

- Address viability challenges through development contribution reforms, tax measures, and greater use of modern methods of construction (MMC).
- Strengthen land activation through improved compulsory purchase powers, urban development zones, and the Housing Activation Office.

Implications for Limerick City & County

For Limerick, the plan reinforces its designation as a regional growth centre and aligns local delivery with the housing targets set out in the Section 28 Housing Growth Requirements Guidelines (2025). It emphasises:

- Increasing social, affordable, and cost-rental delivery
- Activating strategic urban sites and regeneration areas
- Supporting compact, well-serviced urban growth across the Limerick–Shannon Metropolitan Area; and
- Integrating housing delivery with infrastructure investment and place-making priorities.

Also, under the Delivering Homes, Building Communities (2025 – 2030) plan, Limerick is being funded for a pilot project as part of the Modular Pathfinder Projects. The pilot project is for Limerick to build SMART (Short-term Modular Affordable Rental Transition) Modular Housing.

4.2.5 AFFORDABLE HOUSING ACT, 2021 (AS AMENDED 2025)

The Affordable Housing Act 2021, consolidated to July 2025, provides the statutory framework for delivering affordable housing to households whose incomes exceed social housing thresholds but cannot meet full market costs. The Act introduces a range of measures to expand tenure diversity and address the intermediate housing gap.

Core Provisions

- **Affordable Purchase Scheme**

  Enables eligible buyers to purchase homes at reduced prices through State or local authority equity share arrangements, ensuring long-term affordability.

- **Cost Rental Housing**

  Establishes a secure, long-term rental tenure with rents based on delivery costs rather than market prices.

2025 Amendments

- **Broader Eligibility Criteria**

Updated income thresholds to reflect regional affordability and inflation.

- **Stronger Local Authority Role**

Requires local authorities to assess affordable housing need through HNDA and integrate affordable housing into Development Plans.

- **Enhanced Delivery Mechanisms**

Streamlines access to State-backed finance to support direct build, turnkey delivery, cost-rental schemes, and AHB-led projects.

Implications for Limerick City & County

- Limerick City & County Council must:
  - identify affordable housing need through the HNDA;
  - embed affordable housing objectives in zoning and plan variations;
  - prioritise affordable purchase and cost-rental delivery in high-demand areas; and
  - use AHB partnerships to deliver mixed-tenure developments.

The Act supports compact, sustainable housing growth in line with the Revised National Planning Framework.

4.2.6 THE HOUSING (MISCELLANEOUS PROVISIONS) ACT, 2009 (AS AMENDED 2025)

The Housing (Miscellaneous Provisions) Act 2009, as consolidated to 31 December 2025, provides the statutory framework for local authority housing functions. It requires authorities to prepare housing services plans, homelessness action plans, and anti-social behaviour strategies, ensuring a coordinated and long-term approach to housing governance.

The Act sets out objective criteria for assessing social housing need, covering household size, income, eligibility, and local housing conditions, and establishes the legal basis for how dwellings are allocated under Chapter 3.

The legislation also broadens the mechanisms for delivering social housing through leasing and availability agreements with private landlords via the Rental Accommodation Availability Agreement (RAAA) system outlined in Chapter 4. This enables local authorities to use private rented homes as part of their social housing portfolio.

Amendments progressed up to 2025 introduce additional clarity on residency requirements and eligibility for long-term social housing support, reflecting ongoing reform of national housing and homelessness legislation.

4.2.7 PROJECT IRELAND 2040 – NATIONAL PLANNING FRAMEWORK FIRST REVISION (2025)

The First Revision of the National Planning Framework (NPF), approved in April 2025, updates Ireland's long-term spatial strategy to reflect recent demographic trends, climate obligations, and housing needs. It reinforces compact growth, sustainable mobility, and balanced regional development while integrating new priorities such as climate resilience, renewable energy, and digital infrastructure.

Key Objectives of the Revised NPF

- National population target increased to 6.1 million by 2040, reflecting stronger-than-anticipated demographic growth.
- Housing requirement set at 50,000 new homes annually to 2040, with delivery front-loaded to compensate for unmet demand in earlier years.
- Limerick City and Suburbs' population target raised to a minimum of 150,000 by 2040, confirming its strategic role as a key regional city and metropolitan centre.
- The 50:50 city-growth scenario is retained, ensuring half of national growth is concentrated in the five cities and their suburbs (Dublin, Cork, Limerick, Limerick, Waterford).
- A minimum of 40% of all new homes must be delivered within the existing built-up footprint of settlements to support compact growth and reduce sprawl.

The framework aligns spatial planning with the Climate Action Act 2021 and major infrastructure investments under the National Development Plan, ensuring land-use, housing, transport, and energy planning support Ireland's 2030 and 2050 climate targets.

Implications for Limerick City & County

For Limerick, the revised NPF emphasises its status as a regional growth driver within the Limerick– Shannon Metropolitan Area, prioritising higher-density urban housing, improved sustainable transport links, and strategic infrastructure investment to support economic growth and climate-aligned development.

4.2.8 IMPLEMENTATION ROADMAP FOR THE NATIONAL PLANNING FRAMEWORK (2018)

The Implementation Roadmap for the National Planning Framework (NPF), published in 2018, sets out how national, regional, and local planning policies must align with the NPF. It confirms the legal status of the NPF, outlines governance arrangements, and directs how Development Plans and Regional Spatial and Economic Strategies (RSES) must incorporate national priorities. The National Development Plan (NDP) 2021-2030 now supports the accelerated supply and compact-growth priorities set out in the Government's current national housing plan, Delivering Homes, Building Communities 2025–2030, building on commitments originally introduced under Housing for All.

A central feature of the roadmap is the provision of transitional population projections to guide plan-making to 2031 and beyond. These projections ensure that local authorities apply consistent growth targets in line with compact-growth objectives. Development Plans, including those in Limerick, must align with these allocations as well as wider employment and infrastructure priorities.

For Limerick City and County, the Roadmap informs long-term housing, infrastructure, and service planning. The Revised National Planning Framework (April 2025) indicates the following population growth for Limerick City and Suburbs, see below:

National Planning Framework (2025)	Projected Population		Increase from 2022
	2022	2040	2040
Limerick (City and Suburbs)	102,000	146,000-150,000	44,000-48,000

Table 3: Transitional population projections to 2040

These projections guide forward planning for housing, transport, water services, and community infrastructure, supporting Limerick's role as a key regional centre under the NPF.

4.2.9 PROJECT IRELAND 2040 – NATIONAL DEVELOPMENT PLAN 2018–2027

The National Development Plan (NDP) 2018–2027 sets out Ireland's capital investment priorities to deliver Project Ireland 2040 and the National Planning Framework. With a national investment commitment of €116 billion, the NDP supports long-term planning for housing, transport, climate action, and public services. It identifies Limerick City as a key regional growth centre, with major projects including the M20 Limerick–Cork motorway, the wider Atlantic Corridor, and significant investment in healthcare and education, such as the new maternity hospital and a 96-bed block at University Hospital Limerick.

Urban regeneration is advanced through the €2 billion Urban Regeneration and Development Fund (URDF), part of a wider €4 billion suite of Project Ireland 2040 funds supporting compact growth and strategic urban investment. The NDP has also been subject to review to reflect updated Government priorities and post-COVID conditions.

The Revised NDP, guiding investment to 2035, commits €275 billion, Ireland's largest capital programme, supporting housing delivery, transport networks, healthcare and education upgrades, renewable energy, and water infrastructure in line with the updated NPF.

The NDP delivers targeted support for:

- Transport connectivity, including M20 progression and enhanced public transport.
- Housing supply, backed by URDF investment and compact-growth planning.
- Healthcare and education, including hospital and university expansions.
- Renewable energy and water infrastructure, underpinning Limerick's strategic role in the Mid-West and the Limerick–Shannon Metropolitan Area.

4.2.10 HOUSING OPTIONS FOR OUR AGING POPULATION (2020)

The Housing Options for Our Ageing Population policy statement sets the national framework for meeting the housing needs of Ireland's growing older population. Developed jointly by the Departments of Health and the Department of Housing, Local Government and Heritage, it outlines 40 strategic actions to expand accommodation options, support ageing in place, and ensure older people have meaningful choice in how and where they live. It promotes coordinated delivery across housing, health, and social care in line with principles of independence, community inclusion, and wellbeing.

The strategy encourages both adaptation of existing homes and the development of new age-appropriate housing, including universal design, assistive technology, and lifetime adaptable homes. Local authorities are expected to integrate age-friendly planning into development plans to anticipate demographic change. An inter-departmental implementation group, comprising local authorities, the HSE, and other stakeholders, oversees progress.

For Limerick, this means embedding age-friendly principles in local housing strategies, expanding accessible and supported housing options, and strengthening links between housing delivery and community-based health and social care services, enabling older residents to live safely and independently in their communities.

4.2.11 PLANNING DESIGN STANDARDS FOR APARTMENTS (2025)

The Planning Design Standards for Apartments (2025) update national guidance for apartment development under Section 28 of the Planning and Development Act. Published in July 2025, they replace the 2023 standards and seek to balance housing quality with improved viability, while maintaining essential accessibility, fire safety, and environmental requirements. The guidelines also support the implementation of the Revised National Planning Framework (2025) and align with national housing requirements set out under Delivering Homes, Building Communities 2025–2030.

The revised guidelines introduce greater design flexibility, with key changes including:

- Updated apartment mix rules, removing most previous restrictions.
- Revised internal space standards, including reduced minimum studio size (32 sqm) and a new 3-bed (4-person) typology (76 sqm).
- Dual-aspect ratio reduced to 25%, with additional flexibility for infill and refurbishment projects.
- Updated floor-to-ceiling heights and removal of previous core-to-unit limitations to allow more adaptable layouts.
- More flexible storage and amenity space standards, contingent on design quality and site constraints.

These updates support compact urban growth in line with the Revised National Planning Framework (2025), which anticipates the need for approximately 50,000 additional homes annually to 2040, with cities delivering a significant share through higher-density development.

For Limerick, the new standards reinforce the role of central, well-connected urban areas as priority locations for apartment delivery. Increased design flexibility is intended to improve the viability of higher-density schemes, supporting regeneration, sustainable mobility, and the city's strategic role within the Limerick–Shannon Metropolitan Area.

4.2.12 SUSTAINABLE RESIDENTIAL DEVELOPMENT AND COMPACT SETTLEMENTS GUIDELINES FOR PLANNING AUTHORITIES (2024)

The Sustainable Residential Development and Compact Settlements Guidelines (2024) provide updated national policy to promote compact growth and sustainable settlement patterns. Replacing the 2009 guidelines, they set out a comprehensive framework for planning urban and rural settlements, reinforcing the National Planning Framework's focus on higher-density development, quality urban design, and climate-aligned growth.

The guidelines emphasise higher-density housing in well-serviced areas, the integration of land use and transport, and the creation of walkable, mixed-use neighbourhoods that reduce car dependency. They introduce updated design principles and development standards covering residential layouts, public spaces, urban streets, density ranges, and increased flexibility in housing typologies to support high-quality, accessible, and environmentally sustainable communities.

For Limerick, the guidelines reinforce the need to prioritise infill and brownfield development, consolidate growth within the existing urban footprint, and align new housing with public transport corridors. They also ensure that any suburban expansion occurs in a

compact, connected form, consistent with Limerick's role as a designated regional growth centre under the NPF.

4.2.13 NATIONAL HOUSING STRATEGY FOR DISABLED PEOPLE 2022–2027

The National Housing Strategy for Disabled People 2022–2027 sets out the Government's vision to ensure disabled people can live independently with choice and control over their housing arrangements. The strategy is informed by the UN Convention on the Rights of Persons with Disabilities (UNCRPD) and builds on the previous 2011–2016 (extended to 2021) framework. Originally aligned with Housing for All, it now operates within the updated national policy context established by Delivering Homes, Building Communities 2025–2030, which reinforces the continued integration of disability-inclusive planning within national housing objectives.

The strategy places strong emphasis on mainstream housing solutions, universal design, and accessible communities, supported by coordinated delivery across local authorities, the HSE, Approved Housing Bodies, and other partners. It includes actions to improve knowledge and capacity within the housing and disability sectors, strengthen interagency working, enhance communication and access to information, and align disability-related strategies across Government.

For Limerick, this involves embedding disability-inclusive planning within local housing strategies, ensuring sufficient accessible housing supply, and strengthening collaboration between housing authorities, the Health Service Executive (HSE), and the local Housing and Disability Steering Group (HDSG) to meet diverse accommodation and support needs within the community.

4.2.14 CLIMATE ACTION ACT 2021 AND THE CLIMATE ACTION PLAN 2025

The Climate Action and Low Carbon Development (Amendment) Act 2021 establishes Ireland's legally binding pathway to a climate neutral, climate resilient, biodiversity rich economy by 2050, with an interim target of 51% emissions reduction by 2030. The Act introduces statutory carbon budgets, sectoral emissions ceilings, and annual Climate Action Plans, and strengthens governance through an expanded Climate Change Advisory Council and enhanced ministerial accountability. It also requires local authority Climate Action Plans, ensuring climate considerations are embedded in spatial and development planning.

The Climate Action Plan 2025 (CAP25), published in April 2025, is the third statutory update under the Act. It sets out the measures needed to deliver Ireland's carbon budgets and achieve net-zero by 2050, with accelerated action across energy, transport, agriculture, and the built environment. Key priorities include scaling renewable energy, retrofitting homes, expanding electrified and active transport, and strengthening governance and monitoring systems to drive implementation.

For Limerick, the Act and CAP25 reinforce the importance of sustainable transport, renewable energy deployment, and energy-efficient housing upgrades, ensuring that local development planning aligns with national climate objectives. Local authority Climate Action

Plans provide the framework for delivering climate resilience, low-carbon infrastructure, and long-term mitigation and adaptation measures across the city and county.

4.2.15 REBUILDING IRELAND – ACTION PLAN FOR HOUSING AND HOMELESSNESS (2016–2021)

Rebuilding Ireland was Ireland's national housing strategy during a period of acute housing crisis. Structured around five pillars, addressing homelessness, accelerating social housing, building more homes, improving the rental sector, and utilising existing housing stock, it aimed to deliver increased social housing supply and introduced initiatives such as SHIP, CAS, and the Vacant Housing Repair and Leasing Initiative. Limerick City and County was targeted to deliver 1,365 social homes and tenancies between 2018 and 2021.

While Rebuilding Ireland concluded in 2021, its legacy continues to inform housing delivery mechanisms and data systems. It has since been superseded by the Housing for All strategy (2021–2030), which is now the Government's primary housing policy. Housing for All builds on Rebuilding Ireland's foundations but introduces a broader focus on affordability, sustainability, and long-term housing system reform.

4.3 Regional Policy

4.3.1 Southern Regional Assembly RSES 2020–2032

The Regional Spatial and Economic Strategy (RSES) sets the strategic framework for delivering sustainable growth across the Southern Region in line with the National Planning Framework (NPF), with a strong emphasis on compact and balanced development. Within this strategy, Limerick Shannon is designated as one of the region's key metropolitan centres and a major driver of economic and spatial growth alongside Cork and Waterford.

The RSES incorporates a Metropolitan Area Strategic Plan (MASP) for the Limerick–Shannon Metropolitan Area, providing a coordinated 12-year framework for metropolitan development. The MASP supports regeneration, compact urban growth, enhanced connectivity, and integrated land-use and transport planning across Limerick, Shannon, and surrounding areas.

A set of Regional Policy Objectives (RPOs) guide implementation, addressing sustainable settlement patterns, urban regeneration, climate resilience, infrastructure sequencing, and long-term economic development. These objectives reinforce Limerick's strategic role within the regional hierarchy and support continued, coordinated investment in the metropolitan area.

4.3.2 Limerick–Shannon Metropolitan Area Strategic Plan (2020-2032)

As part of the RSES, the Limerick–Shannon Metropolitan Area Strategic Plan (MASP) sets the strategic direction for the metropolitan area's growth, promoting compact, sustainable

development and coordinated investment. It positions Limerick City as the largest urban centre in the Mid-West and a key driver of regional economic and population growth.

The MASP outlines a framework for regeneration, higher-density development, and sustainable neighbourhoods, supported by integrated land-use and transport planning. The Limerick–Shannon Metropolitan Area Transport Strategy (LSMATS) forms a core component of this approach, guiding investment in sustainable mobility, enhanced connectivity, and a shift towards public transport and active travel across the metropolitan area.

Strategic housing and regeneration locations include Limerick City Centre, major brownfield and infill areas, and key development sites identified through ongoing regeneration initiatives. The MASP emphasises reducing vacancy, re-using existing buildings, and enabling compact growth through the assembly and redevelopment of brownfield lands. It supports the delivery of mixed-use, higher-density communities that contribute to the vibrancy and long-term sustainability of the metropolitan area.

4.3.3 Limerick–Shannon Metropolitan Area Transport Strategy (LSMATS)

The Limerick–Shannon Metropolitan Area Transport Strategy (LSMATS) 2040 provides the long-term framework for delivering an integrated and sustainable transport system to support metropolitan growth, consistent with the National Planning Framework and the Southern Regional Assembly RSES. The strategy aims to reduce car dependency and improve mobility through enhanced public transport, walking, and cycling networks across the metropolitan area.

LSMATS includes a programme of measures to strengthen connectivity within Limerick City, its suburbs, and the wider Limerick–Shannon Metropolitan Area, including:

- a significantly improved bus network through BusConnects Limerick and expanded regional services;
- rail enhancements, such as the new Moyross Rail Station and supporting infrastructure;
- major investment in active travel, including segregated cycling and walking routes; and
- integrated land-use and transport planning to align transport investment with compact growth and regeneration.

Implications for Limerick City & County

The strategy underpins the delivery of the Limerick–Shannon MASP by coordinating transport investment with regeneration and compact urban development. Key outcomes include:

- supporting higher-density and city-centre regeneration through accessible, sustainable transport options;
- improving connectivity to major employment areas and key destinations across the LSMA; and
- reducing reliance on private cars, contributing to climate action, improved urban quality of life, and a long-term shift towards low-carbon mobility.

Through its integrated approach, LSMATS ensures future development across the metropolitan area is supported by a sustainable, coordinated, and climate-aligned transport system.

4.4 Local Policy

4.4.1 Limerick Development Plan 2022–2028

The Limerick Development Plan 2022–2028 provides the statutory framework for the sustainable growth of Limerick City and County, setting out a unified strategy consistent with the National Planning Framework (NPF) and the Regional Spatial and Economic Strategy (RSES). The plan came into effect on 29 July 2022 and acts as the blueprint for physical, economic, social, and environmental development across the county. It emphasises compact growth, climate resilience, and the creation of cohesive, sustainable communities.

The plan prioritises:

- Housing delivery, guided by the Core Strategy, which outlines projected population and household growth and focuses on regeneration, settlement consolidation, and sustainable development within serviced lands.
- Integrated transport planning, ensuring alignment with higher-level regional policies and supporting sustainable mobility in line with the Limerick–Shannon Metropolitan Area Transport Strategy (LSMATS).
- Environmental protection, including climate action, green infrastructure, and flood-risk management measures to safeguard communities and promote resilience.
- Economic development, fostering enterprise, innovation, and the continued revitalisation of Limerick City as the primary economic centre of the Mid-West.

- Social and community infrastructure, supporting inclusive growth and enhancing the quality of life across urban and rural areas.
- Flood-risk and resilience planning, informed by climate and environmental assessments that shape land-use decisions and future development patterns.

4.4.2 Limerick Local Economic and Community Plan 2023-2028

The Limerick Local Economic and Community Plan (LECP) 2023–2028 sets out the six-year strategic framework for supporting local economic development and community development across Limerick. It aims to promote the sustainable development of communities, enhance quality of life, and strengthen Limerick as a place to live, work, study, and invest. The LECP aligns with national and regional policy, including the National Planning Framework (Ireland 2040), the Regional Spatial and Economic Strategy, and the Limerick Development Plan 2022–2028.

The plan is built around four high-level goals, supported by 38 Sustainable Development Objectives, spanning economic, community, and integrated priorities. These objectives promote wellbeing, social inclusion, sustainable economic development, environmental protection, and resilience to emerging challenges such as climate change and economic transition.

A detailed implementation framework accompanies the plan, outlining actions to be delivered collaboratively by local stakeholders. Many of these actions are led by Limerick City and County Council, working in partnership with public agencies, community organisations, and sectoral partners to support long-term social and economic progress across the city and county.

4.4.3 Interim Review and Update of the Limerick 2030 Plan

The Interim Review and Update of the Limerick 2030 Plan was adopted in June 2022 to reassess progress since the original 2013 plan and to realign Limerick's growth strategy with updated national and regional policy frameworks, including the National Planning Framework (NPF) and Project Ireland 2040. The review recognises that population growth, housing delivery, and economic performance are interdependent, and that housing supply is now a critical constraint on Limerick's future competitiveness and liveability.

- The Plan reaffirms Limerick's role as a regional growth driver, with continued population growth linked to employment expansion, inward migration, and its designation as a Regional City. The Interim Review emphasises that failure to accommodate this growth would undermine economic competitiveness, labour supply, and long-term sustainability.

- The Plan identifies housing delivery as critical economic infrastructure, highlighting persistent undersupply, affordability pressures, and lack of housing choice as key risks to population growth. The Interim Review prioritises accelerated delivery and compact, regeneration-led development-particularly in Limerick City and town centres-to support sustainable growth and liveability.

4.4.4 Limerick Regeneration Framework Implementation Plan

The Limerick Regeneration Framework Implementation Plan (LRFIP) provides the strategic framework for the physical, social, and economic regeneration of key regeneration areas within Limerick City. It represents one of the largest regeneration programmes in the State, structured around three interconnected pillars, Physical, Social, and Economic Regeneration, and is designed to revitalise communities, improve living standards, and strengthen long-term social and economic outcomes.

