LDA
An Ghníomhaireacht um Fhorbairt Talún
The Land Development Agency

Cost Rental Survey 2026

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Introduction

Cost rental is a new housing tenure to support renters who do not qualify for social housing but struggle with private market rents. This tenure was established within the Affordable Housing Act 2021, the Land Development Agency Act 2021. Housing for All and the Government's new Action Plan, Delivering Homes and Building Communities 2025–2030 view cost rental as an important tenure within the Irish housing system.

The core principle is that cost rents cover the development, management, and maintenance costs of the homes, so that the long-term future of the homes are financially secure, but that rents are not subject to the pressures of the open market.

The Land Development Agency (LDA) is the State's affordable housing delivery body. Its main role is to acquire and develop State and other land to deliver cost rental and affordable purchase homes. The Agency has commenced construction on state sourced and privately acquired land and has a delivery pipeline in excess of 28,000 homes through its direct delivery and homebuilder partnership channels.

Additionally, the LDA undertakes work on large-scale longer-term strategic areas by master-planning and bringing forward planning applications in locations such as Limerick Colbert Quarter, the Digital Hub in Dublin, and Sandy Road in Galway.

A number of providers deliver cost rental homes in Ireland, namely the Land Development Agency (LDA), Approved Housing Bodies (AHBs) and Local Authorities, as well as, to a lesser extent, properties acquired through the Cost Rental Tenant in Situ (CRTiS) scheme. The provision of cost rental housing is one of the LDA's primary strategic objectives. To date, the LDA has delivered 3,215 homes, of which approximately 90% are cost rental or social homes. Currently, the Agency has nearly 6,500 new homes under construction. In addition, cost rental is provided by Approved Housing Bodies (AHBs) and Local Authorities, among others, who have delivered roughly 4,100 homes as of December 2025, leaving cost rental output across all providers at 6,141 homes at the end of 2025 (Department of Housing, Local Government and Heritage, 2026).

Cost rental delivery by provider, 2022–2025

	2022	2023	2024	2025	Total
Cost Rental Homes	**684**	**965**	**2,145**	**2,347**	**6,141**
of which:					
LDA	164	561	784	508	2,017
AHB	470	286	1,213	1,540	3,509
Local Authority	50	22	30	247	349
CRTiS	—	96	118	52	266

Source: Dept. of Housing, Local Government and Heritage

Key Findings

Cost rental is a new tenure in the Irish housing system. While still relatively small it is growing rapidly and is an increasingly important feature of national housing delivery. This research provides additional insights on tenants' perspectives on their lived experience within an alternative tenure to private renting and homeownership.

It is worth noting that the sample is drawn from the current eligible demographic. As noted by ESRI (2026) "The Irish cost rental tenure is narrowly targeted at households above social housing income thresholds but unable to afford PRS rents". The ESRI also suggest that the number of households who are eligible for and can afford cost rental could be narrower than intended.

- To date, cost rental is high-density, public-transport-oriented development in line with compact growth goals, with most respondents **living in apartments.**
- 85% of respondents are in the key household formation age groups **(25–34, & 35–44 years old).**
- Almost **70%** of respondents are in **two-adult households**, either with or without children, with a further **quarter** being **single-adult households.**
- Respondents are **highly likely to be in employment,** reflecting the strict eligibility criteria for cost rental housing, as well as reflecting the private renting population from which most cost rental tenants typically originate.
- Tenants are likely to report that they moved **outside their local area** to avail of cost rental.
- It remains to be seen whether the experience of living in a secure cost rental tenancy moderates this desire for **homeownership** as their experience of cost rental develops into the future.
- It does support the LDA's aspirations to deliver more homes via the **Affordable Housing tenure.**
- Overall, respondents indicate a strong positive experience of LDA cost rental schemes, with the overwhelming **majority willing to recommend cost rental** to others.
- Features such as the **rent, location, and quality** of their cost rental home are cited positively.
- This positive tenant experience is strongly supportive of the LDA's goal to deliver over **13,000 new homes** between **2026 and 2030**, in addition to the **3,215** the LDA has already completed **since 2022.**

LDA Cost Rental Survey

This report contributes to a growing body of research examining cost rental in an Irish context. Norris et al. (2026) examine the development of the new cost rental policy in Ireland and the challenges associated with the transfer of the cost rental model from Austria to Ireland. A study produced by Byrne et al. (2024) surveyed AHB cost rental tenants, documenting their characteristics, experiences, and aspirations.

