

**Social
Democrats**

Homes within Reach

Making housing available and affordable

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Key Points

In Government, the Social Democrats will:

- **Put affordability centre-stage** and build 22,000 social, Cost Rental, and affordable purchase homes every year.
- **Eradicate homelessness** through an ambitious **‘Housing First’** strategy.
- **Introduce protections for renters**, including a ban on no-fault evictions.
- **Increase the availability of homes to rent or buy** by clamping down on illegal short-term lets.
- **Eliminate sweetheart deals for developers** and end tax breaks for REITS and vulture funds.
- Put in place **an effective ban on bulk purchasing homes** by increasing the **special rate of stamp duty on bulk purchases to 100 per cent.**
- Increase the derisory **vacant homes tax from 0.3 per cent to 5 per cent.**
- Create a **specific zoning for affordable housing** so that only genuinely affordable homes can be built on specified areas of land.
- **End lucrative long-term leasing deals** for social housing provision.
- **Use Compulsory Purchase Orders** to acquire land for housing, and implement the **recommendations of the Kenny report.**
- **Phase out HAP**, as well as RAS, and Rent Supplement.
- **End ‘no-fault evictions’** to protect renters from the trauma of becoming homeless.
- Expand **Rent Pressure Zones** nationwide.
- Hold a referendum to **put the right to a home in the Constitution.**

Introduction

The Social Democrats believe that housing is a fundamental right, needed to ensure people can live dignified lives without financial hardship, precarity or stress. **We want to transform housing in Ireland by delivering high quality homes at an affordable cost.**

Successive Governments have driven us deeper into this crisis by taking a hands-off approach to housing. The Social Democrats believe the state should be at heart of housing delivery. Handouts for developers and tax deals for investment funds are not solving the crisis, they are making it significantly worse. The Social Democrats are laser-focused on **directly building thousands of affordable homes every year through our local authorities and approved housing bodies.**

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

Previous generations were able to clear the slums and replace dangerous, overcrowded tenement buildings with high-quality social and affordable homes. There is no reason we cannot do the same.

Our Housing Priorities

- **Put affordability centre-stage** and build 22,000 social, Cost Rental, and affordable purchase homes every year.
- **Eradicate homelessness** through an ambitious 'Housing First' strategy.
- **Introduce protections for renters**, including a ban on no-fault evictions.
- **Increase the availability of homes to rent or buy** by clamping down on illegal short-term lets.
- **Eliminate sweetheart deals for developers** and end tax breaks for REITS and vulture funds.

Delivering Social and Affordable Homes

The Government have failed miserably to deliver enough social and affordable housing for the hundreds of thousands of people struggling to put a roof over their heads. The Social Democrats will deliver **22,000 high quality, social and affordable homes each and every year**.

In Government, we will:

- Build **12,000 social homes** each and every year. Local authorities used to play a far greater role in the direct construction of social housing. We will get local authorities back building again.
- Build **5,000 affordable purchase** homes each and every year. By building on a not-for-profit basis on state owned land, we can deliver high quality homes that people on ordinary salaries can afford to buy.
- Build **5,000 cost rental homes each and every year**. Cost rental homes provide a high quality, affordable, and stable option for renters who do not qualify for social housing supports. It is a central plank of housing delivery in Vienna, one of the most affordable places to live in Europe.

How we will do it

We will:

- Provide **early-stage finance** to help not-for-profit homebuilders get urgently needed affordable housing projects off the ground. It is essential that funding is provided for planning and design to ensure much greater delivery of affordable housing.
- Create a **specific zoning for affordable housing** so that only genuinely affordable homes can be built on specified areas of land.
- **End the developer handouts** and Government schemes that artificially inflate house prices, and redirect these resources to building new affordable homes.
- **End lucrative long-term leasing deals for social housing provision.**

This expensive and wasteful option – which sees taxpayer money used to fund lucrative deals with landlords and investment funds for up to 25 years, often handing over more than what it would have cost to buy the house,

before handing it back to the owner – should be replaced with the direct building of social homes by local authorities that they themselves will own.

- **Use Compulsory Purchase Orders** to acquire land for housing.

Fifty years on from the Kenny report, the Government are still refusing to act on its recommendations. We will follow the blueprint laid out in the report for a continuous supply of social and affordable homes by the State using CPOs to buy up land.

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

The move ‘from bricks to benefits’ has resulted in the mass transfer of public money into landlords’ pockets. It adds no homes to the housing stock and puts unnecessary pressure on the private rented sector. We will phase out these ‘social housing solutions’ and redirect resources to the construction of new social homes.