The plan supports and aligns with broader strategies such as the Limerick Development Plan 2022–2028 and the Limerick 2030 Economic and Spatial Plan, ensuring coordinated renewal across housing, infrastructure, employment, and community development. It includes major investment commitments: €253 million for physical regeneration, €30 million for social initiatives, and €10 million for economic programmes. These investments focus on improving housing quality, delivering new and refurbished homes, enhancing public spaces, and upgrading local infrastructure.

The framework places strong emphasis on community-focused development, including the delivery of community facilities, employment supports, education and training initiatives, and measures targeting social disadvantage. Programme structures include multi-level governance and active community participation, ensuring that regeneration responds to local needs and strengthens long-term community resilience.

4.4.5 Limerick City & County Council Traveller Accommodation Programme 2025–2029

The Limerick City & County Council Traveller Accommodation Programme (TAP) 2025–2029 sets out the statutory framework for meeting the accommodation needs of the Traveller community, prepared under the Housing (Traveller Accommodation) Act 1998. The programme outlines the legislative context, governance arrangements, and policy requirements guiding Traveller accommodation provision, recognising Travellers as a distinct ethnic group. It aligns with national policy, including Delivering Homes, Building Communities 2025–2030 and relevant commitments carried forward from Housing for All (2021–2030).

The TAP commits to delivering a range of culturally appropriate accommodation options, including standard housing, group housing schemes, and Traveller-specific accommodation.

It includes mechanisms for identifying projected accommodation need, reviewing existing provision, and planning future delivery across the 2025–2029 period.

A core feature of the programme is its emphasis on meaningful consultation through the Local Traveller Accommodation Consultative Committee (LTACC), ensuring Traveller participation in local planning and decision-making. The programme also highlights the need for collaboration between the Council, Traveller representatives, and relevant agencies to ensure coordinated delivery and positive outcomes.

The plan includes detailed provisions for monitoring, reporting, and review, ensuring that progress is tracked over the lifetime of the programme. It incorporates strategies to improve accommodation conditions, respond to identified needs, and support safe, sustainable, and inclusive Traveller communities across Limerick City and County.

4.4.6 Limerick City & County Council Climate Action Plan 2024–2029

The Limerick City & County Council Climate Action Plan (LACAP) 2024–2029 is the Council's current statutory climate framework, prepared under the Climate Action and Low Carbon Development (Amendment) Act 2021. It replaces the 2019–2024 Adaptation Strategy and sets out an integrated approach to climate mitigation and adaptation, aligned with the National Adaptation Framework, the Climate Action Plan 2025, and regional climate objectives.

The LACAP establishes emissions-reduction pathways for both Council operations and the wider county, identifies priority sectors for decarbonisation, and designates Decarbonising Zones to support innovation in local climate solutions. The plan is informed by a baseline emissions inventory, climate risk assessment, and a structured programme of actions.

Housing-related measures include:

- improving the energy performance and climate resilience of Council-owned housing;
- applying climate-responsive design to new social and affordable homes;
- supporting low-carbon heating technologies; and
- embedding climate considerations in regeneration and compact-growth projects.

The plan emphasises strengthened governance, cross-organisational coordination, and collaboration with the Climate Action Regional Office (CARO) and local partners. Monitoring and reporting mechanisms ensure ongoing implementation and continuous improvement. Together, these measures provide the strategic basis for Limerick's transition to a low-carbon, climate-resilient city and county.

5. HNDA Methodology

5.1 Introduction

The Housing Need and Demand Assessment for Limerick has been prepared in accordance with the Department of Housing, Local Government and Heritage - HNDA Guidance and Toolkit (2021, amended for 2025). This standardised approach ensures consistency across local authorities and alignment with national housing policy objectives under the Revised National Planning Framework (NPF) and Section 28 Guidelines.

The HNDA process is structured around five interlinked analytical stages, each informed by nationally validated datasets, local evidence, and policy-aligned assumptions. The approach combines demographic forecasting with affordability modelling to produce a picture of both structural demand (households forming independently of existing supply) and unmet need (households unable to access suitable housing due to affordability, accessibility, or availability constraints).

5.2 HNDA Data

The Department of Housing, Local Government and Heritage published the national Housing Need and Demand Assessment Toolkit, associated guidance, and underlying data sources in 2021. A revised version of the Toolkit incorporating updated datasets and methodological refinements was anticipated for release in 2025. However, as of April 2026, this revised version, and its accompanying source material have not yet been published.

To ensure methodological robustness and alignment with national guidance, all required data inputs for this HNDA have instead been assembled from the most up-to-date publicly available sources. These datasets have been integrated into the existing 2021 Toolkit framework alongside necessary parameter and assumption updates. All amendments and data substitutions were reviewed and validated in consultation with Limerick City and County Council and the Department of Housing, Local Government and Heritage to ensure consistency with the intent and technical standards of the forthcoming updated Toolkit.

5.3 Purpose of the Methodology

The HNDA toolkit provides an evidence-based framework to:

- Quantify current and future housing need across all tenures.
- Assess affordability constraints and income distribution.
- Forecast housing demand under different demographic and economic scenarios.
- Inform Limerick City & County Council’s Housing Strategy and statutory Development Plan.

Assessment of Existing Housing Need

Existing need is captured through a combination of local authority data and publicly available information. This baseline provides a starting point for quantifying the scale of housing demand that must be factored into future delivery targets.

Affordability Modelling

HNDA guidelines outline that affordability is assessed through a dual-pathway model that evaluates household capacity to access housing in both the owner-occupied and private rental markets:

- Owner-occupation: A household is deemed able to afford to buy if it can secure a mortgage with a loan-to-income (LTI) ratio of 4 (3.5 for subsequent buyers) and a loan-to-value (LTV) ratio of 90%, equating to a maximum property price of 4.4 (3.9 for subsequent buyers) times gross annual household income. The analysis uses the 25th percentile property price for Limerick City and County to reflect entry-level market conditions.

- Private rental: A household is considered able to afford private rent if total rent does not exceed 40% of net household income. The model uses the median monthly rent for a two-bedroom dwelling as the benchmark, consistent with national guidance.

Tenure Allocation Framework

Based on income, affordability thresholds, and eligibility criteria, newly forming and existing households are allocated to one of four tenure categories:

1. Social Rented: Households with gross annual incomes at or below the social housing eligibility threshold (€35,000 for Limerick City & County in 2025[1]).

2. Affordability Constraint: Households above the social threshold but unable to afford market purchase or private rent. These households are deemed to require support through affordable purchase or cost rental schemes.

3. Private Rented: Households that can afford private rent but either cannot or choose not to purchase (including students, young professionals, and mobile workers).

[1] https://www.gov.ie/en/department-of-housing-local-government-and-heritage/publications/social-housing-support-table-of-income-limits/:

4. Owner-Occupation: Households able to afford to buy a home within the entry-level market segment.

This allocation ensures the HNDA output directly informs tenure mix targets in the Housing Strategy and Development Plan.

5.4 Local Calibration and Scenario Adjustments

While the HNDA Toolkit provides a standardised national framework, it permits local calibration to reflect area-specific dynamics. For Limerick, the following customisations have been applied:

- Updated house price and rental growth trajectories based on Property Price Register (PPR) and Residential Tenancies Board (RTB) data (2015–2025)
- Toolkit has been revised to incorporate the Revised NPF population target for Limerick City and Suburbs to 2040
- Incorporation of student population pressures, given Limerick's status as a major third-level education hub
- Adjusted household income projections informed by CSO median income data at Electoral Division level
- Clearing of existing unmet need is front loaded instead of the toolkit default setting 10 years.

The model does not include speculative supply-side assumptions; rather, it focuses on demand-side need, ensuring outputs reflect the scale of housing required, regardless of current delivery rates, to achieve a functional, equitable housing market.

5.5 Outputs and Strategic Use

The HNDA generates annual estimates of total housing need by tenure from 2025 to 2035, with indicative projections to 2040 to align with the Revised NPF and Section 28 Guidelines. These outputs serve three core strategic purposes:

1. Informing Development Plan zoning: ensuring sufficient, well-located land is allocated to meet the statutory target of 2,599 homes per annum to 2034, rising to 2,740 per annum to 2040;
2. Shaping Housing Strategy priorities: including tenure mix, affordability supports, and inclusionary measures;

3. Guiding infrastructure planning: through alignment with the Council's Settlement Capacity Audit and the National Housing Activation Office.

5.6 Demographic and Household Projections

The foundation of the HNDA is a projection of future population and household formation. For Limerick, the "Baseline Scenario" has been adopted, as recommended by the DHLGH. Projections incorporate ESRI-based estimates of population growth, international migration, and declining average household size, underpinning the estimation of annual new household formation from 2026 to 2035 and beyond.

6. Current Housing Context in Limerick City and County

6.1 Introduction

Understanding the current housing landscape in Limerick City and County is essential to accurately assess future need and inform strategic planning. This section provides a detailed overview of the city's demographic profile, housing stock, tenure patterns, affordability pressures, and social housing provision. It draws on the most recent data from the Central Statistics Office (CSO), Residential Tenancies Board (RTB), Property Price Register, and Limerick City & County Council's internal housing records.

6.2 Existing housing market

6.2.1 Property Sales Market

Analysis of the residential Property Price Register (PPR) was conducted to identify trends and spatial variation of the property sales market in Limerick City and County including volumes and transaction prices. The following data has been prepared and configured to identify representative prices and transaction volumes to support analysis of the housing market.

6.2.1.1 TRANSACTION VOLUME - HOUSEHOLD PURCHASES OF RESIDENTIAL DWELLINGS

The following information has been sourced from the Central Statistics Office and is a data source for the HNDA Toolkit. It is related to the market-based Household Purchases of Residential Dwellings of Ireland that tracks the volume and value of residential property transactions where the buyer is a private household, and the property is bought at a market price. This metric is a core component of the Residential Property Price Index (RPPI) and follows specific inclusion and exclusion criteria to ensure it reflects true market activity.

It is important to note that the index was constructed using the Limerick City and County boundaries as defined by the 2011 Census small area codes. These boundary definitions have been maintained consistently by the CSO for statistical reporting purposes. As a result, areas

classified as part of Limerick City reflect the 2011 boundary configuration, and any subsequent boundary changes are not captured in the currently available CSO datasets.

Limerick City & County

Year	New Build	Second Hand	Total	New Build	Second Hand
2014	113	1,161	1,274	8.9%	91.1%
2015	113	1,427	1,540	7.3%	92.7%
2016	153	1,334	1,487	10.3%	89.7%
2017	209	1,456	1,665	12.6%	87.5%
2018	227	1,462	1,689	13.4%	86.6%
2019	240	1,460	1,700	14.1%	85.9%
2020	236	1,161	1,397	16.9%	83.1%
2021	150	1,513	1,663	9.0%	91.0%
2022	217	1,599	1,816	12.0%	88.1%
2023	198	1,499	1,697	11.7%	88.3%
2024	252	1,347	1,599	15.8%	84.2%
Total	**2,108**	**15,419**	**17,527**	**12.0%**	**88.0%**

Table 4: Number of Transactions (Household Purchases of Residential Dwellings) - Limerick City & County (2014-2024)

The property transaction data for Limerick City & County between 2014 and 2024 shows a consistent dominance of existing (second-hand) dwellings, which account for approximately 88% of all purchases over the 11 year period. Newbuild transactions remain a minority share, representing 12.0% of the total transaction volume during this period (2,108 out of 17,527 sales).

Annual transaction volumes range from a low of 1,397 sales in 2020 reflecting suppressed market activity during the COVID-19 pandemic to a peak of 1,816 sales in 2022, indicating a post-pandemic rebound. Volumes remain relatively stable between 2017 and 2024, averaging roughly 1,650 transactions per year.

New-Build Share Shows Gradual Growth but Remains Below

20% Across the dataset:

- New-builds represent between 7.3% and 16.9% of annual transactions in most years.
- The lowest share occurs in 2015 (7.34%), reflecting a market heavily reliant on second-hand stock.
- The highest share is recorded in 2020 (16.89%) and again in 2024 (15.76%), aligning with increased construction activity and delivery of new schemes.

Overall, the new-build proportion follows a mild upward trajectory, suggesting improving supply delivery though not at levels sufficient to shift the market's long-term structure.

Strong Dominance of Second-Hand Transactions

Existing homes consistently represent 84–93% of all annual transactions, accounting for 15,419 sales across the period (87.97% of total volume). This highlights:

- A heavily resale-led market,
- Limited churn from new housing developments, and
- A continued reliance on the existing housing stock to meet household mobility and demand.

Years of particularly high second-hand dominance include 2014–2016 and 2021, when new-builds accounted for less than 10% of all transactions.

6.2.1.2 PROPERTY PRICES

Similar to above, the index was constructed using the Limerick City and County boundaries as defined by the 2011 Census small area codes. These boundary definitions have been maintained consistently by the CSO for statistical reporting purposes. As a result, areas classified as part of Limerick City reflect the 2011 boundary configuration, and any subsequent boundary changes are not captured in the currently available CSO datasets.

Year	New Build	Second Hand	Average
2014	€177,228	€111,444	€144,336
2015	€249,019	€128,055	€188,537
2016	€219,191	€138,650	€178,921
2017	€199,376	€148,219	€173,797
2018	€350,812	€182,224	€266,518
2019	€338,638	€172,787	€255,713
2020	€308,760	€190,908	€249,834
2021	€275,325	€213,293	€244,309
2022	€384,406	€233,379	€308,892
2023	€446,221	€245,958	€346,090
2024	€402,033	€262,535	€332,284

Table 5: Average Price by New Building / Second Hand in Limerick City 2014-2024

Year	New Build	Second Hand	Average
2014	€130,124	€137,239	€133,682
2015	€173,642	€149,313	€161,477
2016	€216,797	€166,985	€191,891
2017	€247,530	€178,735	€213,132

2018	€297,037	€191,386	€244,212
2019	€304,722	€201,629	€253,175
2020	€340,848	€207,038	€273,943
2021	€334,791	€229,936	€282,364
2022	€365,746	€250,837	€308,292
2023	€404,496	€265,107	€334,802
2024	€395,946	€299,182	€347,564

Table 6: Average Price by New Building / Second Hand in Limerick County 2014-2024

Tables 5 & 6 present average property prices in Limerick City and Limerick County from 2014 to 2024, distinguishing between new builds and second-hand homes, and it shows a sustained upward trend across both markets. In Limerick City, the average transaction price increased from €144,336 in 2014 to €332,284 in 2024, while in the County, average prices rose from €133,682 to €347,564 over the same period. Both areas experienced significant price growth, with the most pronounced increases occurring after 2018.

Across the decade, new-build homes consistently command a premium over second-hand properties in both the City and County. This premium widened notably after 2018, reflecting factors such as higher construction costs, modern building standards, energy efficiency requirements, and constrained supply of new housing. In Limerick City, average new-build prices increased from €177,228 in 2014 to €402,033 in 2024, while in the County they rose from €130,124 to €395,946.

Second-hand properties have also appreciated steadily, though at a more moderate pace, increasing from €111,444 to €262,535 in the City and from €137,239 to €299,182 in the County between 2014 and 2024.

The widening gap between newbuild and second-hand prices highlights growing affordability pressures in both urban and rural areas of Limerick. This trend reinforces the structural challenges facing households seeking to access homeownership, and it underscores the importance identifying affordability constraints, planning for appropriate tenure mixes, and supporting policy measures to ensure adequate delivery of both newbuild and second-hand homes.

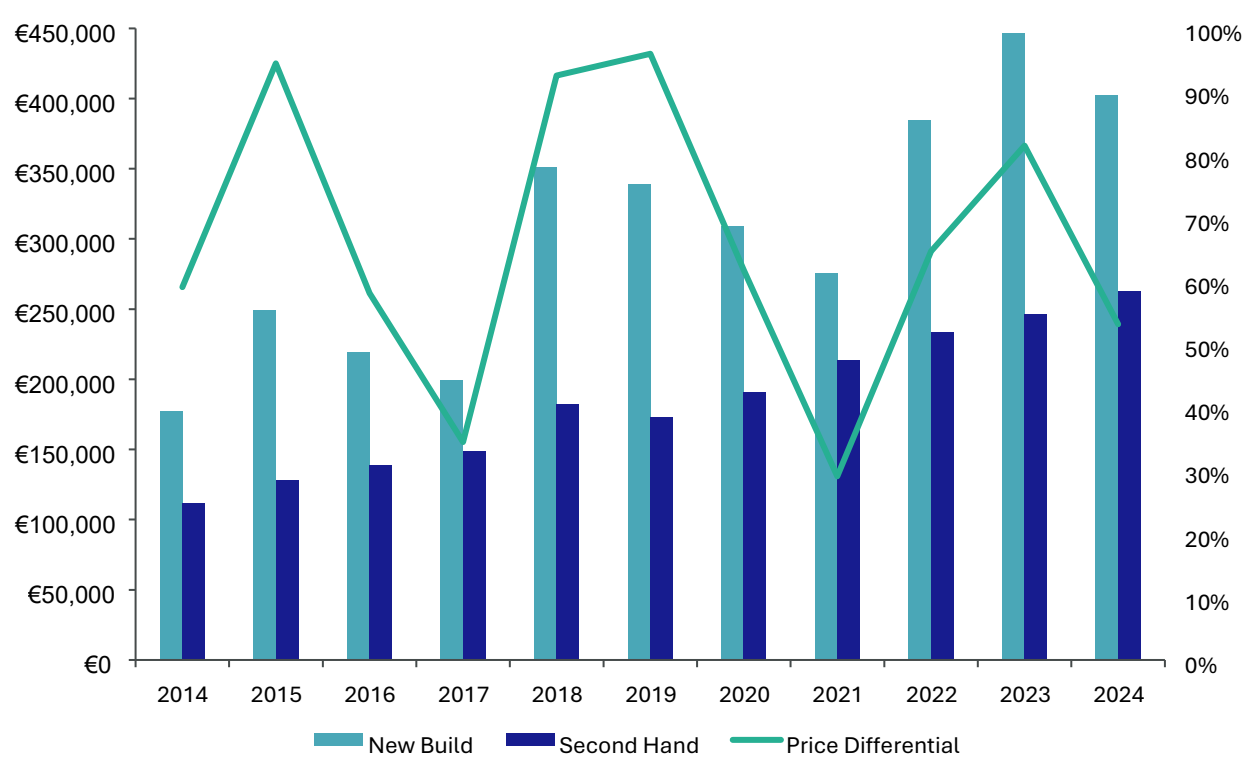


Figure 1 – Property Price Register Average Transaction Price in Limerick City

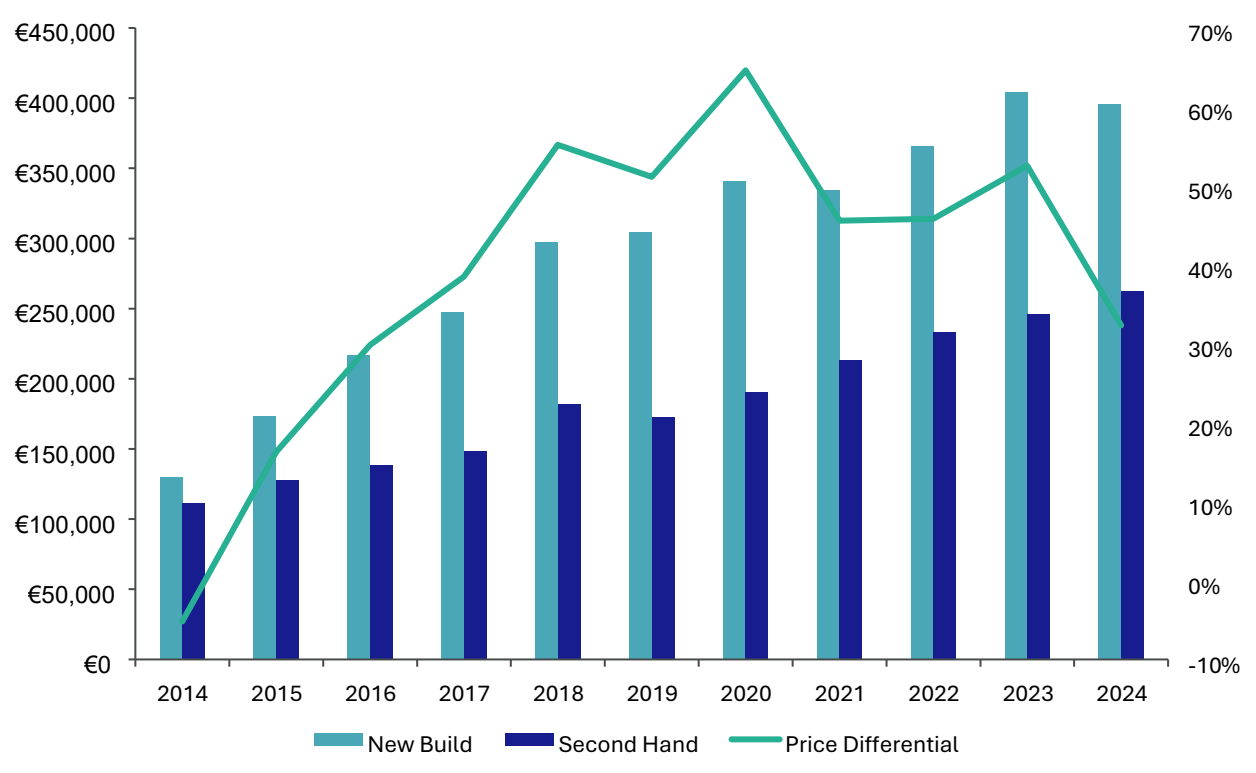


Figure 2 – Property Price Register Average Transaction Price in Limerick County

6.3 Rental Market Overview

6.3.1 Price Variability

Year	Price (€)	Annual Change
2014	652	-
2015	692	6.2%
2016	766	10.6%
2017	856	11.9%
2018	966	12.8%
2019	1,039	7.5%
2020	1,082	4.2%
2021	1,135	4.9%
2022	1,275	12.3%
2023	1,372	7.6%

Table 7: Average Monthly Rent (All Bedrooms, All Sizes), 2014-2023, Limerick City

Year	Price (€)	Annual Change
2014	611	-
2015	644	5.4%
2016	705	9.5%
2017	783	11.0%
2018	872	11.5%
2019	940	7.8%
2020	981	4.3%
2021	1,029	4.9%
2022	1,150	11.7%
2023	1,238	7.7%

Table 8: Average Monthly Rent (All Bedrooms, All Sizes), 2014-2023, Limerick County

Table 7 presents trends in average monthly rents in Limerick City and Table 8 the County from 2014 to 2023, illustrating a sustained and significant upward trajectory across both areas. In Limerick City, average rents increased from €652 in 2014 to €1,372 in 2023, more than doubling over the decade. Limerick County followed a similar pattern, rising from €611 to €1,238 over the same period.