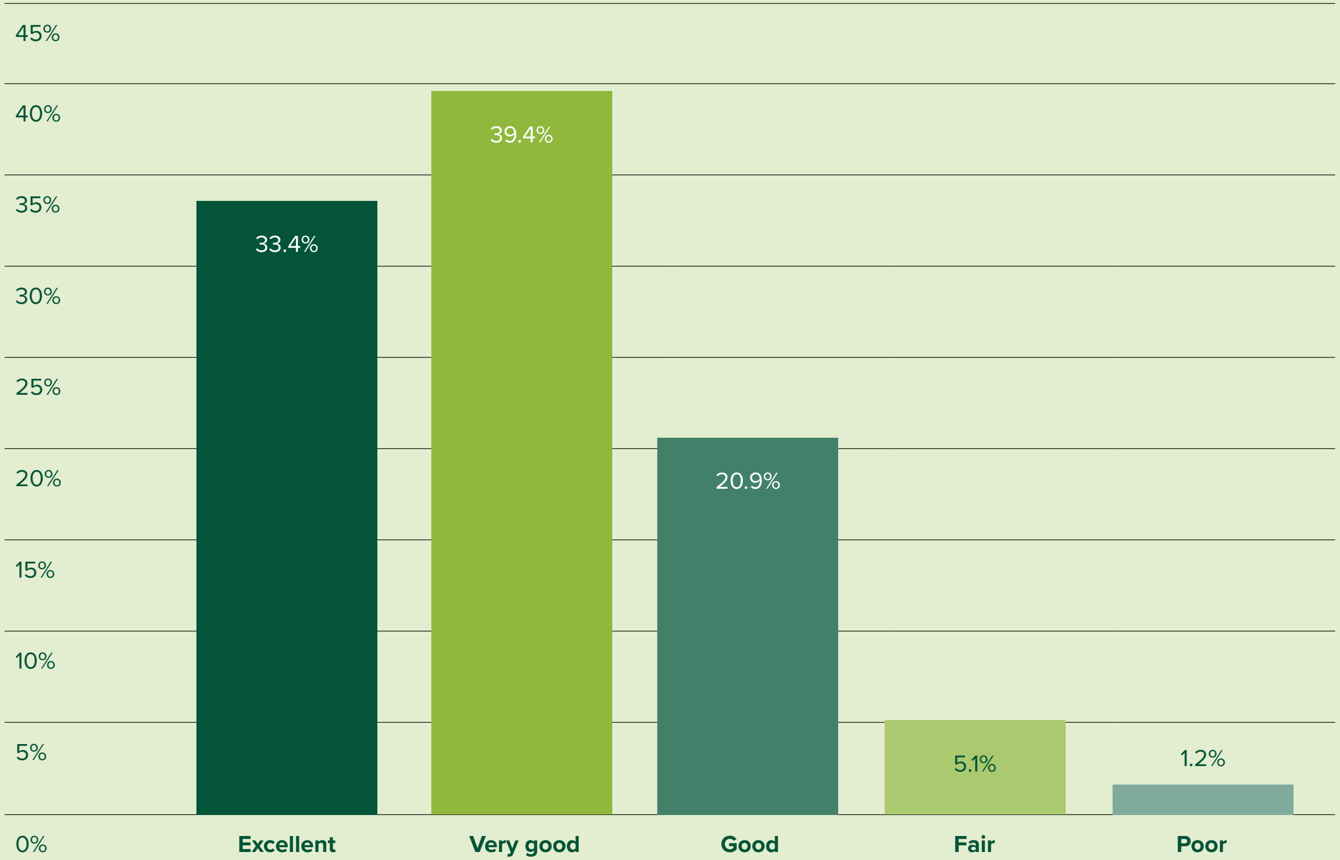
More recently, an ESRI working paper (Devane et al., 2026) used Residential Tenancies Board (RTB) cost rental registration data to look at cost rental tenancies relative to the private rental sector, particularly focusing on the characteristics of the housing stock and cost rents relative to market rents.

In this context, the Land Development Agency set out to add to the knowledge base of this rapidly growing new tenancy by carrying out a survey of its cost rental tenants.

At the beginning of February 2026, the LDA surveyed 1,578 households across LDA schemes. 335 responses were received – a household response rate of 21.2%. Households responded to a variety of questions relating to their personal characteristics, those of their home, and their experience of cost rental, as well as their aspirations for the future.

PERCEPTION OF COST RENTAL

How would you rate your overall satisfaction with your cost rental home?



One of the aims of this survey is to gain insights into LDA tenants' lived experience within their cost rental home. This survey focuses on several aspects: overall satisfaction and likelihood to recommend cost rental; what features they value in their cost rental home; and their experience of living in an energy-efficient home.