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

It currently takes on average more than two years to approve plans for social housing. This is nearly double the 59-week target time period. This mess of bureaucracy is holding up desperately needed homes and adds huge cost to building social housing.

A Role for Affordable Purchase Housing

Ireland's homeownership rate is at its lowest level in over 50 years.

Giving people the chance to own their own home **requires the State to take a leading role in the building of new homes** that people can genuinely afford to buy.

This is not an unfamiliar concept – Ireland has a long history of delivering affordable purchase homes. Entire communities – such as Marino in Dublin – were built over 100 years ago and are still thriving to this day.

By working on a not-for-profit basis and building on state owned land, local authorities and approved housing bodies are able to deliver high quality homes across Ireland **that people on ordinary salaries can afford to buy**. Affordable purchase puts the focus back on what's important – building homes for people to live in rather than maximising profits for developers and speculators.

The Social Democrats would **introduce a specific zoning for affordable housing so that only genuinely affordable homes could be built on specific areas of land**.

For example, if industrial land was rezoned for affordable housing, a maximum price per square metre would be set on the homes built on that land.

This is a key aspect of housing delivery in Vienna, one of the most affordable places to live in Europe. It would **rapidly increase the number of affordable homes being built and would ensure a steady supply into the future**.

Ending Homelessness

When Fine Gael first took office in 2011 there were 3,744 people in homeless accommodation. By the time this Government took over in 2020 that number had risen to 8,699 people. By March 2024 there were staggering 13,866 people in emergency accommodation, 4,147 of them children.

Homelessness is **the direct result of failed policies from Governments that has turned housing into a commodity**. It is within the power of Government to put an end to it once and for all. What is required is political will and courage. There is no acceptable level of homelessness. In Government, the Social Democrats will commit to eliminating homelessness.

In Government, we will:

- **Build 12,000 social homes** each and every year.
- Scale up the delivery of **Housing First tenancies**.

The 'Housing First' approach to tackling homelessness aims to provide secure, own door accommodation to those in long-term homelessness. People in Housing First receive the wrap around support services they need to ensure they can maintain their tenancies and get their life back on track. Endless cycles of temporary emergency accommodation are costly, cruel and ultimately ineffective in tackling homelessness.

- **End 'no-fault evictions'** to protect renters from the trauma of becoming homeless.
- **End privatisation** of homeless hostels, shelters and services.
- Double investment in **homeless prevention measures** to help stop more people becoming homeless.
- Develop and implement a strategy to **eliminate youth homelessness**, with a strong focus on those exiting care. Such a strategy would be LGBTQ+ inclusive and address the issues faced by Travellers and other ethnic minorities.
- Instruct the Health Information and Quality Authority (HIQA) to conduct **independent inspections of all homeless services**.
- **Establish the levels of hidden homelessness** and take steps to ensure the housing needs of those not presenting to services, but still effectively homeless, are met.

Fairness for Renters

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

Figures from the Residential Tenancies Board show that the standardised average rent in Ireland was €1,598 per month as of Q3 2023. This represents an increase of 30 per cent since this Government took office.

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

In Government, we will:

- Introduce an **immediate ban on ‘no-fault evictions’**. This is not a radical measure. In most European countries, if your landlord sells the property, the only thing that changes for the tenant is the bank account to which they pay their rent. People who pay their rent and observe the conditions of a lease should not have to live in constant fear of eviction.
- Introduce a **three-year rent freeze**. Renters cannot be expected to sacrifice more and more of their income every year to pay these skyrocketing rents. We will freeze rent increases for three years and use this breathing space to address supply constraints.
- Build **5,000 cost rental homes** each and every year.
- **Expand Rent Pressure Zones nationwide.**

The rental crisis is not just an urban crisis. Rural renters have been left unprotected from exorbitant rent increases for far too long. We will designate the entire country as a Rent Pressure Zone.

- **Create a Rent Register.** This would allow incoming tenants to find out how much rent their predecessors paid. The current opaque system is allowing renters to get ripped off every time they move home.
- **Establish a Deposit Protection Scheme.**

Losing a deposit can cause huge stress for renters and can put some at risk of homelessness. A Deposit Protection Schemes would mean an independent third party, such as the Residential Tenancies Board, would hold each tenancy deposit and adjudicate over damage claims after the tenancy has ended.

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

We need far better enforcement of the law in relation to rents and security of tenure, better information for both tenants and landlords, and a far more efficient dispute resolution process to serve tenants and landlords fairly.