Annual growth rates remain consistently positive, with both the City and County recording notable spikes in 2018 and 2022, where rent inflation exceeded 11% in each case. Even during the pandemic-affected years of 2020 and 2021, when national rental markets experienced periods of uncertainty, Limerick continued to record steady growth of between 4% and 5%, indicating persistent demand and constrained supply.

This prolonged increase in rental costs reflects the wider pressure on the private rented sector across Limerick. Factors contributing to this trend include limited new supply, increased competition for rental accommodation, population growth, and affordability challenges for households unable to access homeownership.

Overall, the data underscores a structurally constrained rental market in both Limerick City and County, where sustained rent inflation reinforces the need for targeted interventions such as cost-rental delivery, increased apartment supply, and measures to support long-term affordability.

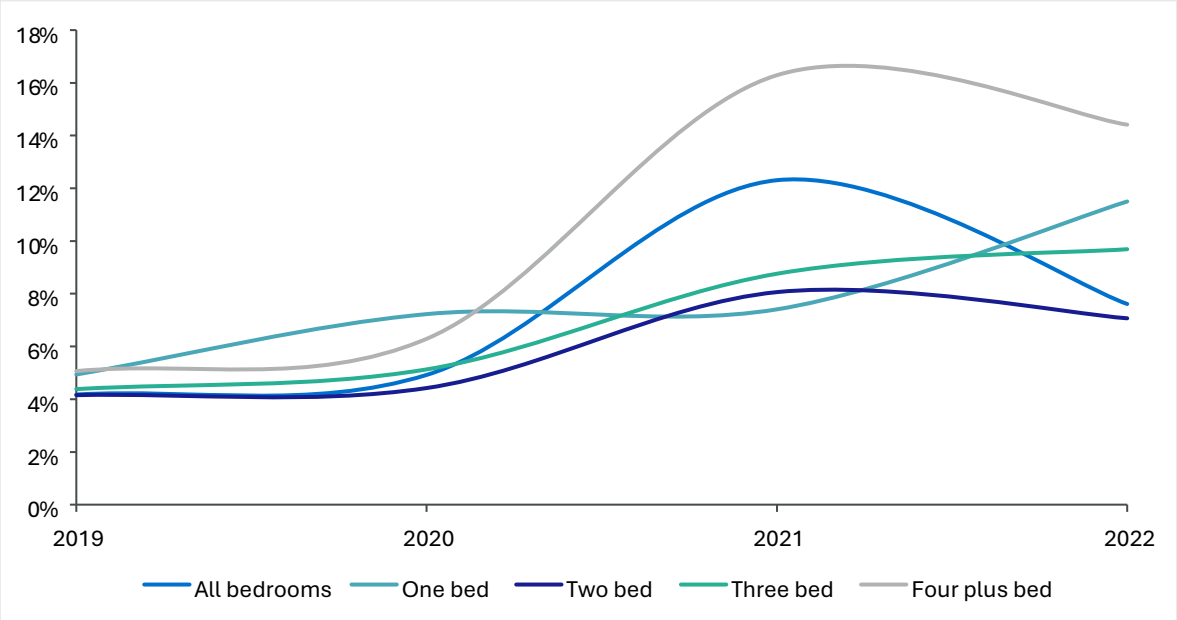


Figure3 – Average Monthly Rent Change Over Time in Limerick City

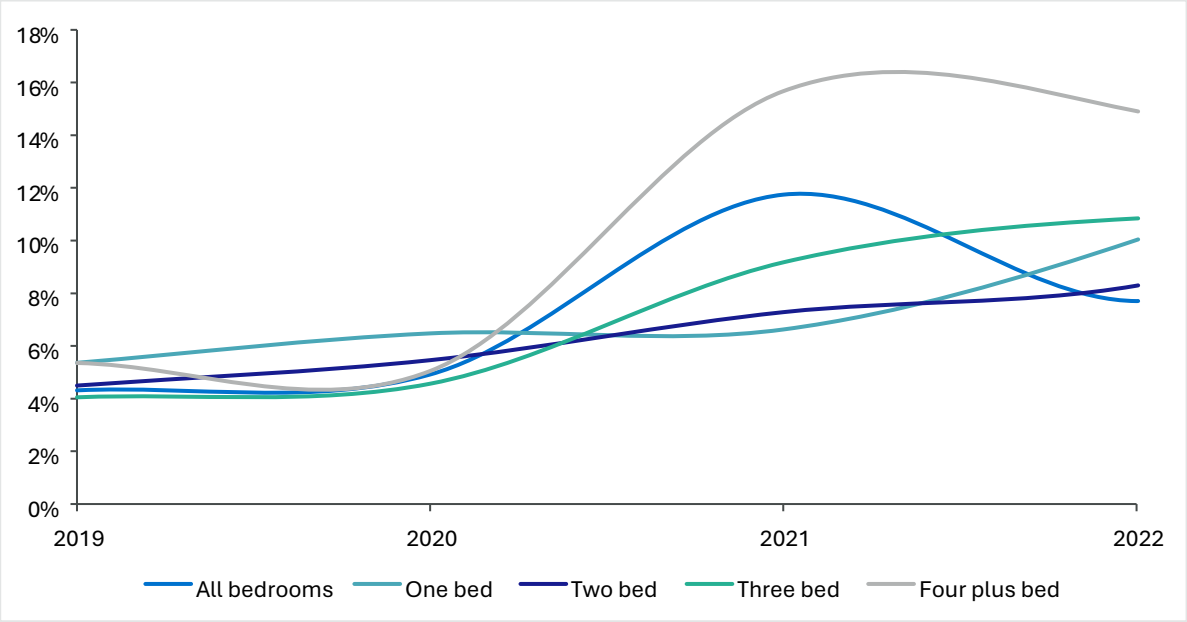


Figure 4 – Average Monthly Rent Change Over Time in Limerick County

Unit Size (€)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
All bedrooms	652	692	766	856	966	1,039	1,082	1,135	1,275	1,372
One bed	446	468	483	555	647	697	731	784	842	939
Two bed	563	593	659	725	813	905	942	984	1,063	1,138
Three bed	670	716	785	875	971	1,059	1,105	1,162	1,264	1,386
Four plus bed	810	871	1,007	1,106	1,234	1,292	1,357	1,443	1,678	1,919

Table 9: Average Monthly Rent by Unit Size in Limerick City 2014-2023

The figures show a clear, steady rise in rents across all unit sizes from 2014 to 2023 in Limerick City. Average rents more than doubled over the decade, increasing from €652 to €1,372 overall. The most rapid growth appears from 2016–2019 and again after 2021, reflecting sustained pressure in the housing market.

All property types follow the same upward pattern. One-bed units rose from €446 to €939, highlighting growing affordability challenges for single renters. Two-beds increased from €563 to €1,138, and three-beds from €670 to €1,386, signalling persistent demand from small families and couples.

The steepest rise is in four-bed and larger homes, climbing from €810 to €1,919. This suggests heightened competition for larger or multi-occupancy properties and a lack of supply for families needing more space. Overall, the data points to a rental market experiencing continuous and broad-based price inflation, with the greatest pressures falling on households requiring larger accommodation.

Unit Size (€)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
All bedrooms	611	644	705	783	872	940	981	1,029	1,150	1,238
One bed	437	459	478	542	618	668	703	749	799	879
Two bed	538	556	619	678	750	822	859	906	972	1,053
Three bed	631	670	729	805	893	964	1,003	1,049	1,145	1,270
Four plus bed	766	818	937	1,025	1,141	1,208	1,273	1,337	1,547	1,777

Table 10: Average Monthly Rent by Unit Size in Limerick County 2014-2023

The rental data from 2014 to 2023 shows a consistent, sustained rise across all unit sizes, with average rents increasing from €611 to €1,238 over the decade in Limerick County. This steady upward trend reflects continued pressure in the housing market, with no period of decline across the ten years.

One-bedroom units rose from €437 to €879, almost doubling and underscoring growing affordability challenges for single renters. Two-bed units increased from €538 to €1,053, showing strong demand among couples and small households. Three-bed homes followed a similar pattern, rising from €631 to €1,270, indicating increasing pressure on family accommodation.

The sharpest growth occurred in four-bed and larger homes, which rose from €766 to €1,777. This sizeable jump suggests a shortage of larger properties and heightened competition among bigger households or shared tenancies. Overall, the data highlights a rental market experiencing broad and persistent price inflation, with the steepest pressures evident at the upper end of the market where supply is most constrained.

All beds (€)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Limerick City	646	689	768	861	971	1,046	1,092	1,142	1,277	1,388	-
Abbeyfeale	451	450	492	529	540	566	579	630	719	976	1,069
Annacotty	823	865	917	1,025	1,130	1,193	1,223	1,299	1,415	1,573	1,724
Castleconnell	686	724	828	876	886	1,006	1,070	1,136	1,172	1,278	1,460
Castletroy	693	737	855	1,070	1,194	1,247	1,297	1,342	1,669	1,798	1,924
Corbally	657	717	756	821	965	1,003	1,079	1,101	1,133	1,151	1,409
Dock Road	497	540	589	673	768	881	912	945	967	1,089	1,232
Dooradoyle	698	749	829	914	1,020	1,099	1,127	1,160	1,261	1,323	1,507
Kilmallock	513	527	551	593	621	650	705	739	801	877	1,013
Newcastle West	505	515	549	576	631	670	709	746	818	905	988
Old Cratloe Road	683	692	757	825	-	-	-	-	-	-	-
Raheen	674	730	801	906	1,039	1,090	1,164	1,226	1,309	1,455	1,579

Table 11: Average Monthly Rent in Limerick City & County, 2014-2024

Rents across Limerick have risen consistently over the past decade, but the pace and scale of these increases vary markedly between areas. City and county locations have all experienced upward pressure, yet the most pronounced growth is concentrated in Limerick's suburban belt. Castletroy, Annacotty, Raheen, Dooradoyle and Castleconnell now sit at the top of the rental hierarchy, with each recording substantial increases between 2023 and 2024 and long-term growth far above the 2014 baseline. Corbally also shows a notably sharp rise in the most recent year, underscoring the tightening market around established residential suburbs.

Limerick City itself has seen rents more than double since 2014, reflecting sustained demand and limited supply within the urban core. Meanwhile, county towns such as Abbeyfeale, Kilmallock and Newcastle West, though still rising, remain comparatively more affordable. Their trajectories illustrate a more gradual upward shift rather than the accelerated inflation evident in the suburbs.

6.3.2 Rental Demand

Beds	#	%
1 Bed	1,711	18.9%

2 Bed	3,401	37.5%
3 Bed	2,698	29.7%
4+ Bed	1,265	13.9%
Total	**9,075**	**100.0%**

Table 12: RTB Rental Demand in Limerick City & County

Table 12 summarises rental demand across Limerick City & County, broken down by unit size, and it demonstrates a clear preference for smaller properties, most notably two bedroom units, which account for 37.5% of all registered tenancies. Three bedroom homes represent the next largest share at 29.7%, followed by one bedroom units at 18.9%. Larger homes with four or more bedrooms make up just 13.9% of the total demand.

This distribution indicates that the rental market in Limerick is predominantly driven by smaller households, including single adults, couples, young professionals, and small families. The stronger demand for compact units reflects both demographic trends, including a growing student and young-worker population, and affordability constraints, with smaller homes offering comparatively lower total rents and utility costs.

The relatively limited demand for four-plus-bed units suggests that while family housing remains an important part of the broader housing system, the most acute rental pressure is concentrated in the two- and three-bed segments. This has direct implications for planning and housing policy. It reinforces the need to prioritise the delivery of well-located smaller units, particularly in urban areas and near public transport, employment centres, and third-level institutions. Expanding the supply of appropriately sized homes, including through apartment development and build-to-rent typologies, will be essential for meeting Limerick's future rental housing needs and alleviating pressure in a market where demand continues to outstrip supply.

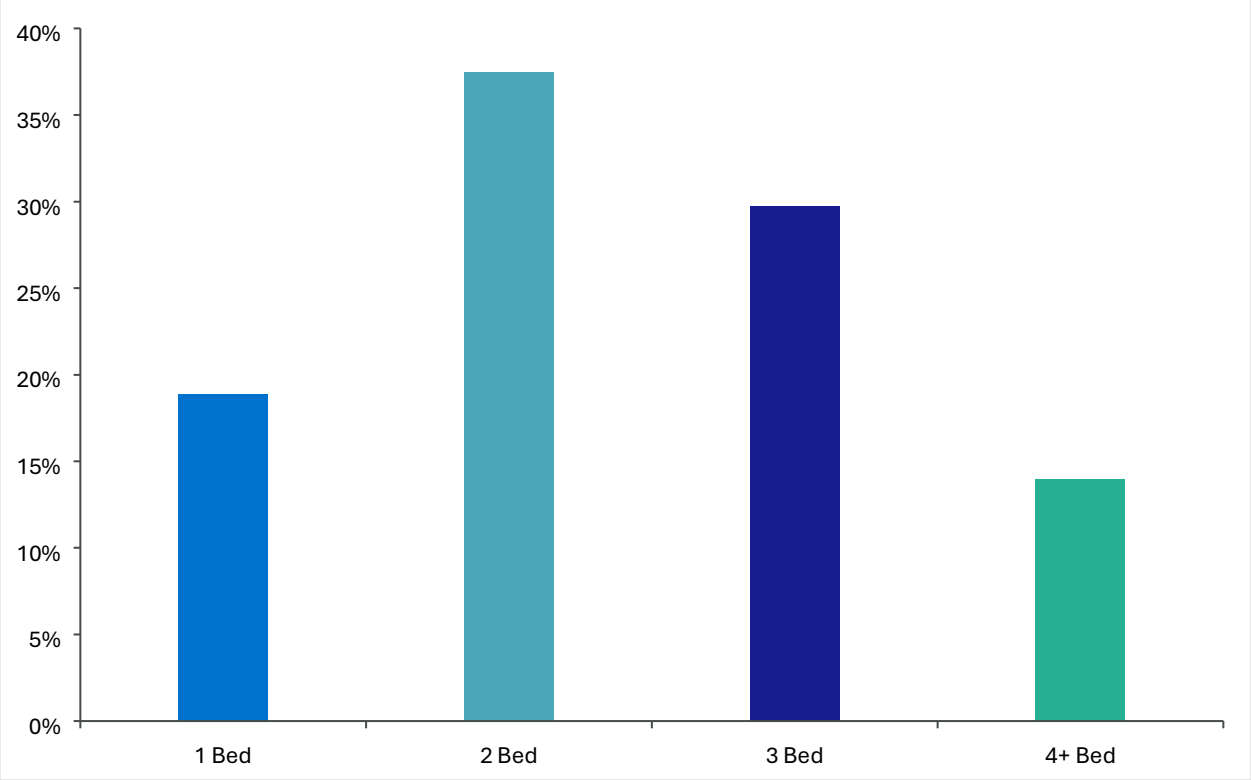


Figure 5 – RTB Rental Demand in Limerick City & County

6.4 Population Overview

Table 13 presents the age composition of Limerick City & County in 2016 and 2022 and highlights the demographic shifts that have occurred over the six year period. The working age population (15–64) continues to dominate, accounting for 65.6% in 2016 and 65.1% in 2022, indicating broad stability in the core economic cohort that underpins labour force capacity.

There has been a slight decline in the proportion of children aged 0–14, falling from 20.3% to 18.8%, which may suggest lower birth rates, reduced household formation among younger families, or broader demographic transition patterns. In contrast, the population aged 65 and over increased from 14.1% to 16.0%, reflecting the national trend of an ageing population.

Although the absolute numbers within each cohort have generally grown, the relative shifts signal emerging challenges for Limerick. A rising older population may require expanded age-friendly infrastructure, accessible housing options, and enhanced health and social care services. At the same time, continued support for families and working-age residents remains essential to sustain economic growth and maintain balanced community structures. These demographic changes reinforce the importance of long-term planning for healthcare, housing delivery, transport provision, and social services across the city and county.

Age	2016 No.	2016 %	2022 No.	2022 %
0-14	39,594	20.3%	39,474	18.8%
15-64	127,887	65.6%	136,474	65.1%

65+	27,418	14.1%	33,588	16.0%

Table 13: Primary Cohorts in Limerick City & County, 2016-2022

Based on CSO data from 2022, Limerick City & County Council had population of 209,536. Approximately, 55% resided in the Limerick Metropolitan District (114,692), with the remaining 45% spread across the Cappamore–Kilmallock (36,500; 17%), Adare–Rathkeale (29,311; 14%), and Newcastle West (29,033; 14%) municipal districts. This pattern indicates a metro-anchored but broadly distributed population across the county.

For the HNDA, these shares can serve as a neutral baseline to explore how housing need might vary across places with different roles and settlement patterns. The metro concentration may be associated with a wider mix of urban housing types and tenure options, while the substantial non-metro share may point to ongoing roles for town and village-based delivery.

Overall, the figures suggest a county profile that is both city-focused and polycentric. A comparison of spatial and tenure scenarios against this baseline to understand how varying assumptions, about household formation, tenure and dwelling type, and how it shapes the eventual mix and location of homes is demonstrated in the latter sections of this report.

Municipal District	Population	Total %
Limerick Metro	114,692	55%
Adare-Rathkeale	29,311	14%
Newcastle West	29,033	14%
Cappamore-Kilmallock	36,500	17%
Total	**209,536**	**100%**

Table 14: Population for Limerick City and County by Municipal District,(CSO 2022)

The population pyramid for Limerick City & County in 2022 mirrors that of a growing regional centre with a broad young-adult base and a gradually expanding older population. The largest segments fall within the early-working-age and mid-working-age cohorts, reflecting the presence of major education institutions and employment hubs that attract students and young professionals. Representation narrows through the middle-age groups (35–49) and declines more sharply from age 60 onward, though the 70-79 and 80+ cohorts are increasingly prominent, consistent with national patterns of population ageing. Gender differences are visible in older age brackets, with females outnumbering males, reflecting longer female life expectancy.

Overall, the demographic profile suggests that Limerick retains a young and economically active population base, complemented by a growing older cohort. This dual trend has important implications for future housing, health, transport, and community planning, including ensuring sufficient accessible housing and services for older residents while continuing to support education, employment, and housing pathways for younger and working-age groups.