In a previous LDA tenant survey (February 2025), satisfaction amongst tenants was high at 85%. This most recent survey – focussed on households – finds a similar satisfaction level. 73% of households rate their overall satisfaction with their cost rental home as "excellent" or "very good". This climbs to 93.7% if "good" is included.

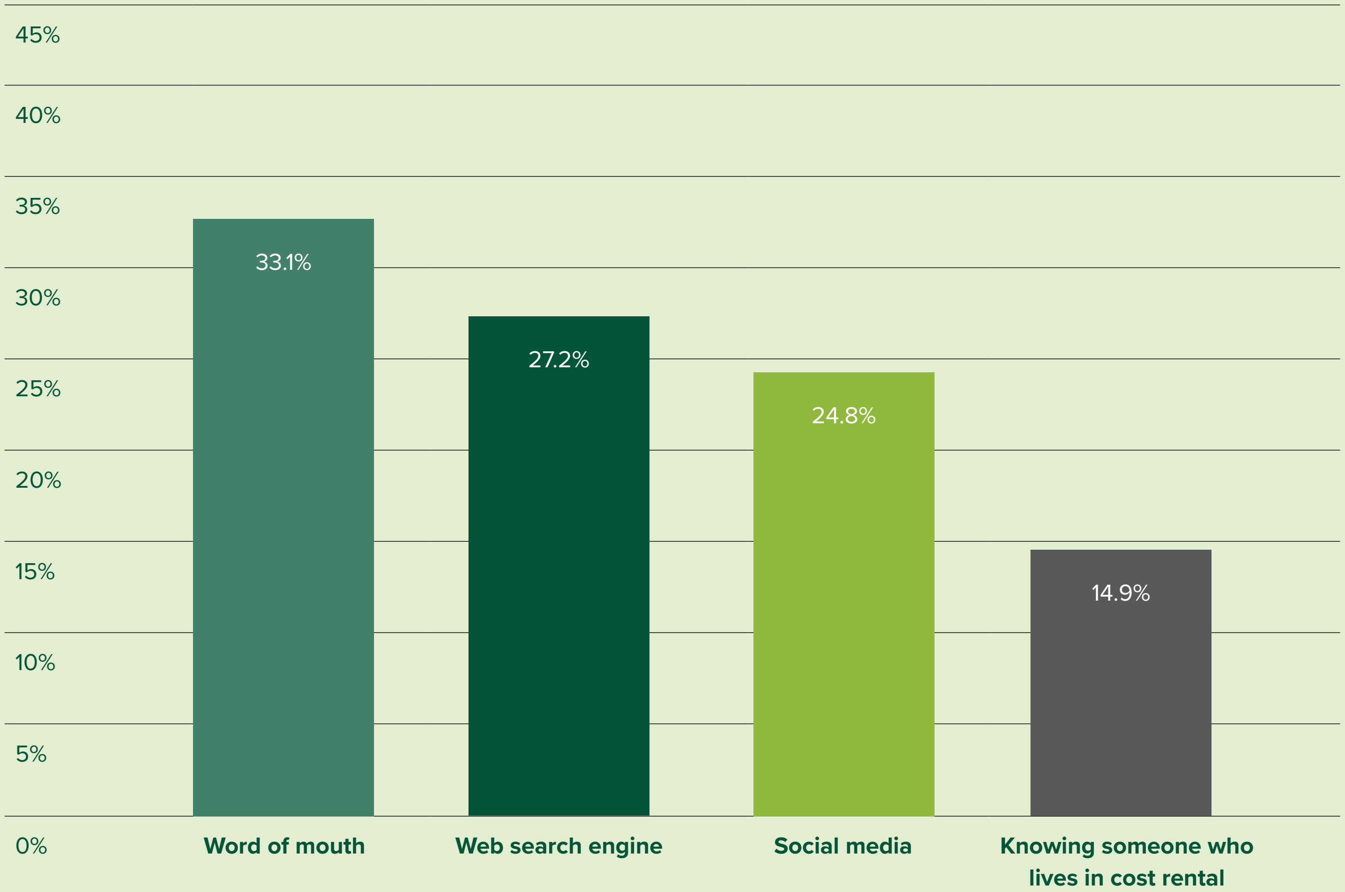
Further evidence of overall satisfaction can be taken from the likelihood of recommending a cost rental home to a friend. 94.5% of households responded that would be "very likely" or "likely" to recommend a cost rental home in their development to a friend.

PERCEPTION OF COST RENTAL

How did you learn/hear about cost rental housing?