- **Empower Gardaí to intervene in illegal evictions.** Renters have a right to feel safe in their home. It should be the responsibility of An Garda Síochána to intervene when somebody is attempting to illegally throw them out on the street.
- Introduce **minimum protections for licensees.**
- **Make ‘Sex for Rent’ a criminal offence.** As the rental crisis deepens, there have been reports of some individuals demanding sex from prospective tenants in lieu of rent. The Social Democrats introduced the Ban on Sex for Rent Bill in 2022 which the Government promised to take action on themselves. We will immediately make requesting sex in lieu of rent a criminal offense.
- **Create an NCT-style system for housing.**

The standard of some of the homes that renters have to put up with is not acceptable. The burden to chase for repairs and initiate health and safety inspections falls on the renter. An NCT-style system would require a landlord to provide a certificate of fitness to the local authority before their property could be rented.
- **Ban vulture funds from buying up existing homes.** There is no good reason to allow investment funds buy up houses and apartments. It drives up rents, increases house prices, locks out first time buyers, and provides zero additional homes.

Tackling Vacancy and Dereliction

There were 130,469 vacant houses and 32,964 vacant apartments recorded in the 2022 census. This is an insult to the tens of thousands of people desperately looking for a place to live.

The Social Democrats believe **the right to a home should trump the right the right to profit from speculation and increases in property values**. The infrastructure is already there to achieve some quick wins in dealing with the housing crisis. What is missing is the political will to act.

In Government, we will:

- **Increase the vacant homes tax to 5 per cent.** The current tax on vacant homes is set at a derisory 0.3 per cent. This paltry figure can be easily gobbled up by the rate of property price inflation. By increasing the tax to an effective rate, with clear and fair exemptions, we will send a clear message to property speculators – rent it, use it or sell it.
- Establish a **one-stop-shop for vacancy** to provide advice those looking to renovate vacant or derelict homes. The one-stop-shop would facilitate access to financial assistance, assist with technical issues, and guide people through a number of key stages in the renovation process.
- **End long periods of social housing vacancy.** Analysis from the National Oversight and Audit Commission shows some local authorities leaving homes empty for well over a year in between tenancies. We will set targets and provide the resources necessary so that local authorities turn around these social homes as quickly as possible and get more people off the waiting list.
- Create a fund to **compulsorily purchase and renovate vacant or derelict houses.**
- Make the **Vacant Property Refurbishment Grant** available in instalments. There is a significant barrier to accessing grant funding to renovate vacant and derelict homes. Requiring homeowners to stump up the cash upfront for major renovations is an unrealistic expectation that leaves only the most well-off with easy access to grant funding.
- **Introduce Compulsory Rental Orders.** Homes should not be sitting empty while so many people are struggling to find a place to live. If a home is vacant long-term without good reason, local authorities should have the ability use the home for social housing.

Building up the Construction Workforce

Building tens of thousands of homes is the only way out of this housing crisis that is causing untold stress and trauma to people all over Ireland.

This Government has acted like a mere bystander **as essential trades in housebuilding deteriorate year after year**. Last year just 66 people took up apprenticeships in Brick and Stone Laying. Compare this to the 475 that entered the trade in 2006.

The Social Democrats will take action to ensure that people are attracted back into these essential housebuilding trades.

In Government, we will:

- **Increase the minimum wage for apprentices** in their first years on the job.
At the moment, someone starting as an apprentice could earn as little as €7.16 per hour, far below the national minimum wage of €12.70 and less than half of Ireland's living wage. We cannot expect people to enter these trades if they cannot support themselves.
- Reinststate the **Apprenticeship Incentivisation Scheme (AIS)** to support SMEs and micro businesses to recruit new apprenticeships. The AIS should be targeted at apprenticeships with low levels of registration such as block-laying, plastering, painting, and decorating.
- **Increase female participation** in construction apprenticeships. Ireland's construction related apprenticeships are overwhelmingly male dominated. Female participation in construction quadrupled in England between 2015 and 2019 because the State took an active approach to increasing diversity. There is no reason why we cannot do the same.
- Further incentivise apprenticeships by **removing the student fee in college**.

Ending Sweetheart deals for Cuckoo Funds

It is scandalous that cuckoo funds continue to have the red carpet rolled out for them by Government. **It is also unacceptable that international investment funds continue to pay minimal tax on their extravagant income.**

The Central Bank have published a paper showing that institutional investors raise rents in excess of individual landlords. The report also suggests that institutional investment is having a knock-on inflationary effect on the rents charged by other landlords.

There is no good reason to allow investment funds to buy up houses and apartments. It drives up rents, increases house prices, locks out first time buyers, and provides zero additional homes.