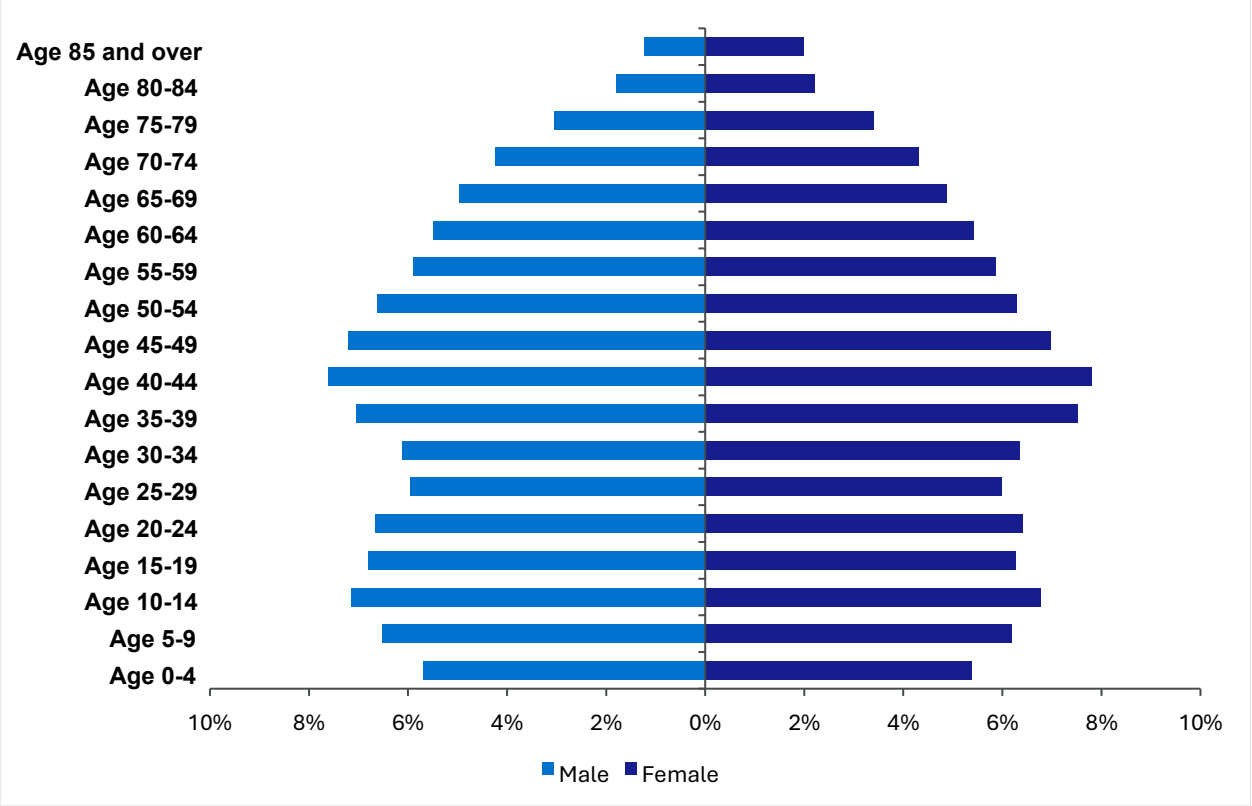


Figure 6 – Limerick City & County Population Pyramid, 2022

6.4.1 Deprivation

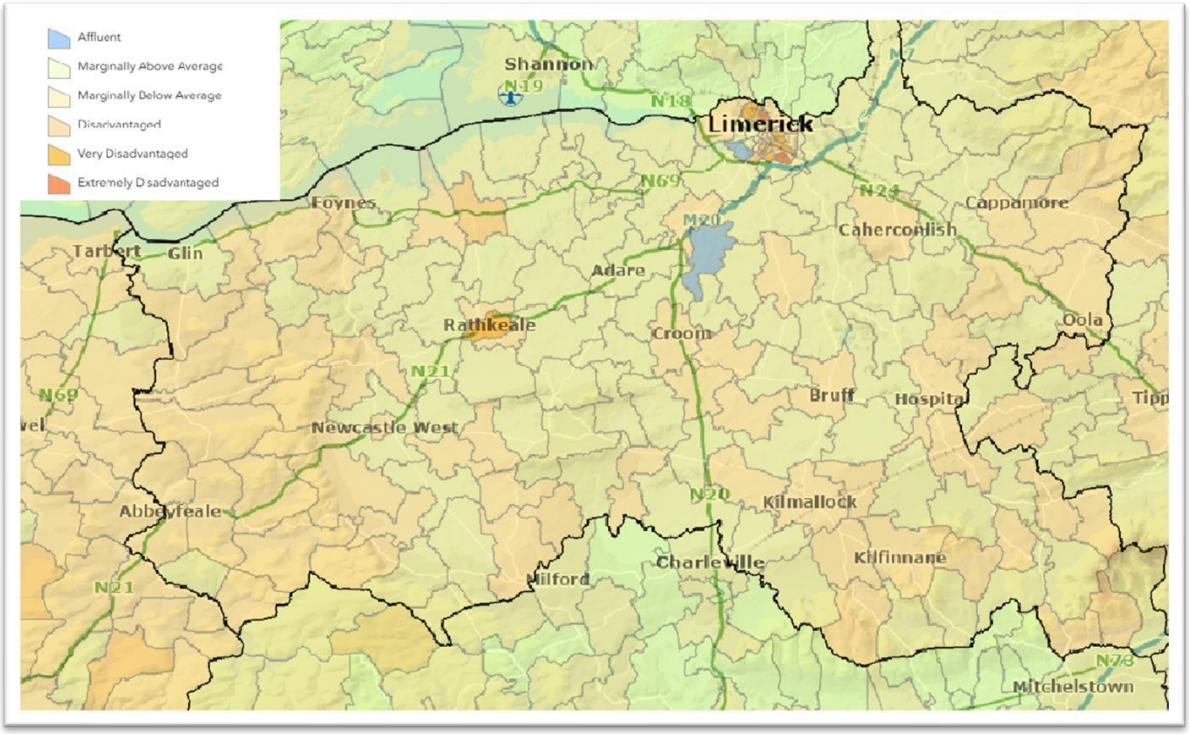


Figure 7 – Pobal Deprivation Index for Limerick City and County, 2022

The map above illustrates the spatial distribution of deprivation across Limerick County and its surrounding hinterland using the Pobal HP Deprivation Index (2022). A clear urban–rural contrast emerges.

In the county deprivation levels are mixed. Large parts of rural Limerick are characterised as marginally below average or disadvantaged, indicating widespread but less acute socio-economic challenges. Towns such as Rathkeale and parts of Newcastle West display pockets of higher deprivation, suggesting that disadvantage is not confined to the city alone but also affects key rural service centres. In contrast, more affluent or marginally above average areas tend to align with commuter belts and well-connected corridors, particularly along major transport routes linking Limerick to Shannon and other regional hubs.

Overall, the map highlights a landscape of uneven development, where sharp concentrations of disadvantage coexist alongside relatively stable or prosperous areas. This spatial pattern underscores the importance of place-based policy responses that address both entrenched urban deprivation and the quieter, structural challenges facing rural communities.

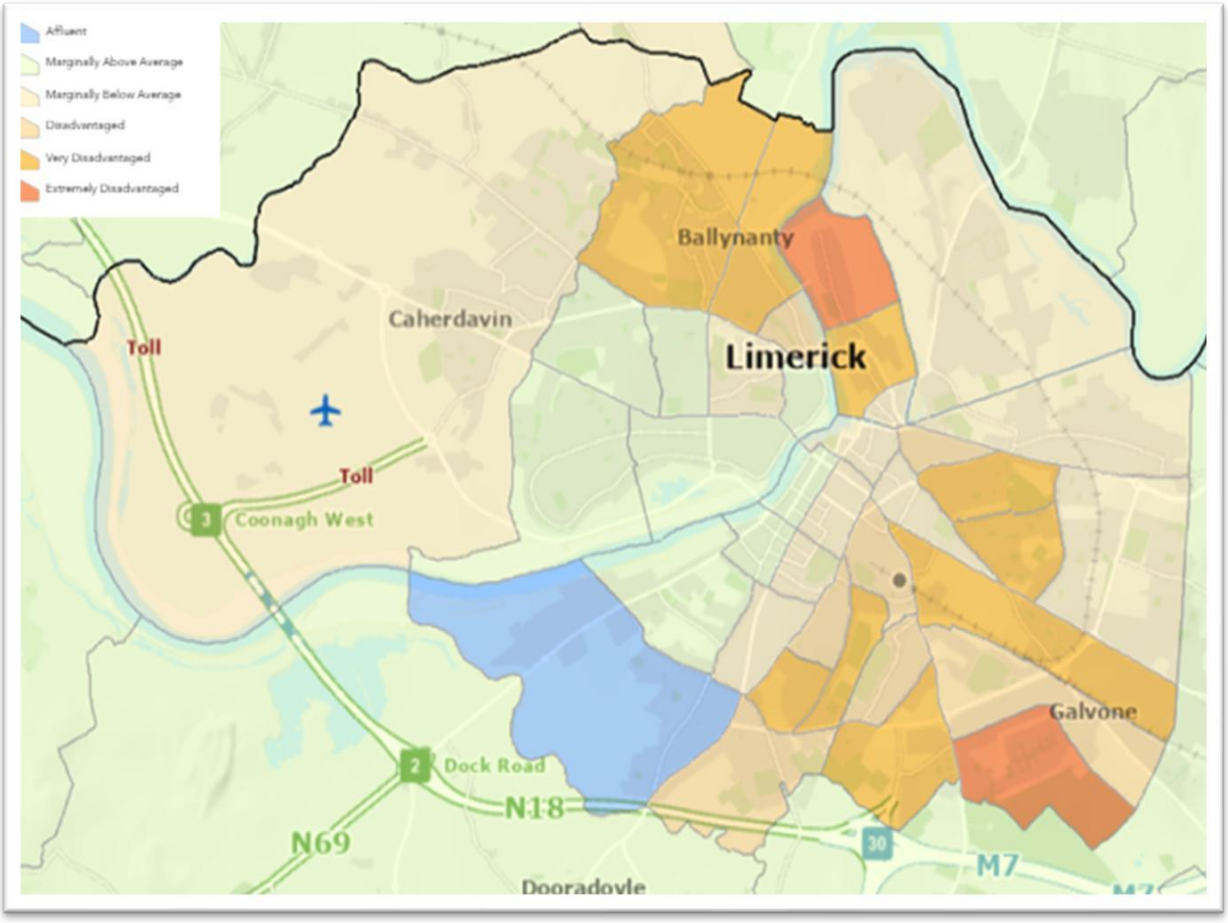


Figure 8 – Pobal Deprivation Index for Limerick City, 2022

Limerick City exhibits a clear spatial pattern of socio-economic imbalance, with the most acute levels of deprivation concentrated in and around the urban core. Electoral divisions to the north and east of the centre, including areas such as Ballynanty and Galvone, display clusters of disadvantaged, very disadvantaged, and extremely disadvantaged classifications,

indicating persistent socio-economic challenges and entrenched disadvantage. In contrast, pockets of affluence and marginally above-average areas are largely located on the western and southern edges of the city, where more established residential neighbourhoods and stronger economic conditions prevail. This spatial divergence highlights the continued concentration of deprivation within central urban communities, while outer suburban areas benefit from comparatively stronger socio-economic profiles.

6.4.2 Employment

	Employed	% share of total	Unemployed	% share of total
Newcastle West	12,783	14%	1,014	12%
Limerick City West	18,128	20%	1,776	21%
	Employed	**% share of total**	**Unemployed**	**% share of total**
Limerick City North	14,487	16%	2,113	25%
Limerick City East	16,656	18%	1,723	20%
Cappamore — Kilmallock	15,843	18%	1,077	13%
Adare — Rathkeale	12,726	14%	859	10%
Total	**90,623**	**100%**	**8,562**	**100%**

Table 15: Limerick City and County Employment & Unemployment, 2022

Employment and unemployment patterns across the Electoral Divisions show a clear spatial concentration of economic activity, alongside pockets of elevated labour market pressure. Overall, employment is strongly clustered in urban and suburban divisions, while unemployment is disproportionately concentrated in a smaller number of inner urban and disadvantaged areas.

The most significant employment centres are Ballycummin and Ballysimon, which together account for almost 19% of all persons in employment. These divisions represent the primary employment hubs, reflecting their mixed residential–industrial character and proximity to major employment locations. Other large contributors include Limerick North Rural (3.3%), Newcastle Urban (2.6%), Abbey A (2.2)%, Singland B (1.9%), and the Docklands divisions, all of which underline the dominant role of the Limerick metropolitan area in sustaining county wide employment.

By contrast, a large number of rural Electoral Divisions record very small individual shares of employment, typically below 1%. While these areas do not exhibit large absolute employment numbers, they generally also show low unemployment levels, suggesting more stable but smaller local labour markets rather than acute economic distress.

Unemployment is more unevenly distributed than employment. Ballycummin again records the highest share, accounting for 7.0% of total unemployment, followed by Ballysimon at 5.8%. Elevated unemployment levels are also evident in Limerick North Rural (3.9%), Newcastle Urban (3.2%), Dock A (3.0%), Ballynanty (3.0%), and St. Laurence (2.8%). These areas collectively indicate concentrated labour market pressures within specific urban neighbourhoods and transitional suburban zones.

Several inner-city divisions, including Rathbane, John's A, B and C, Prospect A and B, and parts of the Docklands, show a disproportionately high share of unemployment relative to their employment contribution. This suggests structural challenges such as lower skills attainment, sectoral vulnerability, or reduced access to stable employment opportunities, despite geographic proximity to major job centres.

In contrast, many rural divisions exhibit both low employment and low unemployment shares, reflecting smaller populations and more limited labour force participation rather than labour market exclusion. This pattern indicates that unemployment in the county is not evenly spread but instead concentrated in specific urban locations where social and economic disadvantage is more pronounced.

Overall, the data highlights a dual labour market structure: strong employment growth and concentration in key urban and suburban divisions, alongside persistent unemployment pressures in a limited number of inner urban areas. These spatial patterns have important implications for policy, pointing to the need for place-based employment supports, targeted skills and activation measures, and closer alignment between housing provision, transport accessibility, and employment opportunities in areas experiencing higher unemployment.

6.4.3 Students

The below table includes students that are still at school or college, they are defined within the CSO as population aged 15 years and over whose education has not ceased.

Students	Students	% share of total
Newcastle West	2,185	11%
Limerick City West	3,696	18%
Limerick City North	3,654	18%
Limerick City East	5,507	27%

Cappamore — Kilmallock	3,176	15%
Adare — Rathkeale	2,541	12%
Total	**20,759**	**100%**

Table 16: Limerick City and County Student Population, 2022

An examination of student distribution across Limerick's electoral divisions reveals a highly uneven spatial pattern, strongly shaped by suburban growth, demographic composition, and the structure of the wider metropolitan area. The most striking concentrations occur in the major suburban divisions on the city's eastern and southern edges. Ballysimon, accounting for 15.9% of all students, forms the single largest cluster, reflecting rapid population growth, extensive recent housing development, and a strong family-oriented profile. Ballycummin follows as another significant hub at 8.5%, reinforcing the role of
Limerick's outer suburbs as key centres of school-age population within the region. Other suburban or peri-urban divisions such as Ballyvarra (3.1%), Limerick North Rural (4.5%), and Singland B (1.7%) contribute further to this broader pattern of elevated student concentrations around the city.

Within Limerick City itself, divisions such as Abbey A (2.3%), Abbey B (1.7%), Castle D (1.3%), and Newcastle Urban (1.8%) display moderate shares. These areas typically reflect established residential communities with mixed demographic profiles. Their figures are consistent with an urban context where student populations are dispersed across denser neighbourhoods and where household structures vary more significantly than in suburban estates.

A second tier of divisions, including Castleconnell (1.6%), Glenstal (1.0%), Oola (0.5%), Bruff (0.5%), and Hospital (0.5%), represent smaller but stable centres of student population across the wider county. These divisions generally align with traditional rural service settlements or commuter villages with consistent, if modest, school enrolments.

By contrast, a long tail of predominantly rural areas records very low student shares, often 0.1–0.3% of the county total. Divisions such as Boola, Feenagh, Craggs, Mountplummer, Riversdale, and Rooskagh exemplify dispersed rural communities characterised by ageing populations, limited new housing delivery, and distance from education facilities. These areas show minimal representation of school-age residents, reflecting broader demographic challenges facing more peripheral parts of the county.

Overall, the dataset demonstrates a clear spatial divide; student populations are heavily concentrated in Limerick's expanding suburban divisions and selected urban neighbourhoods, with much lower representation in remote rural areas. This distribution highlights the ongoing shift of younger households toward suburban growth corridors and underscores the need for appropriately located school capacity, public transport links, and family-oriented services, particularly in the eastern and southern suburban belt. Conversely,

low-share rural divisions may face long-term pressures related to school viability and service provision as demographic patterns continue to evolve.

6.4.4 Income

	Median Income
Newcastle West	€54,895
Limerick City West	€51,022
Limerick City North	€46,935
Limerick City East	€53,696
Cappamore - Kilmallock	€59,421
	Median Income
Adare - Rathkeale	€66,890
Average	**€57,699**

Table 17: Limerick City and County Median Income, 2022

Table 17 shows median household incomes across Limerick's municipal districts; it reveals a pronounced and highly uneven income landscape that closely mirrors the deprivation patterns evident in the Pobal HP Deprivation Index. While the county-wide average stands at €57,699, this headline figure conceals stark contrasts between affluent suburban and rural commuter areas and persistently low income urban neighbourhoods.

At the upper end of the distribution, a cluster of electoral divisions record exceptionally high median incomes. Areas such as Kilfinny (€100,763), Roxborough (€89,012), Dunnaman (€84,477), Dromard (€84,470), Kilpeacon (€82,927) and Crecora (€81,562) significantly exceed the county average. These divisions are predominantly rural or peri-urban, often characterised by high levels of owner occupation, professional employment, and strong connectivity to Limerick city or regional employment hubs. Similar patterns are evident in Adare North, Ballyvarra, Caherconlish East, and Ballybricken, reinforcing the role of commuter belts and amenity-rich rural areas in concentrating higher incomes.

In contrast, many of the lowest median incomes are concentrated within Limerick city and its inner suburbs. Electoral divisions such as Prospect A (€29,863), John's A (€31,216), Abbey C (€32,533), Ballynanty (€37,342), Rathbane (€33,217), Killeely A and B (both close to €33,000), and several Dock and Singland divisions fall well below the county average. These areas largely correspond with long established working-class neighbourhoods and social

housing concentrations, where lower incomes are often linked to higher unemployment rates, part-time work, and greater reliance on social welfare supports.

Smaller towns and rural service centres occupy a more intermediate position. Places such as Newcastle West, Kilmallock, Abbeyfeale, and Rathkeale show mixed income profiles, with urban electoral divisions typically recording lower medians than their rural counterparts. Rathkeale is particularly illustrative of this divide, with Rathkeale Rural (€60,966) sitting comfortably above the county average, while Rathkeale Urban (€33,808) aligns more closely with the city's lower-income areas. This pattern highlights the uneven economic fortunes within individual settlements.

Overall, the income data underscores a deeply polarised socio-economic structure across Limerick. High-income, largely rural and suburban divisions coexist alongside concentrated pockets of low income in the urban core. These disparities reinforce the need for targeted, place-based interventions that address structural disadvantage in low-income communities while also recognising the growing affluence and changing social composition of parts of rural Limerick.

6.5 Existing Households and Housing Profile

6.5.1 Housing Tenure and Type

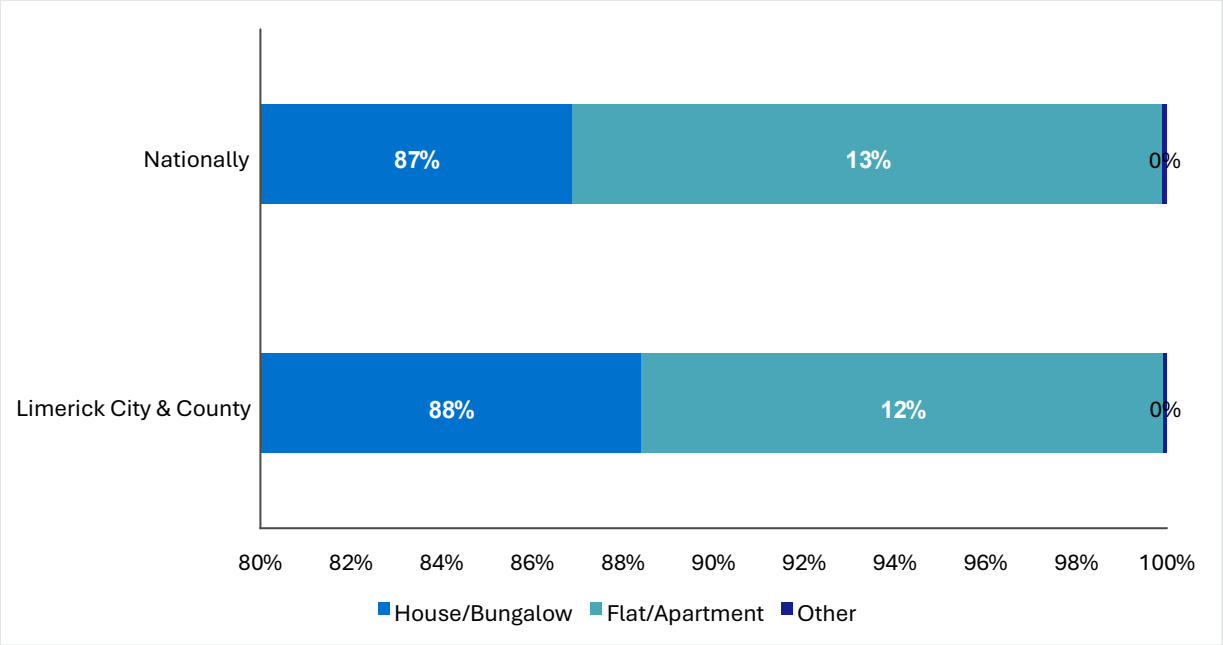


Figure 9 – House Types in Limerick City & County and Nationally (CSO 2022)

Based on CSO information from 2022, figure 9 compares the distribution of dwelling types in Limerick City and County with national patterns and highlights a strong dominance of traditional housing forms locally. In Limerick, houses and bungalows account for

approximately 88% of the housing stock, broadly in line with the State figure of 87%. Flats and apartments represent just over 11%, slightly below the national share of 13%.

This composition reflects Limerick's mixed urban–rural structure and the historically low prevalence of higher-density development outside Limerick City. Unlike larger metropolitan areas, where apartments play a central role in accommodating population growth, Limerick continues to rely predominantly on conventional housing types. However, national planning policy, particularly the emphasis on compact growth under the NPF and RSES, indicates that a greater mix of higher-density homes will be required in Limerick's urban areas over the coming decade.

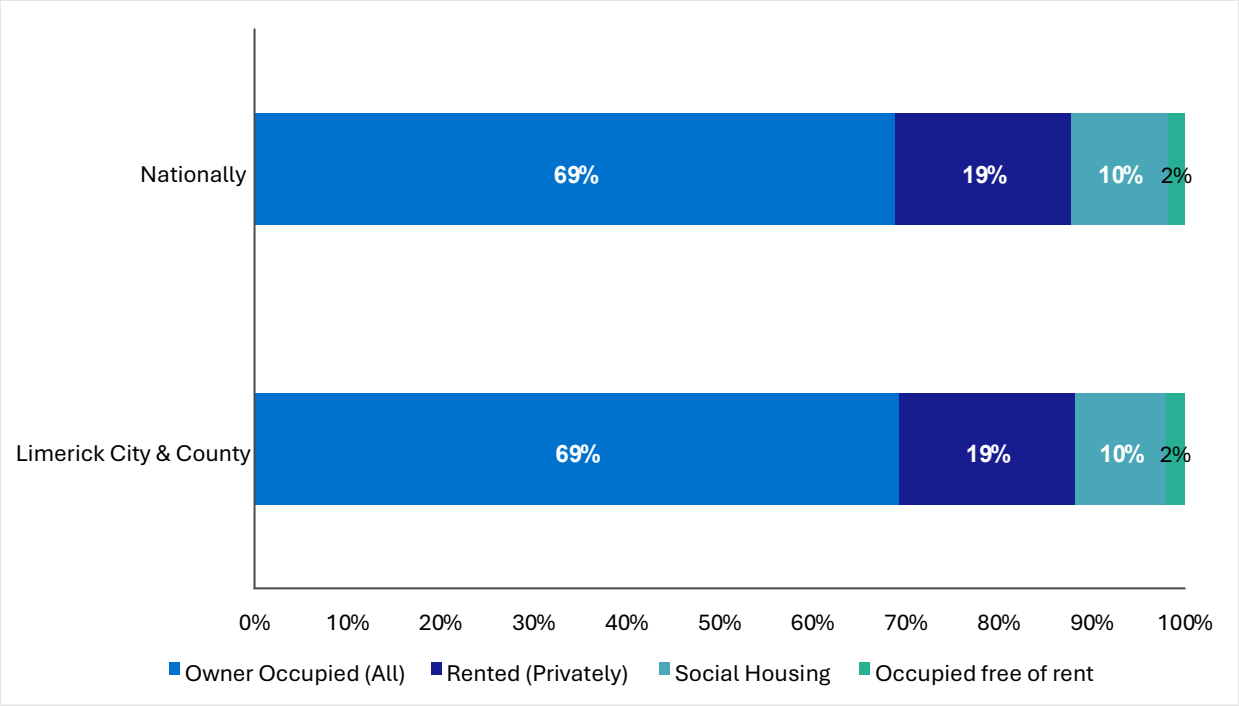


Figure 10 – Household Tenure in Limerick City & County and Nationally (CSO 2022)

Figure 10 illustrates household tenure patterns in Limerick City & County compared with State averages. At the national level, owner-occupied homes account for approximately 69% of all households, while private rentals comprise around 19%, social housing about 10% and occupiers free of rent 2%.

Similar to the national average, owner-occupied homes account for approximately 69% of all households, while private rentals comprise around 19%, social housing about 10% and occupiers free of rent 2%.

These patterns reflect Limerick's balanced housing market relative to more urbanised or rural county councils, where private renting or higher owner occupier often dominates. However, rising prices, constrained supply, and shifting household characteristics, particularly smaller households and an ageing population, underscore the need for tenure diversification. Expanding pathways to affordable homeownership, increasing the supply of

social and cost-rental housing, and supporting higher-density development will be essential to meeting Limerick's future housing needs.

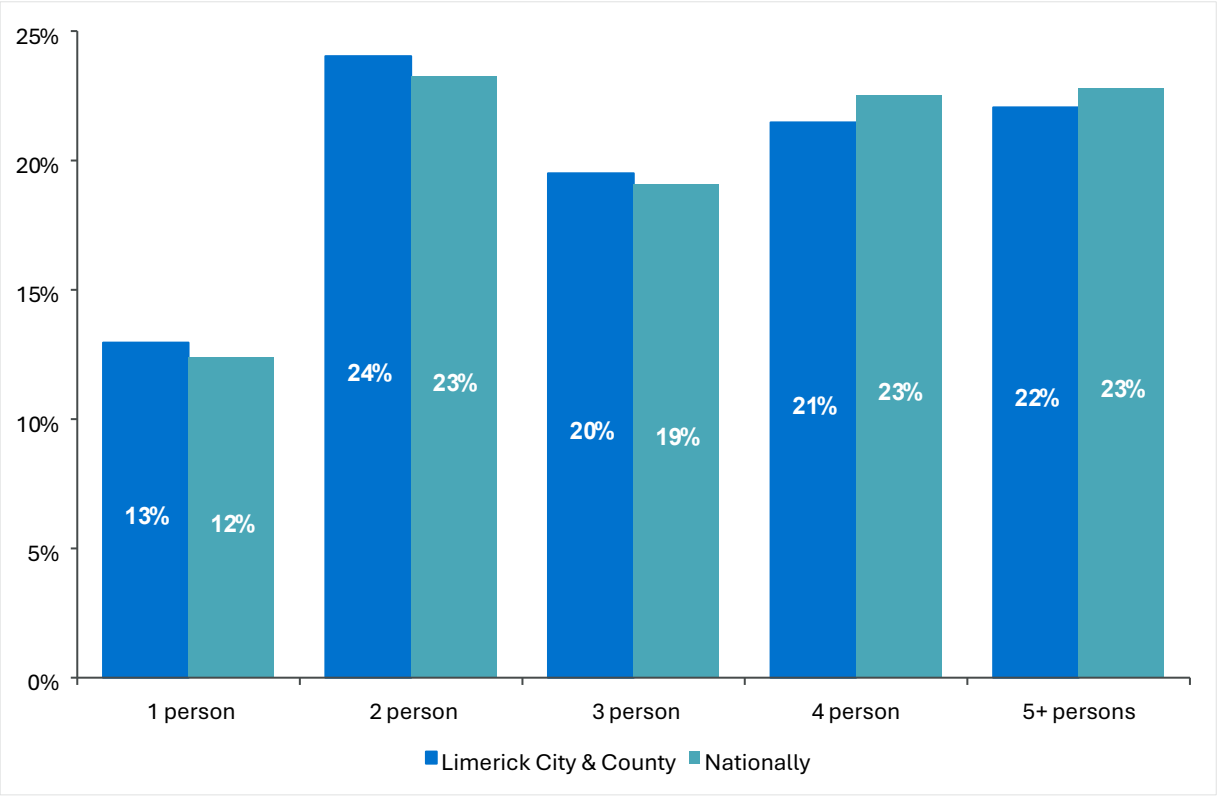


Figure 11 – Household Composition in Limerick City & County vs Nationally, 2022

Figure 11 compares household composition in Limerick City & County with the national average in 2022 and highlights several subtle but important differences in household size patterns. Two person households are the most common both locally and nationally, reflecting the prominence of couples, smaller family units, and older two person households. Limerick's share of three person households is slightly higher than the State average, indicating a marginally greater presence of young families.

Four-person households also make up a significant proportion of households in Limerick City & County, broadly in line with national levels. Households with five or more persons are slightly less common locally than nationally, suggesting fewer large family units within the county. Single-person households are slightly more prevalent in Limerick City & County, consistent with national trends of ageing populations, increased independent living, and a rise in smaller household formation.

Overall, the household composition profile in Limerick City & County points to a balanced mix of small and medium-sized households, with ongoing demographic trends, such as population ageing and delayed household formation, contributing to continued demand for a varied mix of housing types and sizes.

Status	2016 #	2016 %	2022 #	2022 %
Occupied dwellings	71,494	87.1%	83,877	92.1%

Temporarily absent	2,434	3.0%	1,977	2.2%
Unoccupied holiday homes	432	0.5%	192	0.2%
Status	**2016 #**	**2016 %**	**2022 #**	**2022 %**
Vacant dwellings	7,752	9.4%	5,061	5.6%
Sum of Vacancy	*10,618*	*11.7%*	*7,230*	*7.9%*
Total	**82,112**	**100.0%**	**91,107**	**100.0%**

Table 18: Vacancy in Limerick City & County, 2016-2022

Table 18 shows changes in housing occupancy and vacancy across Limerick City & County between 2016 and 2022, highlighting a notable improvement in overall housing utilisation. Occupied dwellings increased from 87.1% to 92.1%, reflecting increased demand and stronger use of existing housing stock.

The proportion of temporarily absent properties decreased from 3.0% to 2.2%, suggesting a reduction in seasonal or short-term vacancy. Unoccupied holiday homes also declined significantly, from 0.5% to just 0.2%, indicating a shift away from holiday home usage or improved reoccupation of such dwellings.

Crucially, the number of vacant dwellings fell from 7,752 to 5,061, reducing the overall vacancy rate from 11.7% to 7.9%. While this represents substantial progress, the presence of more than 5,000 vacant units demonstrates that vacancy remains a significant issue, particularly in rural areas and within older housing stock.

Overall, the trend indicates improving occupancy and reduced vacancy across Limerick City & County, yet also highlights the ongoing potential to activate vacant and underused homes, which remains a priority within national and local policy, including the Croí Cónaithe programme, urban regeneration initiatives, and the LCCC Housing Strategy.

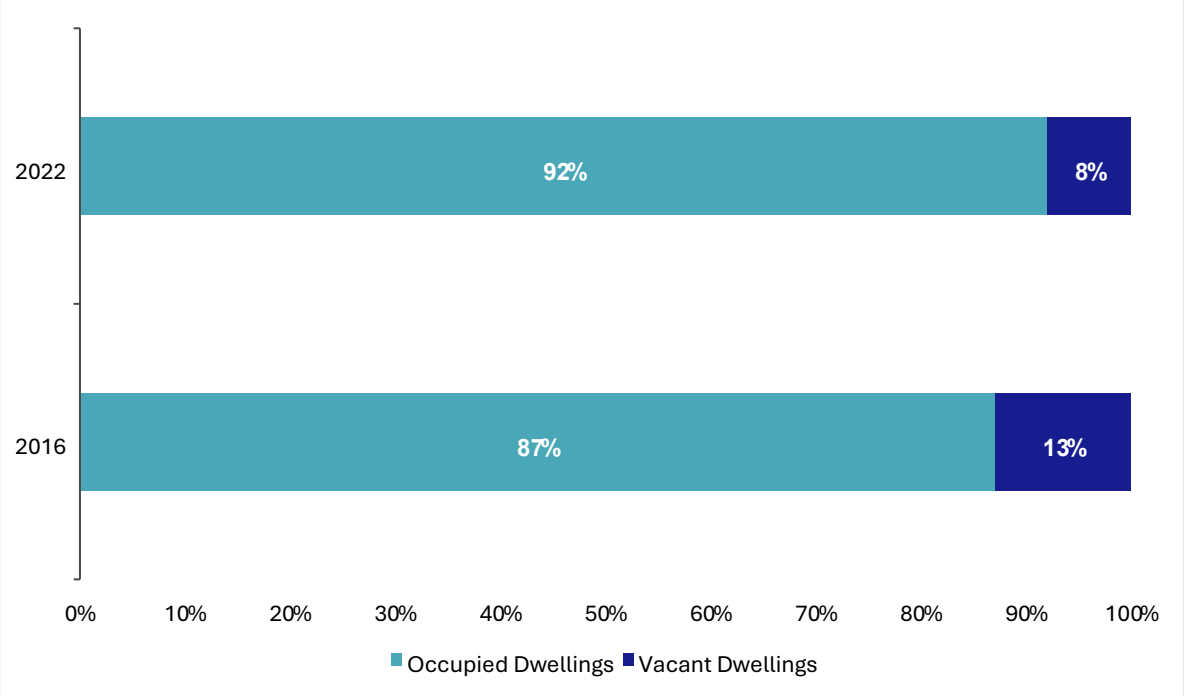


Figure 12 – Residential Occupancy in Limerick City & County, 2016-2022

6.6 Housing Delivery and Completions

6.6.1 Completions in Limerick City & County

Completions	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Single house	103	121	122	164	172	163	201	168	217	189	218
Scheme house	22	54	131	289	305	376	280	375	492	443	576
Apartment	7	37	12	15	28	13	30	54	53	156	209
Total	132	212	265	468	505	552	511	597	762	788	1,003
% Change	-	61%	25%	77%	8%	9%	-8%	17%	28%	3%	28%

Table 19: CSO Completions in Limerick City & County 2014-2024 (NDQ06)

The CSO completions data for Limerick City & County from 2014 to 2024 highlights significant shifts in the composition and scale of housing delivery over the decade. The most notable trend is the dominance of scheme houses, which consistently account for the majority of new dwellings from 2016 onwards. By 2021 and 2022, scheme houses represented over 60% of all completions, reflecting the increasing reliance on planned, multi-unit residential developments, primarily delivered by private developers, Approved Housing Bodies, and local authority led schemes.

Apartment output, while historically low in Limerick City & County compared to the national urban centres, increased markedly in recent years. The volume of apartments rose from 53 in 2022 to 156 in 2023 and 209 in 2024, signalling a shift towards higher-density development. This growth aligns with compact-growth objectives set out in national policy,

the zoning direction of the Limerick Development Plan, and sustained rental demand for smaller units in the metropolitan area.

Single houses, predominantly rural or one-off dwellings, have increased, rising from 103 in 2014 to 218 in 2024. While such homes remain an important feature of Limerick City & County's settlement pattern, their decreasing share indicates reduced reliance on dispersed development and a gradual pivot toward consolidated urban and suburban growth.

In absolute terms, total completions climbed steadily from 132 units in 2014 to 1,003 units in 2024, representing the highest annual output in the series. Year-on-year changes, however, show considerable volatility, with increases of over 60% in 2015 and 77% in 2017 contrasted with declines in 2020 (–8%), likely linked to construction shutdowns, viability pressures, and supply chain disruptions during the pandemic period.

The data overall underscores the importance of achieving consistent, predictable delivery, particularly in scheme housing and apartments, to meet Limerick's growing housing demand. Strengthening the pipeline of multi-unit developments will be critical to supporting population growth, easing pressure in the private rental sector, and meeting compact-growth and climate-aligned planning objectives.

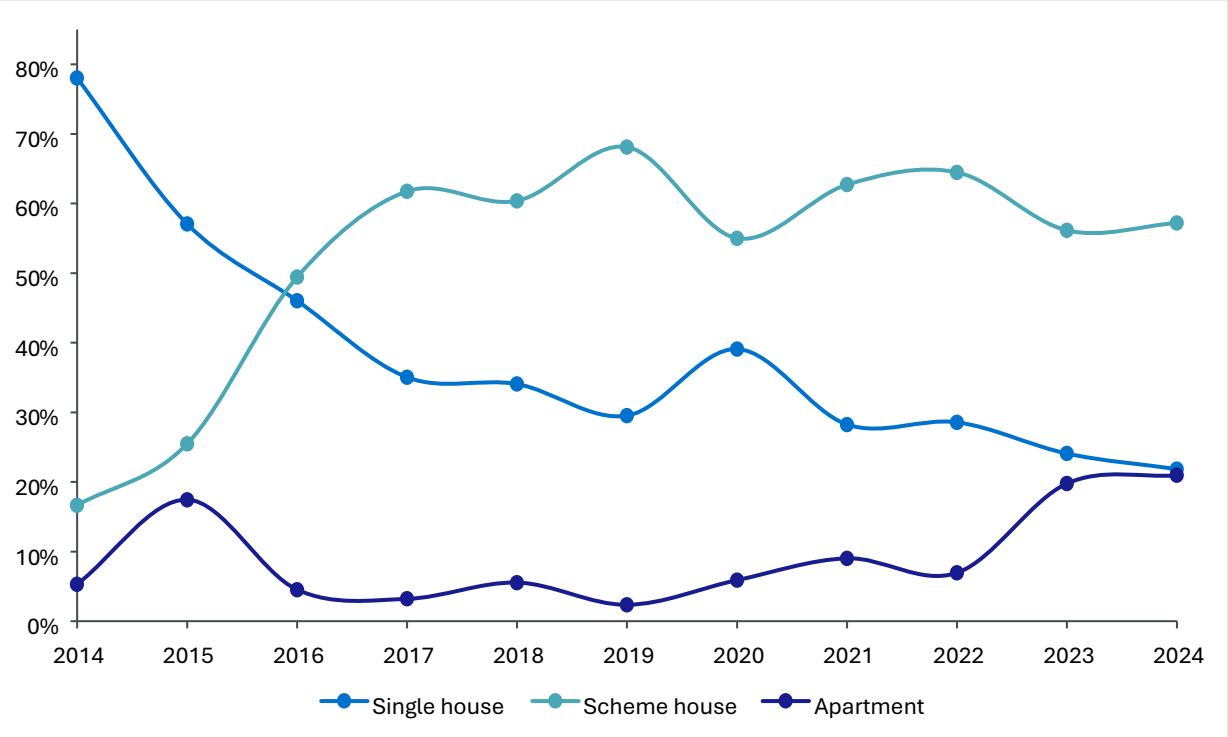


Figure 13 – Distribution of Completions by Type in Limerick City & County

6.6.2 Residential Planning Delivery

As of end February 2026, there are 8,738 units with live planning permission. Of those 8,738 units, 3,128 (36%) of those have been commenced. 5,610 (64%) units have not commenced. A large share of the live permissions have not commenced.

Live Permissions	# Applications	% Applications	No. Units	% Units
Commenced	957	54%	3,128	36%
Not Commenced	797	46%	5,610	64%
Total	**1,754**	**100%**	**8,738**	**100%**

Table 20: Granted Planning Applications by commencement status

6.6.3 Social Housing Delivery

Tenure Type	2 25	
	No. of HH	%
Private rented accommodation (with and without Rent Supplement)	803	26.3%
Living with parents	951	31.1%
Emergency Accommodation / None	512	16.8%
Other	323	10.6%
Living with relatives/friends	381	12.5%
Owner Occupier	85	2.8%
Total	**3,055**	**100.0%**

Table 21: Social Housing Waiting List in Limerick City and County

Social Housing Delivery	2021	2022	2023	2024	Cum. Total	2024%	Cum. Total %
Total New Build	201	383	346	351	1,281	43%	42%
LA New Build	61	131	121	119	432	15%	14%
AHB New Build	117	204	175	191	687	24%	23%
Part V -New Build	23	48	50	41	162	5%	5%
Voids	112	51	73	73	309	9%	10%
Acquisition Total	21	38	74	111	244	14%	8%
Acquisition (LA)	9	15	23	60	107	7%	4%
Acquisition (AHB)	12	23	51	51	137	6%	5%
Leasing	101	34	31	18	184	2%	6%
Build/Acquisition/Leasing	435	506	524	553	2,018	68%	67%
HAP	22	268	226	203	719	25%	24%
RAS	365	3	103	128	599	16%	20%

Total Delivery	**710**	**726**	**780**	**811**	**3,027**	**100%**	**100%**

Table 22: Social Housing Delivery in Limerick City and County 2021-2024

An examination of social housing delivery between 2021 and 2024 shows a system driven primarily by newbuild construction, supported by acquisitions, leasing, and ongoing utilisation of HAP and RAS. Newbuild delivery accounts for 43% of output in 2024 and 42% cumulatively, underscoring its role as the core mechanism for expanding long-term social housing stock. Within this, AHB new build represents the largest contributor (24% in 2024), highlighting the central role of Approved Housing Bodies in the delivery pipeline. Local authority construction remains substantial at 15%, while Part V newbuild contributions add a further 5%, reflecting the continued importance of planning led obligations in supplementing supply.

Voids remediation provides a steady annual contribution, accounting for 9% of 2024 delivery and 10% cumulatively, demonstrating its effectiveness in bringing existing homes back into use. Acquisitions continue to play a strategic, though more limited, role, representing 14% of 2024 delivery but only 8% cumulatively. Notably, the balance has shifted towards local authority acquisitions in 2024, reflecting their increased deployment to meet immediate housing needs.

Leasing has declined significantly, making up just 2% of 2024 delivery, consistent with national policy to reduce reliance on long-term leasing arrangements. Meanwhile, demand-side supports remain substantial. HAP contributes 25% of 2024 output, and RAS accounts for 16%, indicating that private-sector leasing mechanisms continue to form a large component of overall social housing provision despite ongoing efforts to transition towards direct build.

Overall, total delivery reached 811 homes in 2024, bringing the four-year cumulative total to 3,027 units. The combined Build/Acquisition/Leasing category represents 68% of 2024 delivery and 67% cumulatively, illustrating strong progress in supply-side measures. However, the continued reliance on HAP and RAS, together making up over 40% of delivery in some years, highlights the ongoing pressure on the local housing system and the need for sustained investment in permanent new-build stock to rebalance provision over the long term.

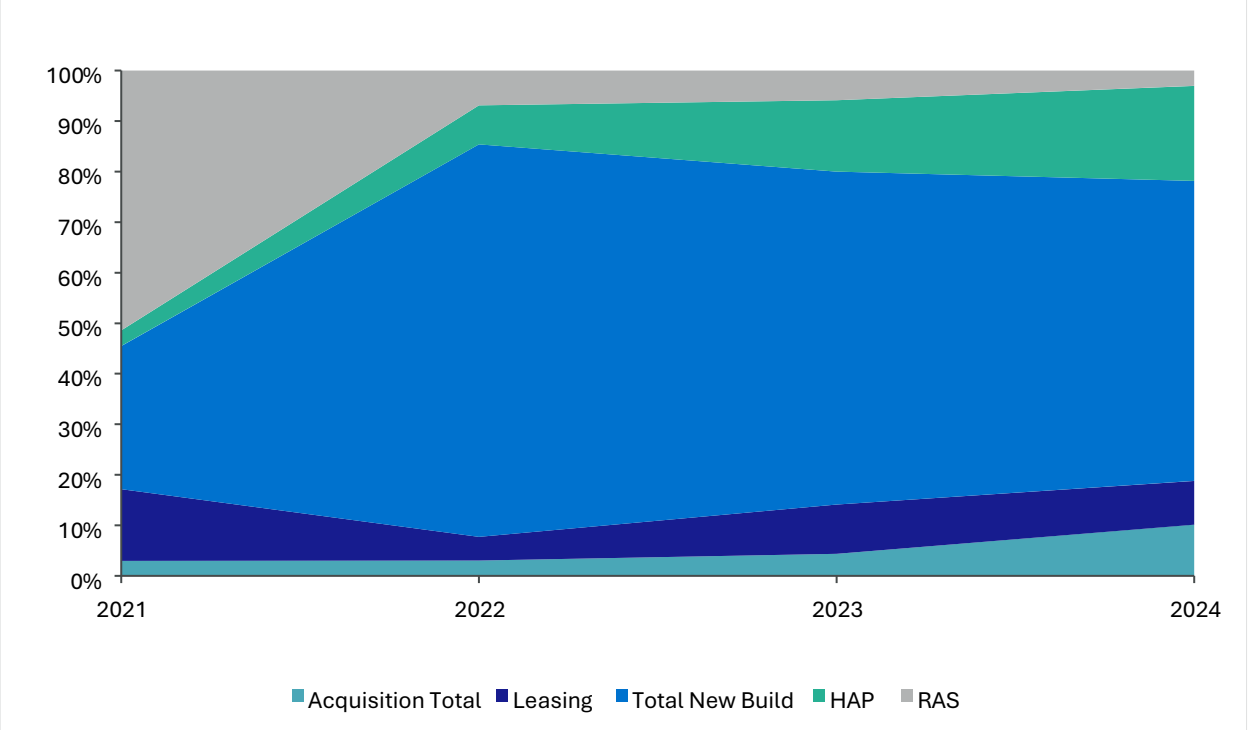


Figure 14 – Limerick City and County Social Housing Delivery Proportion by Type (2021 – 2024)

6.6.4 Social Housing Delivery (Pipeline)

An assessment of social housing unit provision in the pipeline indicates since 2021, 201 total units have been completed. The majority (4%) of existing completed units were delivered in 2022, 2023 & 2024. An overview of the total count of phases within the schemes and their respective units by completion year has been set out below.