In Government, we will:

- **Remove tax exemptions and reliefs** for Real Estate Investment Trusts (REITS) and other institutional investors, including Irish Real Estate Funds (IREFs) and Section 110 Special Purpose Vehicles (s110 SPVs).
- **Introduce a levy on the profits of both IREFs and REITS** to ensure the funds pay a minimum effective tax rate of at least 25 per cent.

In 2014, a bank levy was introduced with the express purpose of “enabling the banking sector to contribute to economic recovery”. We need a similar levy on investment funds to ensure they contribute to resolving a housing crisis that has earned them excessive profits for years.

- **Ensure the capital gains of these funds are taxed.**
- Put in place **an effective ban on bulk purchasing homes** by increasing the special rate of stamp duty on bulk purchases to 100 per cent.
- Extend the **special rate of stamp duty** for bulk purchases to apartments.
- **Increase the Dividend Withholding Tax** for REITs and IREFs from 25 per cent to 33 per cent.
- Ensure that the Irish **Strategic Investment Fund is not investing in these funds**, effectively using taxpayer money to help ‘cuckoo’ funds compete with first-time buyers and deepen the housing crisis further.

A Constitutional Right to Housing

We believe that everyone should have a right to a place to call home.

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

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

Article 43 of the Constitution seeks to balance private property rights with the common good. The problem is that, too often, the common good loses out. This holds us back on issues such as nationwide rent caps, rent certainty, and addressing upward-only rent reviews.

Successive governments hid behind a conservative interpretation of this provision to avoid taking the radical steps needed to deal with our dysfunctional housing sector. If we are to put the common good at the heart of our efforts to bring the housing crisis to an end, we need certainty around Article 43.

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

Modern and Eco-friendly Building Methods

The climate crisis and the housing crisis are deeply intertwined, as are their solutions. Research from the Irish Green Building Council and the UCD School of Architecture found that 37 per cent of Ireland's national emissions are linked to the construction and operation of our built environment.

The Government's housing policies must align with its stated climate ambition. To achieve this, **the State must build homes that are fit for the future**. This must take into account energy microgeneration, rainwater harvesting, and carbon-neutral buildings.

Modern and offsite construction allows homes to be built at speed, in a cost-effective way, while producing less emissions than traditional construction. The Social Democrats firmly believe that good housing policy is good climate policy.

In Government, we will:

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

Through this multi-annual funding the State should guarantee the purchase of 5,000 modular homes per year. This would create certainty around the demand for high quality, A2 rated (at a minimum), modular homes. If suppliers know there will be demand for a certain level of supply, and that it will be increasing year on year, **they can commit to further upscaling operations**.

- Identify, acquire and quickly provide **state-owned sites for modular housing** through the Land Development Agency.
- **Increase the use of Cross Laminated Timber (CLT)** in the construction of new homes. Cross Laminated Timber is particularly suited to offsite construction, is cost effective, and is a truly sustainable building material. By expanding its use, we will significantly increase our capacity to build homes while also supporting our local indigenous forestry industry.
- Develop third level education and construction **training programmes for low-carbon building technologies**.

Learning from mistakes of the past

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

Defective blocks, Pyrite, and fire safety issues have caused untold misery to people's lives all over the country, while costing the taxpayer billions. In government we will set high building standards and have them rigorously enforced.

Construction Defects

Lax regulations and a hands-off approach from successive Governments allowed cowboy developers to wreak havoc on communities across Ireland. The State needs to step up and help those who have found their lives upended through no fault of their own.

Redress schemes should be end-to-end administered by the State, at no cost to the homeowner. It is not fair or practical to expect everybody affected to be able to project manage a construction site.

We will put in place preventative measures to ensure this never happens again through the implementation of proper regulatory governance and a public enquiry to hold those responsible to account.

Regulating OMCs

There is a ticking timebomb when it comes to multi-unit developments and their sinking funds.

As apartments built during the Celtic tiger era reach 20 years of age, sinking funds will increasingly be needed to fund repairs to leaking roofs and lifts that need to be replaced. When those sinking funds are insufficient, repairs cannot take place and apartment owners may be levied sums they simply cannot afford.

Failure to regulate management companies properly, combined with sinking funds being used to fund building defects, means that in the next few years, this crisis will come to a head. **The Social Democrats will create a regulator for management companies with robust enforcement powers.**

Building Sustainable Communities

The Social Democrats believe in building affordable homes as part of diverse communities that are socially and environmentally sustainable.

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

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

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

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

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