Completions	Count	Units	% Units
Completed	**615**	**1,810**	**20%**
2021	*37*	*201*	*2%*
2022	*136*	*381*	*4%*
2023	*130*	*330*	*4%*
2024	*117*	*348*	*4%*
2025	*107*	*221*	*2%*
Not Started	393	3,736	42%
Completions	**Count**	**Units**	**% Units**
On-site	73	490	5%
Other	366	3,260	36%

Total	**1,359**	**8,967**	**100.0%**

Table 23: Social Housing Delivery in Limerick City and County (2021 – 2025)

The distribution of housing delivery across funding programmes shows a system heavily driven by turnkey acquisitions and large-scale construction schemes. AHB CALF Turnkey dominates overall output, accounting for over 21.6% of all units, reflecting the continued reliance on developer-built turnkey purchases to accelerate delivery. SHIP Construction follows closely at almost 16.6% of total units, with additional contributions from SHIP turnkey schemes and Part V arrangements, highlighting the central role of the local authority's construction pipeline.

Local authority Part V and LA acquisitions together represent a significant share of new supply, illustrating how planning led obligations and targeted purchases supplement newbuild output. Meanwhile, CAS and CALF construction programmes provide a steady contribution of community focused and special needs housing, although their proportions remain modest relative to the major delivery streams.

Smaller programmes, including Repair and Lease, long-term leasing models, renewal schemes, and MTR arrangements, deliver only marginal volumes, together accounting for just a few percent of total units. Regeneration activity provides a meaningful but still moderate share at 4.4%, reflecting its targeted nature.

Overall, the data points to a housing system where delivery is concentrated in a small number of high-volume programmes, with AHB CALF Turnkey and SHIP construction carrying the bulk of output. Smaller and more specialised schemes play supportive roles but remain limited in scale relative to the dominant delivery mechanisms.

Funding Programme	Count	Units	% Units
AHB CALF Construction	26	201	2.2%
AHB CALF Turnkey	182	1,941	21.6%
AHB MTR	15	15	0.2%
CALF Part V	81	443	4.9%
CAS Acquisitions	0	355	4.0%
CAS CONSTRUCTION	39	386	4.3%
CAS CONSTRUCTION TURNKEY	52	290	3.2%
HA CALF Acquisition	0	9	0.1%
LA Acquisitions	0	781	8.7%
LA Long-Term	133	163	1.8%
LA Part V	247	909	10.1%
LA Repair and Lease	86	187	2.1%
Private MTR	59	61	0.7%
Funding Programme	**Count**	**Units**	**% Units**
REGENERATION	70	397	4.4%

Rental Availability Agreement	7	10	0.1%
SHIP ACCEL. MMC	1	26	0.3%
SHIP COMPETITIVE DIALOGUE	1	42	0.5%
SHIP CONSTRUCTION	120	1,493	16.6%
SHIP CONSTRUCTION DESIGN & BUILD	4	37	0.4%
SHIP CONSTRUCTION RAPID	3	71	0.8%
SHIP CONSTRUCTION TURNKEY	64	547	6.1%
SHIP RENEWAL	127	145	1.6%
Traveller Acquisition	0	4	0.0%
AHB CALF Acquisition	0	119	1.3%
Leasing	0	174	1.9%
Voids Capped	0	22	0.2%
CAS RENEWAL	16	50	0.6%
AHB Long-Term	22	81	0.9%
HA CAS Acquisition	0	2	0.0%
AHB Repair and Lease	4	6	0.1%
Total	**1,359**	**8,967**	**100.0%**

Table 24: Social Housing Delivery by Funding Programme - Limerick City and County

Size	Count	Units	% Units
Under 10 units	949	2,009	90%
10 units to 24 units	150	153	7%
25 units to 49 units	58	63	3%
50 units to 99 units	14	17	1%
Total	**1,171**	**2,242**	**100%**

Table 25: Social Housing Delivery by Unit Size

Social Housing Provider	Count	Units	% Units
Associated Charities Trust Ltd	1	18	0.6%
Athea Voluntary Housing	1	4	0.1%
Ballyhoura Rural Services	1	23	0.7%
Bergerie Trust	1	32	1.0%
Broadford	1	7	0.2%
Brothers of Charity	3	14	0.4%
Cappamore H.A	1	10	0.3%
Carebright Ltd	1	6	0.2%
CENA	0	1	0.0%
Circle	40	259	8.1%
Clúid	70	844	26.3%
Clúid Housing	1	27	0.8%

Co-Operative	142	491	15.3%
Corran Deel	2	9	0.3%
Croom Voluntary Housing	4	35	1.1%
Cuan Mhuire	6	42	1.3%
Social Housing Provider	**Count**	**Units**	**% Units**
Daughters Of Charity Of St Vincent DePaul	1	1	0.0%
Doon VHA	1	3	0.1%
Focus	105	491	15.3%
Glin Homes for the Elderly	1	10	0.3%
HAIL	1	26	0.8%
Homes for All	3	62	1.9%
iCare	7	9	0.3%
Inls Housing Ass	1	1	0.0%
Marillac	17	86	2.7%
Mid West Simon Community	0	10	0.3%
MWS	1	5	0.2%
Novas	37	217	6.8%
ONE	1	7	0.2%
Peter McVerry Trust	13	124	3.9%
Respond	18	58	1.8%
Simon	7	61	1.9%
Sophia	5	21	0.7%
St Josephs Foundation	5	9	0.3%
Thomond	2	15	0.5%
Thomond Housing	7	27	0.8%
Túath	11	143	4.5%
Total *sum excluding unknown AHB	**519**	**3,208**	**100.0%**

Table 26: Social Housing Delivery by Social Housing Provider - Limerick City and County

6.7 Student Accommodation – Purpose Built

For the 2024/2025 academic year, Limerick's two principal higher education institutions - the University of Limerick (UL) and the Technological University of the Shannon: Midlands Midwest (TUS Midwest) - together educate a student population exceeding 34,000 learners. UL reports over 19,740 students enrolled across undergraduate and postgraduate programmes, while TUS accommodates more than 15,000 students across its Midwest and Midlands campuses, including its three Limerick City campuses at Moylish, Clare Street (LSAD), and Coonagh.

A significant proportion of these students reside in Limerick City and County, supported by an expanding supply of purpose-built student accommodation (PBSA). In recent years, the area has experienced substantial investment and planning activity aimed at meeting the accommodation needs of a growing full-time student population.

Existing and Emerging PBSA Developments

As of the end of February 2026, live planning permission is in place for 2,025 student bedspaces across Limerick City and Suburbs.

A number of new large-scale schemes have been proposed or approved in the vicinity of the University of Limerick, particularly in Castletroy.

Groody Road / Dublin Road PBSA Complex (Castletroy)

This major purpose-built scheme is planned to deliver up to 1,400 student bedspaces, configured in 196 cluster units across five blocks ranging from five to eight storeys. The development also incorporates a range of amenities, including student libraries, canteens, union spaces, a gym, retail units, landscaped courtyards and enhanced pedestrian/cycle connections.

These additions will materially increase Limerick's PBSA capacity over the coming years. While the total existing supply of PBSA bedspaces in Limerick is not comprehensively enumerated in available datasets, the scale of current planning activity indicates a rapidly growing sector that is increasingly central to the city's student housing landscape.

Role of the Private Rented Sector

Despite this growth in purpose-built stock, many students continue to rely on traditional accommodation within the private rented sector. Census 2022 data for Limerick shows an evolving housing market with increasing rental tenure, reflecting broader trends in Ireland's housing landscape.

7. Future Housing: HNDA Process and Outputs

7.1 Introduction

This section outlines how Forvis Mazars have applied the Department of Housing, Local Government and Heritage's (DHLGH's) HNDA Toolkit for Limerick City and County to assess housing need over the plan period. The Department of Housing, Local Government and Heritage (DHLGH) published 'Guidance on the Preparation of a Housing Need and Demand Assessment'. The second iteration of the DHLGH's HNDA Tool for use by local authorities in the preparation of housing strategies and development plans has not yet been published. Therefore, an amended version of the tool, published in 2021, has been used in conjunction with the guidance of the DHLGH.

The HNDA Tool produces an estimate of total future housing need in a local authority over the period 2026-2035, and an estimate of this need broken down into four tenure types:

- Owner-occupation
- Private rented
- Social rented
- Affordability constraint (i.e. households that are above the eligibility threshold for social housing and are unable to buy or rent privately and may require a form of affordable housing such as affordable purchase or cost rental).

The toolkit facilitates scenario-based modelling, enabling Limerick City and County Council to plan for a range of future outcomes under different migration and economic conditions. The recommended "Baseline Scenario" has been adopted to ensure alignment with the NPF's 50:50 city growth strategy and to support compact, sustainable development within the existing urban footprint.

The HNDA Toolkit may be further amended in a number of ways to reflect custom scenarios and updated assumptions. Four custom scenarios have been applied by Limerick City and County Council to account for up-to-date research on the Limerick City and County housing market.

7.2 Methodology – HNDA Toolkit Structure

This section sets out the sequential steps involved in the development and application of the HNDA model undertaken for Limerick City and County. This modelling has made use of the latest version available of the HNDA Toolkit and Guidance issued by the DHLGH.

7.2.1 Modelling Overview

The HNDA Toolkit has been developed by the DHLGH for Local Authorities in collaboration with the Scottish Centre for Housing Market Analysis and is very closely based on the HNDA model used by Scottish local authorities. This Toolkit is an Excel based system using macros to assess a range of datasets (some of which may be customised or varied) to produce the demographic housing demand by tenure type. It combines a range of data from public datasets across key housing market drivers, including data specially tabulated for the Toolkit. The most important of these drivers are demographic projections (published by the Economic and Social Research Institute (ESRI) in 2023), household incomes, property sales prices, rental prices, and estimates of existing unmet housing need (through data on overcrowding and homelessness), as well as a number of assumptions and forecasts about the Irish housing market.

The HNDA Toolkit operates firstly by forecasting the number of newly formed households in a local authority area in each year of the projection period (2025-2045), based on the selected projection scenario it also forecasts future household incomes and distributions, house prices, and rental prices in the local authority area. Based on the combination of forecast incomes, prices, and key assumptions about the market, the Toolkit assesses

whether forecasted new households can sustainably afford housing in the private market sector (owner-occupation or private rental) or require either social or affordable housing.

Affordability is defined by default as a household spending no more than 4.4 times its income to purchase a home (equivalent to a mortgage with a 90% loan-to-value ratio and a mortgage-to-income ratio of 4) or allocating no more than 40% of income to private rent. The assessment process first considers owner-occupation, using the 25th percentile property price for the local authority, followed by private rental affordability based on the median rent for a two-bedroom unit. This includes households unable to purchase and a proportion of those who could afford to buy but choose not to.

The Toolkit carries out an assessment for owner-occupation first (assessed against the 25th percentile property price identified for the local authority area) followed by an assessment for private rental (against median rental cost for a 2 bed unit) for those households who cannot afford to buy plus an assumed proportion of those who could afford to purchase but do not do so (this in part reflects those who do not have a deposit).

Households with less than the maximum household income eligibility for social housing (€35,000 a year in Limerick City and County) are assigned to social housing. Households above this threshold who cannot afford to purchase or rent privately are assigned to the 'affordability constraint' category.

The HNDA Toolkit may be customised and used to assess scenarios in several areas, through setting data inputs and scenarios. The DHLGH instructions on using the HNDA Toolkit sets out five broad stages in setting up the HNDA model and setting these key inputs.

7.2.2 Stage 1: Future Need for Additional Housing Units – Demography

Data on forecast demography and forecast population to 2040 at Local Authority level incorporates the Revised NPF population target for Limerick City and Suburbs to 2040. The forecasted population was then rolled forward to 2034. As for household growth to 2040, it has been calculated based on the "Section 28 Guidelines - NPF Implementation: Housing Growth Requirements". The model includes five different scenarios (based on different international migration scenarios and other assumptions).

However, based on guidance from the DHLGH, this has been reduced to three different scenarios:

- **Baseline** based on own calculations, taking the distribution of houses nationally as per their Section 28 targets and applying this to the forecasted population +140,000 houses to accommodate current national housing needs.
- **High migration**, based on the growth rate published in the ESRI report "Population Projections, the Flow of New Households and Structural Housing Demand"

- **Low migration**, based on the growth rate published in the ESRI report "Population Projections, the Flow of New Households and Structural Housing Demand".

In all situations, the default scenario (baseline scenario) must be run. Local Authorities are required to comply with the "Section 28 Guidelines - NPF Implementation: Housing Growth Requirements" from July 2025 when drafting their statutory development plans. The methodology of the custom tool is intended to be consistent with these guidelines.

7.2.2.1 HOUSING SUPPLY TARGET METHODOLOGY AND THE BASELINE SCENARIO

As part of the development plan process, local authorities must demonstrate how their development plan is consistent with the NPF. In July 2025, the DHLGH issued the "Section 28 Guidelines - NPF Implementation: Housing Growth Requirements" to translate these more consistently into development plans. These Guidelines build on research undertaken by the ESRI into regional demographics and structural housing demand at county level, taking the ESRI's household projections as the recommended housing demand scenario to be used by local authorities.

The Guidelines set a methodology for the application of population and housing projections into local authority plan processes. This sets a means of calculating the total housing demand and Housing Supply Target for the exact 10-year period of the development plan. The Guidelines indicate this as a requirement for development plan core strategies.

However, the HNDA Toolkit's Baseline Scenario produces a significantly different estimate of housing demand for this period, as it is based on a longer-term approach to calculating housing demand rather than a shorter period. The Baseline Scenario for each local authority is based on:

- The ESRI Structural Housing Demand Projections +140,000 for existing unmet housing. A distribution was applied using the "Section 28 Guidelines - NPF Implementation: Housing Growth Requirements" to accurately estimate the housing demand at the local authority level.

This gives a total housing demand for Limerick City and County of 34,920 between 2026 and 2040. It does not include unmet demand (this is included separately in the Toolkit, spread by default over 10 years).

As a result, the HNDA toolkit indicates a housing need of 32,082 households in Limerick City and County over the period 2026–2035.

7.2.3 Stage 2: Existing Need for Additional Housing Units

The Toolkit includes built-in data on existing unmet housing need. This is a combination of two datasets: an estimate of overcrowded households and involuntary sharing by Local Authority.

Local Authorities may substitute their own estimate of unmet need with sufficient justification. The model can be modified to apportion existing need across all tenures or to assign all existing need to social rent.

It can also be modified to set an assumption on how many years it could take to clear existing need (the default setting being 10 years).

The unmet need has been modified based on more up to date data and also, through discussions with the DHLGH and Limerick City and County Council. The unmet need calculation was adjusted to include overcrowding and involuntary sharing households.

The figure used for overcrowding and involuntary sharing was removed from Limerick City and County Council's housing waiting list.

7.2.4 Stage 3: Affordability – Income Growth and Distribution

The HNDA Toolkit is prepopulated with CSO data on household incomes sourced from Census 2016, the Revenue Commissioners and Department of Social Protection data and forecasted to 2019 using county incomes from national accounts and the CSO Earnings and Labour Costs annual data.

However, as this information needed to be updated to 2024. It was rolled forward based on the guidance from the DHLGH. The GPII from the Census of 2016 and 2022 was used to calculate a Capital Annual Growth Rate (CAGR) by decile for this period and then apply this CAGR to update the 2022 income to 2024. It was then broken down into percentiles by distributing the income deciles evenly from 10 to 90.

Several assumptions on future income growth and changes may be set at this stage in the Toolkit:

Income growth scenarios

Three pre-set scenarios may be used to forecast how household income could grow over the projection period (to 2040). These are:

- **Modest real-terms growth** (household income growth of 3.5% per annum in nominal terms, 1.5 percentage points above the European Central Bank (ECB) inflation rate target of 2% per annum);
- **No real terms growth –** Inflation target (household income growth of 2% per annum in nominal terms to 2040, the same the ECB inflation target – this is the default setting);
- **Below real terms growth** (household income growth of 0.5% per annum in nominal terms 1.5 percentage points below the ECB inflation target and falling in real terms).

Custom income scenarios may also be developed and used, with appropriate justifications and evidence-bases. A custom scenario for income growth has been developed using historical total income per person in Limerick City and County over the previous 10 years and calculating the growth percentages. The average growth rate of the last 3 years was utilised for the base growth rate for the projections starting in 2025.

The custom scenario shows the forecasted income growth rates for Limerick City and County below:

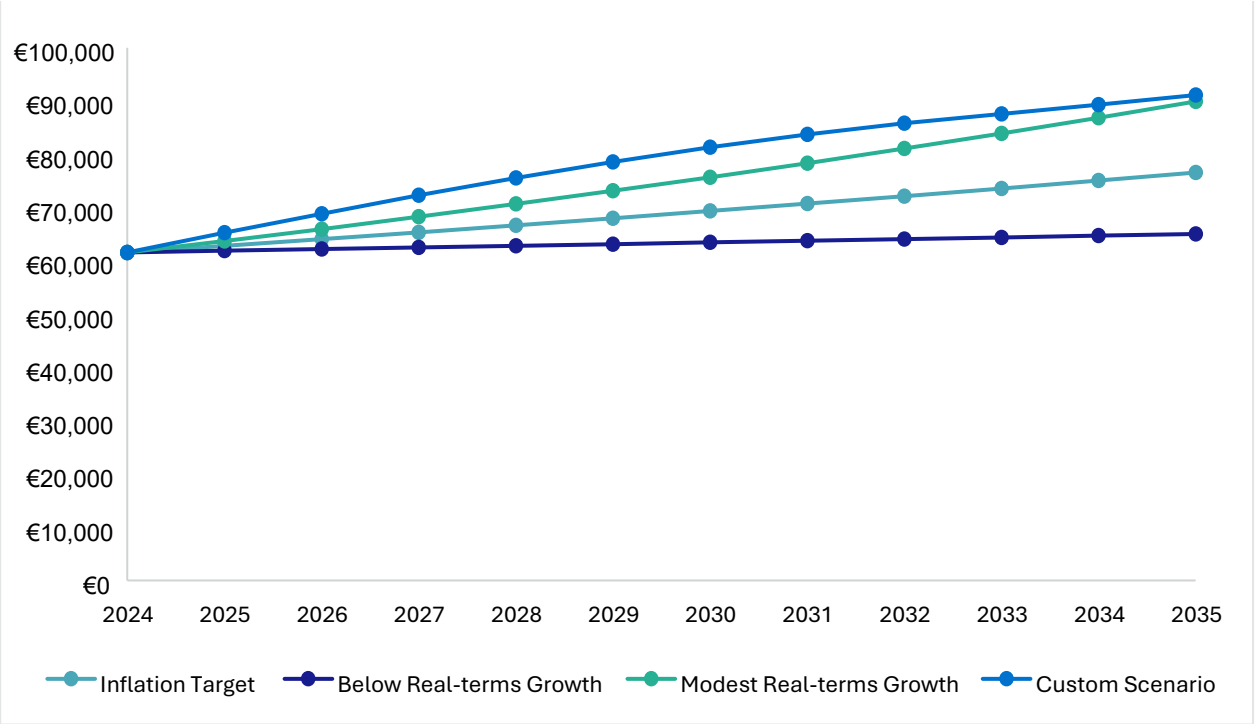


Figure 15 – Median Income Forecasts in Limerick City and County (Default Scenarios)

Changes in income distributions

The Toolkit allows users to set assumptions regarding the growth of household income distributions for a given overall growth rate. Specifically, it determines how incomes at the 10th and 90th percentiles evolve relative to the median household income (50th percentile). Three predefined scenarios are available within the Toolkit:

- **Greater equality:** Incomes at the 10th percentile grow at a rate one percentage point higher per annum than the median, while incomes at the 90th percentile grow at a rate one percentage point lower than the median.
- **No change (core/default scenario):** Incomes at both the 10th and 90th percentiles increase at the same rate as the median household income.

- **Greater inequality:** Incomes at the 10th percentile grow at a rate one percentage point lower per annum than the median, while incomes at the 90th percentile grow at a rate one percentage point higher than the median.

Custom scenarios can also be developed, provided they are supported by appropriate justification and evidence.

Parts of the income distribution of interest

The Toolkit primarily examines affordability, defined as the ratio of income to house prices and rental prices, at the 25th percentile of income, house prices, and rental prices. However, alternative points in the income distribution can be examined for illustrative purposes. By default, this is set to the 75th percentile.

7.2.5 STAGE 4: AFFORDABILITY – HOUSE PRICES

The Toolkit is pre-configured with house price data sourced from the CSO's Property Price Register (PPR) index and includes five predefined scenarios projecting house price changes over the period 2024–2040.

To update this data, the most recent publication for the CSO's Property Price Register (PPR) index were used, the default scenarios were not changed:

- **Strong growth:** Nominal house price growth is 6% per annum, every year to 2040.
- **Modest growth:** Nominal house price growth is 4% per annum, every year to 2040.
- **Weak growth (no real-terms growth):** Nominal house price growth is 2% per annum, every year to 2040, in line with the ECB's inflation target.
- **Flat growth (real-terms decline):** Average house prices are unchanged in nominal terms and declining in real terms if inflation is in line with the ECB's inflation target of 2%.
- **Economic and Social Research Institute Forecast (core/default):** This scenario is based on the ESRI's model and assumes a 2.25% increase in prices.

In addition to these preset options, custom scenarios can be developed where supported by robust justification and evidence.

A custom house price scenario for the Limerick City and County HNDA was prepared. This scenario is informed by an analysis of historical housing sales data from the Residential Property Price Register (RPPR) for Limerick City and County covering the period 2015–2025, aimed at identifying market trends and fluctuations.

The analysis of RPPR data for Limerick City and County indicates that the average house price change over the most recent three-year period (2022–2025) was 7.4%. This figure has been adopted as the basis for projecting future changes in average house prices from 2026 onwards, forming the baseline for the forecast scenario, as illustrated below.

Limerick City and County	Growth	Sales
2015	28.0%	Actual
Limerick City and County	**Growth**	**Sales**
2016	16.5%	
2017	6.1%	
2018	28.5%	
2019	0.0%	
2020	3.9%	
2021	4.3%	
2022	12.3%	
2023	10.0%	
2024	0.4%	
2025	6.7%	
2022-2025 Average		**7.4%**

Table 27: Historic Sales Growth – PPR, Limerick City and County 2014-2023

Limerick City and County	Growth	Sales
2024	0.4%	Actual
2025	6.7%	
2026	**7.4%**	
2027	7.0%	
2028	6.5%	
2029	6.0%	Forecast

2030	5.5%	
2031	5.0%	
2032	4.5%	
2033	4.0%	
2034	3.5%	
2035	3.0%	

Table 28: Limerick City and County - Custom Sales Scenario (2024-2035)

The custom scenario sees the growth rate increase by 0.7% in 2026 then decrease by ~0.5% every subsequent year towards a stable 2% growth. This scenario is an attempt to show variation over time, which is evident in the historic data, while also being more reflective of the Limerick City and County market than the default scenarios. The reduction aims to align with the ESRI forecast scenario of 2.25% per year by the end of the modelling timeline.

The below figure shows that the custom scenario sees sale prices grow at a greater rate than the ESRI, "Modest Growth" and "Weak Growth" scenarios but below those of the "Strong" growth scenarios, which were shown to push modelled sales prices to very high levels by 2035.

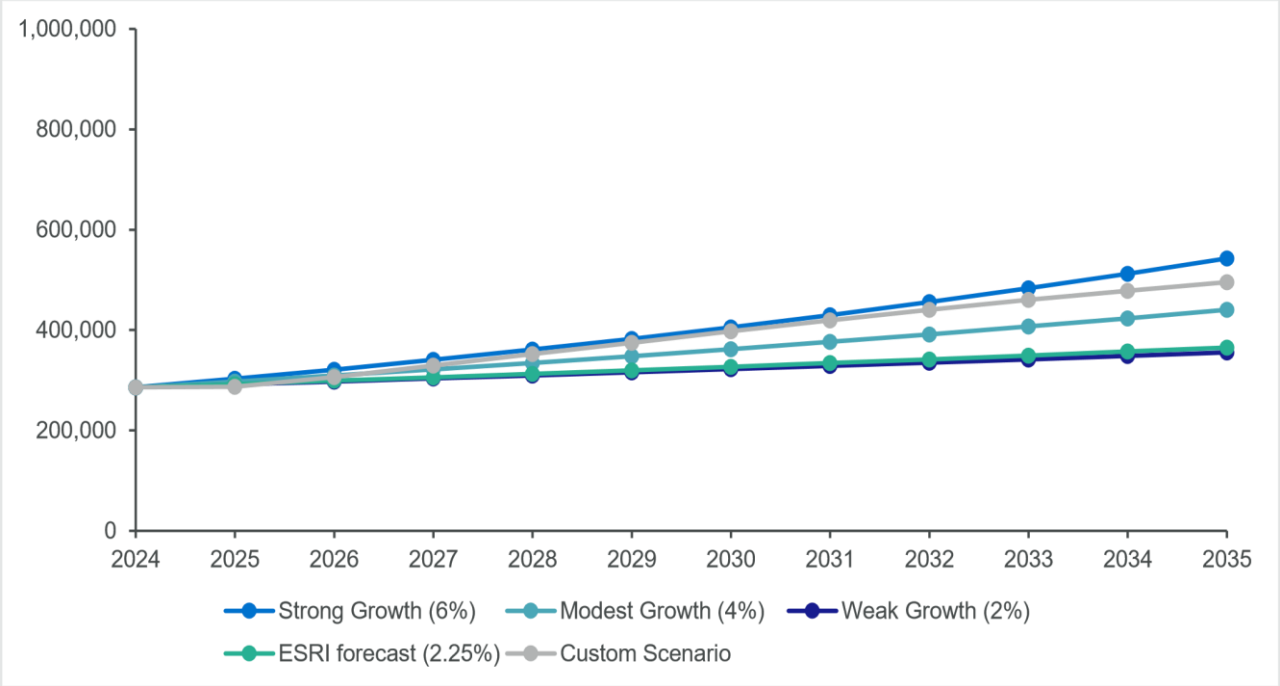


Figure 16 – Median Price Forecasts in Limerick City and County (Default and Custom Scenarios)

The Toolkit enables users to define an affordability criterion, establishing a threshold for determining which households can afford to purchase a home in the private market and which may require rental accommodation.

By default, the Toolkit assumes that a household is eligible for home ownership if it can afford to purchase a property priced at the lower quartile (25th percentile) of the house price distribution.

Affordability is assessed using a ratio whereby the house price should not exceed 4.4 times the household's income. This ratio reflects a mortgage scenario with a 90% loan-to-value (LTV) and a mortgage-to-income ratio of 4, both aligned with the Central Bank's macro-prudential rules. Users may adjust the income ratio, where supported by appropriate justification and evidence.

Proportion of purchasers

Toolkit users may set the proportion of those who can afford to purchase in the market and will actually go on to do so. The default in the Tool is set at 70%. This assumes, of those who can afford mortgage repayments, only 70% also have the deposit to actually go on to buy. This in based on national level data from the Banking and Payments Federation Ireland (BPFI) on average numbers of first-time buyer mortgage drawdowns between 2011 and 2020. This has been updated to 90% to reflect recent changes in housing availability and affordability. This assumes that for those who can afford mortgage repayment, 90% of them also have the deposit to actually go on to buy.

An examination of the 2022 Census for household tenure indicates that 69% of households in the State are owner-occupied (both with and without mortgages). In Limerick City and County by comparison 70% of households are owner-occupied. The breakdown of households by type of tenure are for the State and Limerick City and County are set out in below:

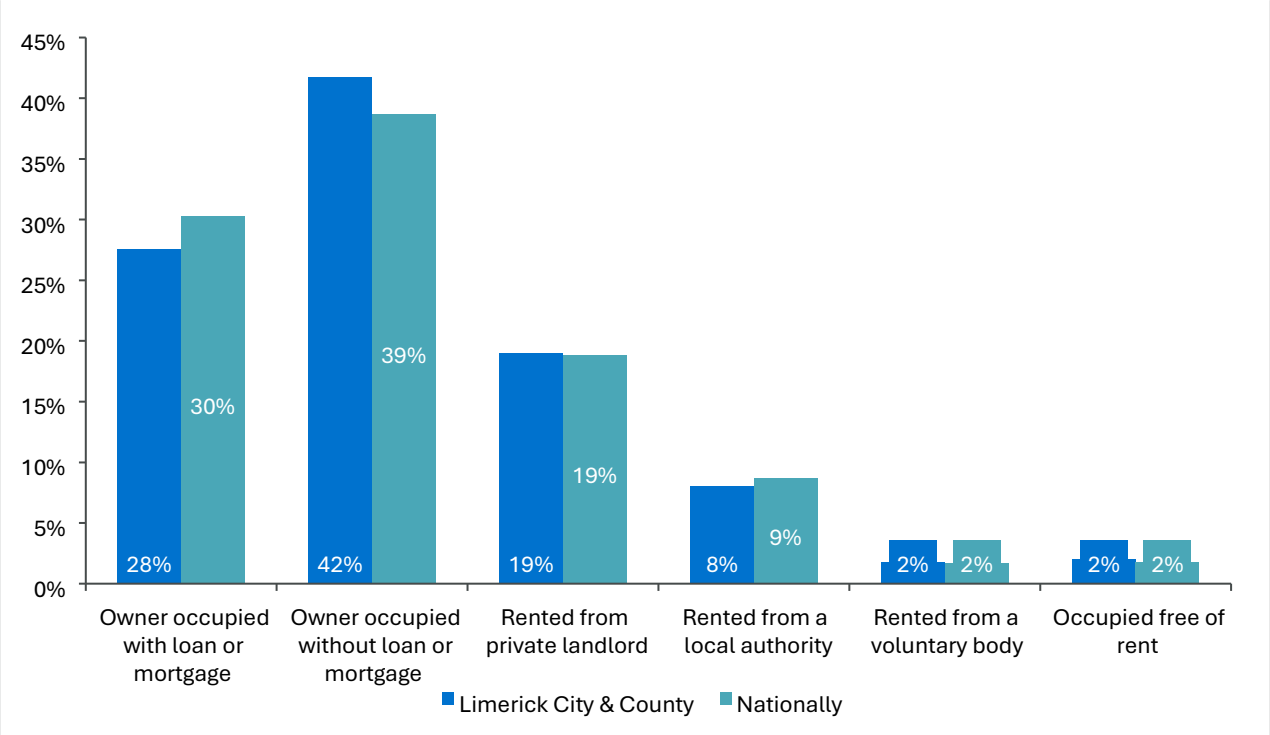


Figure 17 – Tenure Breakdown in Limerick City & County and Nationally(Census 2022)

The graph compares tenure patterns in Limerick City and County with the national average for 2022, and it highlights a minor divergence between Limerick City and County and national-level housing profiles. Owner-occupied homes dominate nationally, with 30% having a mortgage and 39% owned outright, while Limerick City and County shows much lower figures at 28% and 42% respectively.

Conversely, private renting is more aligned with national figures in Limerick, accounting for 29% of households compared to just 30% nationally, reflecting the city's strong rental market driven by student demand, younger populations, and limited affordability for home purchase. Social renting from local authorities is nearly identical at 9% and 8%, while voluntary body rentals and rent-free arrangements remain marginal at 2% respectively.

This tenure structure underscores Limerick's urban character and the challenges of housing affordability, highlighting the need for policies that expand affordable homeownership options and stabilize the rental sector. These trends align closely with Limerick's compact growth objectives, as increasing supply through higher-density development and mixed-tenure schemes will be critical to reducing reliance on private renting and supporting sustainable urban living.

7.2.6 STAGE 5: AFFORDABILITY – RENTAL PRICES

In addition to assumptions on house prices, several assumptions on the rental market may be made for the projection period.

Affordability thresholds

The Toolkit uses thresholds to split the remainder of need into three rental sectors:

- The 1st threshold determines those who can afford to rent in the private market sector. If a household can afford median rent with less than or equal to 40% of their net income, the Toolkit assumes they can afford to rent in the private market sector.
- The 2nd threshold determines those who may be eligible for social housing. If household income is less than the minimum cut-off for social housing (up to €35,000 for Limerick City and County), the Toolkit assumes they are suitable for social rent.
- The remainder is allocated to an "affordability constraint" category in cases of households not being eligible for social housing but facing affordability constraint (with regard to income and house prices). This is in effect those households requiring 'affordable' tenure types (such as Cost Rental or affordable purchase).

Updated default settings for these affordability thresholds, based on the new thresholds of 40% (previously 35%) have been applied.

Rental price forecasts

The Toolkit is pre-programmed with rental price data sourced from the Residential Tenancies Board (RTB), and with five rental price scenarios for how rents are forecast to change over the projection period (2020-2040). These are the same scenarios as those for set out for house prices (including the default ESRI scenario of 2.25% per annum).

The rental component of the model also allows for modification of the outputs through the use of a custom rental growth scenario, with appropriate justifications. A rental price scenario was developed for use in the Limerick City and County HNDA, based on analysis of the historic rental prices within the Local Authority area from 2015-2025.

Utilising the standardised average rent for "All Bedrooms" from the RTB, varying growth rates across the timeline were identified. Due to fluctuations in the market, as can be seen in the table below, the period of 2022-2025 has been selected as being representative of the current rental market and an indicator for 2026 growth. The average growth over this period was 9.9%, and the custom scenario applies this value to 2026 as the baseline value. The subsequent years sees the growth rate reduced by 0.5% per annum until reaching 2% where it holds constant for the remainder of the forecast period.

Limerick City and County	Growth	Rent
2015	23.1%	Actual
2016	11.3%	
2017	9.9%	
2018	10.8%	
2019	7.9%	
2020	3.3%	
2021	5.4%	
2022	8.7%	
2023	7.0%	
2024	10.9%	
2025	12.9%	
2022-2025 Average		**9.9%**

Table 29: Historic Rental Growth for Limerick City and County – RTB (2014 – 2025)

Limerick City and County	Growth	Rental
2024	10.9%	Actual
2025	12.9%	
2026*	**9.9%**	Forecast
2027	9.5%	
2028	9.0%	
2029	8.5%	
Limerick City and County	**Growth**	**Rental**
2030	8.0%	
2031	7.5%	
2032	7.0%	
2033	6.5%	
2034	6.0%	
2035	5.5%	

Table 30: Custom Rental Scenario for Limerick City and County (2024-2035)

The figure below shows that by 2035 the custom scenario forecasts higher rental costs than those of the "Modest", "Weak" and "ESRI" forecasts but below that of the "Strong Growth" scenario. Due to both the observed historic variance and high growth rates in the rental market as well as the presence of the RPZ the custom scenario is seen as more representative of the Limerick City and County rental market.

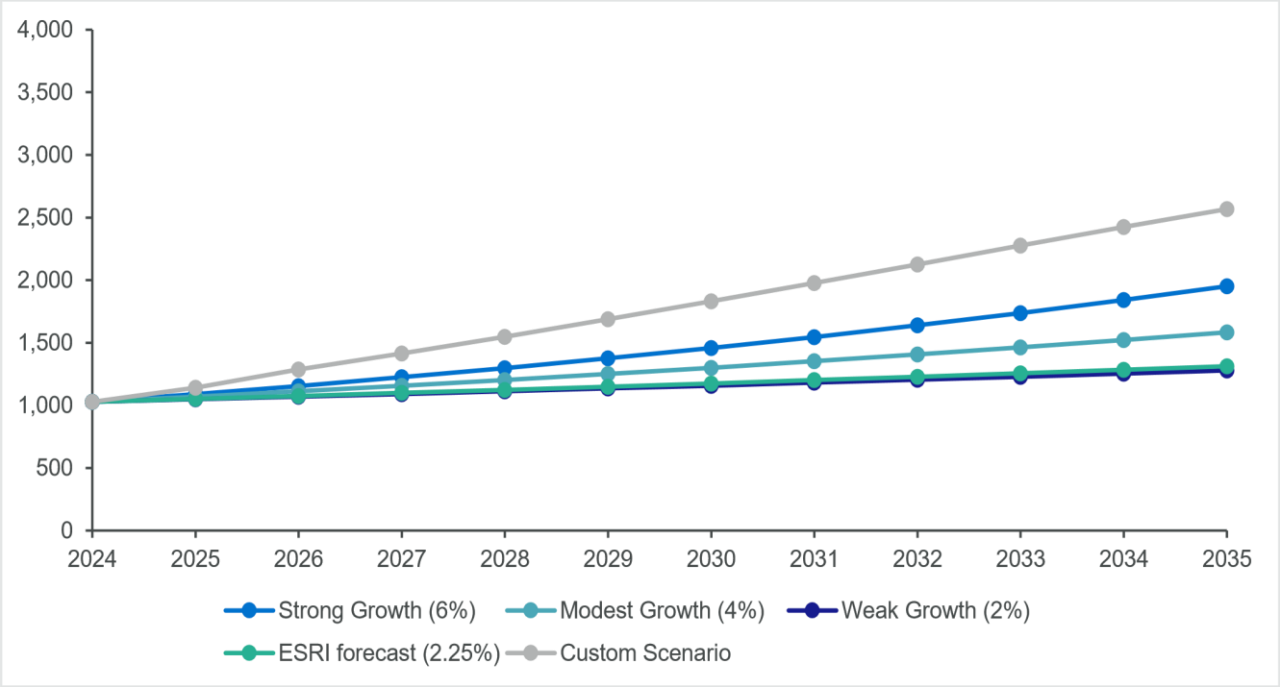


Figure 18 – Median Rental Forecasts in Limerick City and County (Default and Custom Scenarios)

7.2.7 OTHER MODIFICATIONS AND CHANGES

The authors have made use of the most recently available version of the Toolkit, published in July 2021. Informational changes were made to the tool to ensure its data accuracy for 2024 onwards; these changes are provisional awaiting the release of the updated tool in 2026. Technical changes were made to the Toolkit to fix formula issues in the model to allow calculation of custom scenarios, as the unamended version would not otherwise read custom scenarios correctly. Some issues in aligning years to the plan period correctly were also addressed. The model 'start year' was set to 2025, as the default start year would not project the figures for the correct period which would impact the outputs.

7.3 HNDA Outputs

This section summarises the outputs of the HNDA modelling carried out for Limerick City and County using the HNDA Toolkit (incorporating the custom variations set out above). The Toolkit outputs show potential need for housing across tenures (ownership, private rental, social rental, and 'affordability constrained').

Throughout this section, data has been given for the remaining period of the Limerick City and County Development Plan 2022-2028, with some data presented for future periods for context.

7.3.1 Future Population

While the HNDA Toolkit does not directly model population, it includes updated population and household projections produced by the ESRI as a key evidence base. For the purposes of this HNDA, updated ESRI figures were used for years 2023 onwards.

Population projections under the three scenarios modelled by the ESRI are included for each local authority. The three scenarios are:

- **Baseline:** based on own calculations, taking the distribution of houses nationally as per their Section 28 targets and applying this to the forecasted population +140,000 houses to accommodate current national housing needs
- **High migration:** based on the growth rate published in the ESRI report "Population Projections, the Flow of New Households and Structural Housing Demand"
- **Low migration:** based on the growth rate published in the ESRI report "Population Projections, the Flow of New Households and Structural Housing Demand"

Population projections provided by Limerick City and County Council takes into consideration the population targets for Limerick City and suburbs as set out in the Revised NPF:

Year	Baseline	High Migration	Low Migration
2026	224,584	227,054	223,012
2027	228,346	230,858	226,748
2028	232,108	234,661	230,483
2029	235,871	238,466	234,220
2030	239,633	242,269	237,956
2031	243,395	246,072	241,691
2032	247,157	249,876	245,427
2033	250,919	253,679	249,163
2034	254,681	257,482	252,898
2035	258,443	261,286	256,634

Table 31: Population Projections for Limerick City and County (2026-2035)

7.3.2 Future Households – Structural Household Projections

The amended HNDA Tool incorporates household projections produced at county and local authority level by the ESRI in 2023. There are three scenarios built into the tool which form a basis for the calculation of housing need across all tenures, based on ESRI population projections that utilise headship rates and other factors to calculate future households.

- Baseline
- High migration
- Low migration

The additional, newly formed households forecast under these scenarios form the structural housing demand for Limerick City and County over the plan period and beyond and are shown in the table below. The figures presented in this table do not include the existing unmet need of 730 (from 2026-2035), which is later incorporated into the final HNDA Toolkit output.

Year	Baseline	High Migration	Low Migration
2026	4,190	4,309	3,036
2027	4,190	4,309	3,036
2028	4,190	4,309	3,036
2029	4,190	4,309	3,036
2030	4,190	4,309	3,036
2031	2,095	2,154	1,518
2032	2,095	2,154	1,518
2033	2,095	2,154	1,518
2034	2,095	2,154	1,518
2035	2,095	2,154	1,518

Table 32: Forecast additional households per annum (2026-2035)

7.3.3 Forecast Property Prices

As set out previously, a custom scenario for property sales prices in the HNDA has been applied, with a forecast price rise of 6.8% in 2024 gradually falling to an annual increase of 2.0% by 2034 the table below shows how mean, median and 25th percentile (i.e. the price of the property at the 25th percentile point on the overall sales distribution) are forecast to

change over the period 2026-2035, with the median property price in Limerick City and County forecast to rise from €316,605 in 2025 to €479,586 in 2035.

Year	Mean Price	Median Price	25th Percentile Price
2026	€337,185	€325,180	€154,979
2027	€357,416	€344,691	€164,278
2028	€377,074	€363,649	€173,313
2029	€395,927	€381,832	€181,979
2030	€413,744	€399,014	€190,168
2031	€430,294	€414,975	€197,775
2032	€445,354	€429,499	€204,697
2033	€458,715	€442,384	€210,838
2034	€470,183	€453,443	€216,108
2035	€479,586	€462,512	€220,431

Table 33: Projected sales prices in Limerick City and County (2026-2035)

7.3.4 Rental Forecasts

As set out previously, a custom scenario for rents in the HNDA has been applied, with a forecast of median rent increases of 7.2% in 2024 (based on analysis of historic rent growth in recent years) and gradual slowing of growth towards 2.0% by 2035, sustaining that growth rate going forward. Table 34 and Figure 19 below show the projected rise in median weekly rents over the period 2026-2035.

Year	Median rent - Weekly	Median rent - Monthly	% Growth Rate
2026	€272	€1,287	9.9%
2027	€290	€1,415	9.5%
2028	€307	€1,549	9.0%
2029	€324	€1,688	8.5%
2030	€340	€1,832	8.0%
2031	€356	€1,978	7.5%
2032	€370	€2,127	7.0%

2033	€383	€2,276	6.5%
2034	€394	€2,424	6.0%
2035	€404	€2,569	5.5%

Table 34: Projected median rents in Limerick City and County (2026-2035)

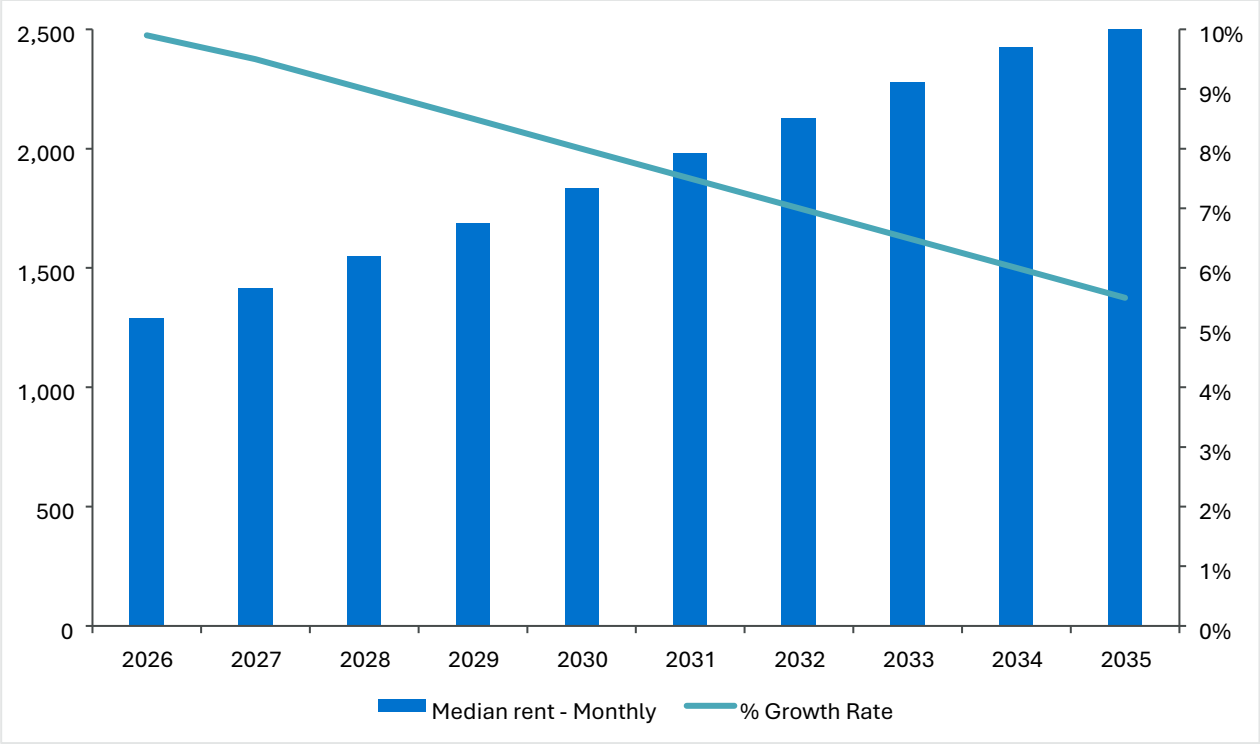


Figure 19 – Projected Median Monthly Rents, 2026 -2035

7.3.5 Total Forecast Housing Need

The total housing need figure over the plan period used in the HNDA is a combination of a household projection scenario (in this case the Baseline scenario) and an estimate of existing unmet housing need, as discussed previously. As discussed previously, the assumption included in the HNDA Toolkit is that this need will be cleared over a period of 10 years and thus is equally distributed over the years 2026 to 2035. As a result, 730 households are classified as existing need falling within the plan period.

Table 35 below shows the total housing need for Limerick City and County over the plan period, combining structural housing demand forecasts (the Baseline scenario) and existing need:

Year	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total
Total Housing Need	**4,263**	**4,263**	**4,263**	**4,263**	**4,263**	**2,168**	**2,168**	**2,168**	**2,168**	**2,095**	**32,082**

Baseline Projection	*4,190*	*4,190*	*4,190*	*4,190*	*4,190*	*2,095*	*2,095*	*2,095*	*2,095*	*2,095*	*31,425*
Existing need	*73*	*73*	*73*	*73*	*73*	*73*	*73*	*73*	*73*	*73*	*730*

Table 35: Total Annual Housing Need for Limerick City and County (2026-2035)

7.3.6 HNDA Outputs: Housing Need by Tenure

Based on the application of the additional anticipated households in the HNDA model and the scenarios for existing need, incomes, affordability criteria, house prices, and rental prices as described previously, the HNDA Toolkit calculates total housing need for each year and how many forecast households can afford to purchase homes in the private market. Of those who cannot, it calculates how many can afford to rent privately, how many require social housing, and how many require a form of 'affordable housing' tenures (such as Cost Rental or affordable purchase).

For the purposes of this HNDA, four individual scenarios have been developed using the parameters mentioned above. These scenarios have been developed to consider several economic outlooks and therefore provides percentage ranges for the projected tenure split. The purpose of the scenarios, which later inform the tenure split ranges, is due to the nature of the current macroeconomic context and socioeconomic uncertainty. This uncertainty creates challenges for predictive modelling, especially in the way of housing need and demand. The external and internal socio-political landscape relating to housing, income and state funded support creates an instability, of which the four scenarios developed can provide a flexible view for sustainable and strategic planning whilst safeguarding against the aforementioned instability, within the model.

The subcategories, for the scenario headings are as follows:

- Social Rent:
    - Social Rental
    - Housing Assistance Payment (HAP)
    - Rent Accommodation Scheme (RAS)
- Affordability Constraint:
    - Cost Rental/ Affordable Rental
    - Affordable Purchase
- Private Rented:
    - Private Rental (non-social supported)
    - Student Accommodation
- Buyers:
    - Private Sale

Scenario 1: Higher Rates of Home Ownership

In this scenario, a higher level of home ownership was assumed. The key parameters that affect this scenario are a higher income ratio, stronger income growth, alongside a higher demand for house purchases for those who can afford it. The purpose of this scenario is to demonstrate a counterfactual scenario for illustrative purposes.

Scenario 2: Lower Income Growth and Less People Able to Buy

In this scenario, weaker income growth and a reduction in the ability for house purchases is assumed. This scenario outlines the possibility of economic instability and therefore how it may affect the tenure split for additional anticipated houses over the plan period.

Scenario 3: Squeezed Middle

This scenario was developed to give a closer representation of the current housing context nationally and in Limerick City and County. The key parameters that affect this scenario are lower rates of demand for those able to purchase a house, a higher level of income spent on rent and a more moderate loan to income ratio.

Scenario 4: Mixed Scenario

The mixed scenario was developed to incorporate the main changes in parameters from the previous scenarios. It considers a moderate loan to income ratio, raised levels of demand for house purchase for those with the income capability to do so, yet still incorporating a divergence between income growth and house/rental price growth. The purpose of the scenario is to exemplify the convergence of all the previous scenarios to illustrate a dynamic economic context.

Tenure	2026 - 2035 Units	2026 - 2035 %
Social Rent	5,691 - 9,090	18% - 28%
Affordability Constraint	2,296 - 6,035	7% - 19%
Private Rented	2,259 - 5,909	7% - 19%
Buyers	13,786 - 20,327	43% - 63%
Total Housing Need	**32,082**	**100%**

Table 36: Estimated housing need by tenure (%) (2026-2035)

The tenure distribution for LCCC over the 2026–2035 period identifies a total housing need of 32,082 units. The ranges presented for each tenure are intended to provide an upper and lower bound for the potential split of housing need, allowing flexibility in future delivery.

Buyer households represent the largest component of need, accounting for between 43% and 63% of total demand, while social rent requirements are estimated at 18% to 28%, indicating a continued and significant need for State-supported provision. Households

experiencing an affordability constraint and those reliant on the private rented sector each account for 7% to 19% of overall need.

Taken together, these ranges provide a sensitivity framework that allows for variation in tenure outcomes under different economic, affordability, and policy conditions, while ensuring the overall housing requirement for LCCC is met. The above ranges for the tenure split feed into the total housing need, as projected in Table 37 below till 2035.

Year	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total
Total Housing Need	4,263	4,263	4,263	4,263	4,263	2,168	2,168	2,168	2,168	2,095	**32,082**

Table 37: Estimated housing need by tenure (2026-2035)

LCCC	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total	%
1-ph	1,103	1,072	1,068	1,057	1,055	501	482	478	474	449	**7,739**	24
2-ph	1,350	1,354	1,354	1,347	1,327	659	646	648	650	619	**9,954**	31
3-ph	789	787	787	782	783	412	419	419	419	402	**6,000**	19
4-ph	586	587	588	612	628	349	369	369	371	356	**4,815**	15
5+ ph	436	464	465	465	469	247	252	253	254	269	**3,574**	11
Total	**4,263**	**4,263**	**4,263**	**4,263**	**4,263**	**2,168**	**2,168**	**2,168**	**2,168**	**2,095**	**32,082**	**100**

Table 38: Estimated housing need by person households in Limerick City and County (2026-2035)

The LCCC data presents projected volumes by household size from 2026 to 2035, totalling 32,082 units. Two-person households represent the largest share at 31% (9,954 units), followed by one-person households at 24% (7,739 units) and three-person households at 19% (6,000 units). Four-person households account for 15% (4,815 units), while households with five or more persons comprise 11% (3,574 units).

From 2026 to 2030, annual totals are stable at 4,263 units, with relatively consistent distributions across all household sizes and only marginal year-to-year variation within categories. From 2031 onward, total annual volumes reduce to 2,168 units, remaining constant through 2034 before declining slightly to 2,095 units in 2035. This reduction is reflected proportionally across all household sizes.

Across the full period, smaller households (one and two person) consistently comprise over half of the total, while larger households (four person and above) together account for just over a quarter.

8. Meeting Future Housing Requirements in Limerick

8.1 Introduction

This chapter draws together and integrates the analysis outlined in the previous sections on existing and future housing need in Limerick City and County and sets out potential means of meeting housing need with a particular emphasis on social and affordable housing.

This informs the development of policy objectives for the Housing Strategy, integrating the existing situation in advance of the implementation of the policy objectives as well as the overview of the projected future requirements in Limerick City and County over the plan period.

8.2 Existing Social Housing Requirements

Limerick City and County Council regularly carries out assessments of social housing need in Limerick City and County in accordance with statutory requirements. The Council has provided data on the existing social housing waiting list as of 2025, to provide an up-to-date and consistent picture of current social housing need in Limerick City and County.

Limerick's existing social housing need, based on recorded current living circumstances for 3,055 applicant households, is characterised by a high level of concealed demand and continued reliance on the private rented sector. The largest single group are applicants living with parents (951 households; 31.1%), followed by those in private rented accommodation with or without Rent Supplement (803; 26.3%). A further 381 households (12.5%) are living with relatives or friends, bringing concealed households to 1,332 (43.6%) in total, an indicator of overcrowding and household formation pressures. Urgent need is reflected in the 512 households (16.8%) recorded as being in emergency accommodation or with no fixed address, while 323 households (10.6%) fall under "Other" tenure circumstances. Only a small share are owner-occupiers seeking support (85; 2.8%). Percentages are derived from the tenure table and may include minor rounding. This tenure-based snapshot of existing need is distinct from, and should be read alongside, any future need modelling presented in Section 6, which would be additional to unmet existing need at the start of the plan period.

Tenure Type	2025	
	No. of HH	%
Private rented accommodation (with and without Rent Supplement)	803	26%
Living with parents	951	31%
Emergency Accommodation / None	512	17%
Other	323	11%
Living with relatives/friends	381	12%

Owner Occupier	85	3%
Total	**3,055**	100%

Table 39: Limerick City and County Council Social Housing Waiting List (2025)

8.3 Meeting the Need for Social and Affordable Housing

8.3.1 Social Rented Tenancies through the Council and AHBs

Limerick City and County Council owns and operates a significant stock of social housing. In addition, the Council is also responsible for delivering social tenancies in properties the Council manages or leases from a private property owner.

AHBs have played an increasingly important role in meeting housing needs nationally and in Limerick City and County in recent decades. AHBs are not-for-profit organisations with the purpose of relieving housing need and the provision and management of social housing. They are established by a voluntary management board to benefit the community in which they are based and are approved and funded by the Department of Housing, Local Government and Heritage. There are currently 57 AHBs providing housing in Limerick City and County as listed in the table below, ranging from small-scale local charitable organisations to major national bodies with many of these bodies having ambitious plans to deliver new social, affordable and cost rental housing in Limerick City and County.

Approved Housing Bodies active in Limerick	
Abha Bhan Voluntary Housing Association CLG	Dromin/Athlacca Housing Project CLG
Adapt Domestic Abuse Services CLG	Embury Close Sheltered Housing CLG
Adare Sheltered Housing CLG	Focus Housing Association CLG

Approved Housing Bodies active in Limerick	
Aonach Housing Association CLG	Galbally Voluntary Housing Association CLG
Ardagh Voluntary Housing CLG	Glin Homes for the Elderly CLG
Associated Charities Trust CLG	Housing Association For Integrated Living (The) CLG
Athea Voluntary Housing Association CLG	Hospital Voluntary Housing Association CLG

Avista Property Holding CLG	iCare Housing CLG
Ballyhoura Rural Services CLG	INIS Housing Association CLG
Ballylanders Housing Association CLG	John Nash Charity (The)
Belmont Park Housing Association CLG	Kilteely/Dromkeen Housing Association CLG
Bergerie Trust CLG	Knocklong Glenbrohane Elton Voluntary Housing Association CLG
Broadford Voluntary Housing Association and Community Childcare Facility CLG	Marillac Housing Association CLG
Bruff Housing Association CLG	Mid West Simon Community CLG
Bruree Rockhill Community Housing Association CLG	Murroe Community Housing CLG
Cappamore Housing Association CLG	Newgrove Housing Association CLG
CareBright CLG	Arlington Novas Ireland CLG
Cena - Culturally Appropriate Homes CLG	Peter McVerry Trust CLG
Cheshire Foundation Of Ireland (The) CLG	Rathkeale Sheltered Housing Association CLG
Circle Voluntary Housing Association CLG	Respond CLG
Cluid Housing Association CLG	Saint Andrews Voluntary Housing Association CLG
Co-operative Housing Ireland Society	Sophia Housing Association CLG
Corran-Deel Voluntary Housing Association CLG	St Ita's Voluntary Housing Association And Day-Care Centre CLG
Croom Voluntary Housing Association CLG	St Josephs Foundation CLG
Cuan Mhuire CLG	Society of St Vincent De Paul
Doon Community Housing CLG	Thomond Housing Association CLG
Drombanna Housing Association CLG	Túath Housing Association CLG

Dromcollogher Community Housing Association CLG	Villiers Housing Association CLG
Approved Housing Bodies active in Limerick	
Dromcollogher Voluntary Family Housing Association CLG	

Table 40: Approved Housing Bodies active in Limerick City & County

9. Policy Objectives for the Limerick City and County Housing Strategy 2026-2035

Ref No.	Policy Objective
PO1	To provide new homes to meet expected future housing requirements in the City and County as identified in the HNDA and the Housing Growth Requirements (HGR) and provide for up to 50% 'additional provision' in excess of the baseline Housing Growth Requirement, as identified by the 2025 Section 28 Guidelines[2]. Delivery will be planned and coordinated in alignment with the Core Strategy, the Southern RSES, the Limerick / Shannon MASP and the (revised) NPF.
PO2	To ensure housing is available for people of all incomes and needs, delivering an appropriate mix of sizes, types and tenures in suitable, well-served locations, consistent with compact growth and social inclusion objectives and any relevant National Planning Statement(s) on housing.
PO3	To promote efficient use of the existing housing stock, including (i) supported rightsizing / downsizing for owner-occupiers moving to Council / AHB / Private managed older person housing, and (ii) sensitive subdivision of larger dwellings to meet demand for 1,2 and 3 bed units, where consistent with plan standards and proper planning.
PO4	To address existing unmet need identified by the Council's social housing assessment through direct Council delivery, LDA / AHB delivery, and targeted leasing where appropriate, consistent with national policy and funding programmes.
PO5	To meet forecasted new need (social, affordable purchase and cost rental) identified in the HNDA over the plan period, updating quantum through the plan variation that implements the 2025 Section 28 HGRs. Delivery will support compact / sustainable growth and a diverse tenure mix, via Council, LDA, AHBs, and long-term tenancies where appropriate and viable.

[2] https://www.gov.ie/en/department-of-housing-local-government-and-heritage/publications/section-28-guidelines-npf-implementationhttps://www.gov.ie/en/department-of-housing-local-government-and-heritage/publications/section-28-guidelines-npf-implementation-housing-growth-requirements/housing-growth-requirements/

Ref No.	Policy Objective
PO6	To require that 20%[3] of applicable residential / mixed-use lands (Part V) be reserved for social and affordable housing. The Council may determine the appropriateness of Cost Rental and / or Affordable Purchase on a location and / or case-by-case basis.
PO7	To require high-quality design for all new housing, attractive, safe, and adaptable to changing household sizes, consistent with Development Plan design standards and any relevant National Planning Statements/guidance.
PO8	To promote housing for older people, persons with disabilities and the aging population, including Universal Design, adaptable / lifetime homes.
PO9	To achieve compact growth and regeneration targets under the NPF, RSES and Limerick/Shannon MASP[4], with at least 50% of new homes in Limerick City & Suburbs and at least 30% in other settlements delivered within the existing built-up footprint.
PO10	To ensure new housing supports urban renewal, strengthens Limerick City and Suburbs, towns and villages, addresses deprivation / inequality, and counteracts undue segregation by income or social background. The Council will work with the LDA, Government, AHBs, private providers and communities to align delivery with regeneration priorities.
PO11	To support delivery in identified City Regeneration Areas per the Limerick Regeneration Framework Implementation Plan, ensuring (i) replacement / overcrowding needs are met within each area, (ii) replacement housing is well-located near centres / community hubs, (iii) tenure diversification via suitable private and Cost Rental / affordable purchase homes.
PO12	To promote tenure mix and support the delivery of sustainable communities, new largescale residential developments comprising more than 32 units and seeking state support for social, cost rental and affordable housing should provide for a target tenure mix of a maximum 30% Social Rental housing (including general social homes and specialist provision and private rightsizing), 20% Private (minimum) (for ownership or rental) presumption in favour of private sale, and 50% Affordable (minimum) (including homes for Affordable Purchase and Cost Rental) presumption in favour of affordable sale. For developments with one site or multiple sites side-by-side owned by the same developer, person or entity that have the potential to deliver in excess of 250 units should consider, the proportion of social housing be assessed having regard to the objective of achieving mixed and balanced communities, with

[3] https://www.housingagency.ie/news-events/part-v-information-and-resources

[4] https://www.southernassembly.ie/uploads/general-files/LS_Southern_Regional_Assembly_MASP_Report_LS_v3.pdf

	greater emphasis placed on affordable purchase, affordable rental and private housing.
PO13	To plan for sustainable provision of one-off housing in the countryside through the Development Plan, having regard to HNDA-evidenced need, the NPF/RSES and any National Planning Statements, and supporting the vitality of small towns/rural settlements.
PO14	To activate vacant and derelict homes and promote renovation / re-use, deploying: Residential Zoned Land Tax (RZLT) in place of the Vacant Site Levy; Vacant Homes Tax

Ref No.	Policy Objective
	(VHT); Derelict Sites Act powers and CPO where necessary; and national schemes (e.g. Repair & Leasing, Buy & Renew, long-term leasing). The Council will proactively engage owners and work with AHBs to convert vacant property to social and affordable homes.
PO16	To promote environmentally sustainable, energy-efficient housing, including deep retrofit of existing stock, and innovative low-carbon construction supporting climate resilience and lower operational / embodied emissions.
PO17	To support purpose-built student accommodation in appropriate, well-managed locations with adequate communal facilities and open space, consistent with the Development Plan and the National Student Accommodation Strategy and any updates. Change-of-use from student to other housing should be dependent on the demonstration of the over-provision of student accommodation and the demand for other types of housing.
PO18	To support high-quality housing for the Traveller community and implement the Traveller Accommodation Programme (current and subsequent).
PO19	To prevent homelessness and provide pathways out of homelessness (including Housing First), in cooperation with the HSE, voluntary bodies and Government, especially focused on families, children and young people, and people with disabilities/complex needs.
PO20	To work with Government, State Agencies, LDA, AHBs, Housing Agency, Housing Activation Office and partners to provide appropriate housing for asylum seekers and refugees, in line with national policy and identified requirements, and to support the replacement of Direct Provision.

PO21	To consider Shared Accommodation / Co-Living proposals only where a specific, evidenced demand is identified through the Housing Need and Demand Assessment in accordance with SPPR 7 of the Sustainable Urban Housing: Design Standards for New Apartments (2025)[5]. Such schemes shall: • Serve a defined, niche demand profile, consistent with national guidance that co-living plays a limited role in meeting overall housing needs. • Be professionally managed, providing high-quality shared amenities and communal facilities. • Be located only on State-owned or Council-controlled lands.
PO22	To support the delivery of Cost Rental housing for key workers, in locations accessible to major employment centres (e.g. health, education, emergency services, logistics, manufacturing, and essential public services), guided by HNDA evidence and the Council's broader tenure-mix objectives. Such schemes shall: • Prioritise well-located, compact, and sustainable sites, reducing travel times and supporting modal shift. • Be delivered through Council, AHBs, the LDA, and private partners where viable. • Offer longer-term, secure, affordable rental options for key workers in areas experiencing housing pressure.

Ref No.	Policy Objective
	• Contribute to balanced communities, avoiding over-concentration of any single tenure. • Support the NPF, RSES, and government policy on expanding Cost Rental delivery nationwide.

Table 41: Policy Objectives for the Limerick City and County - Housing Strategy 2026-2032 (PO1-PO23)

[5] https://www.gov.ie/en/department-of-housing-local-government-and-heritage/publications/design-standards-for-apartmentshttps://www.gov.ie/en/department-of-housing-local-government-and-heritage/publications/design-standards-for-apartments-guidelines-for-planning-authorities/guidelines-for-planning-authorities/