Households were asked how they had initially heard about cost rental housing. LDA schemes are promoted via the LDA website, press release and through social media. The main way in which households have heard about cost rental housing is by word of mouth (33.1%). This is followed by web search engine (27.2%), social media (24.8%) and through knowing someone who lives in cost rental (14.9%).

Looking at those who have more recently moved into their cost rental home, there is evidence that word of mouth and knowing someone else in cost rental are becoming more important mechanisms for entry into cost rental tenancies.



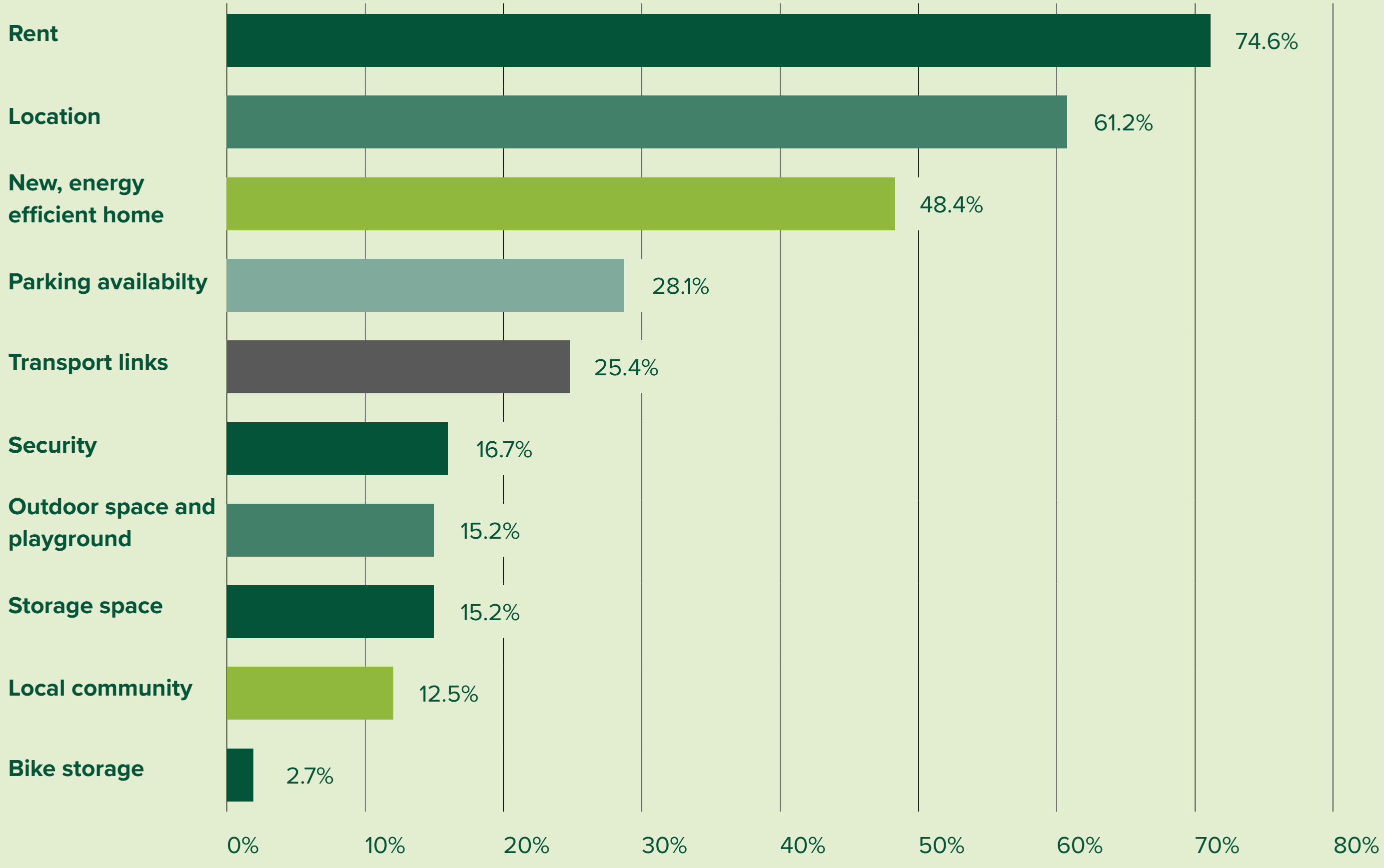
PERCEPTION OF COST RENTAL

What are the features you value most in your LDA home?

Respondents were asked to pick from a list of options the three features they value most in their cost rental home. Respondents most typically cited the cost of rent (74.6%), the location (61.2%), and living in a new, energy efficient home (48.4%) as the features they value most.

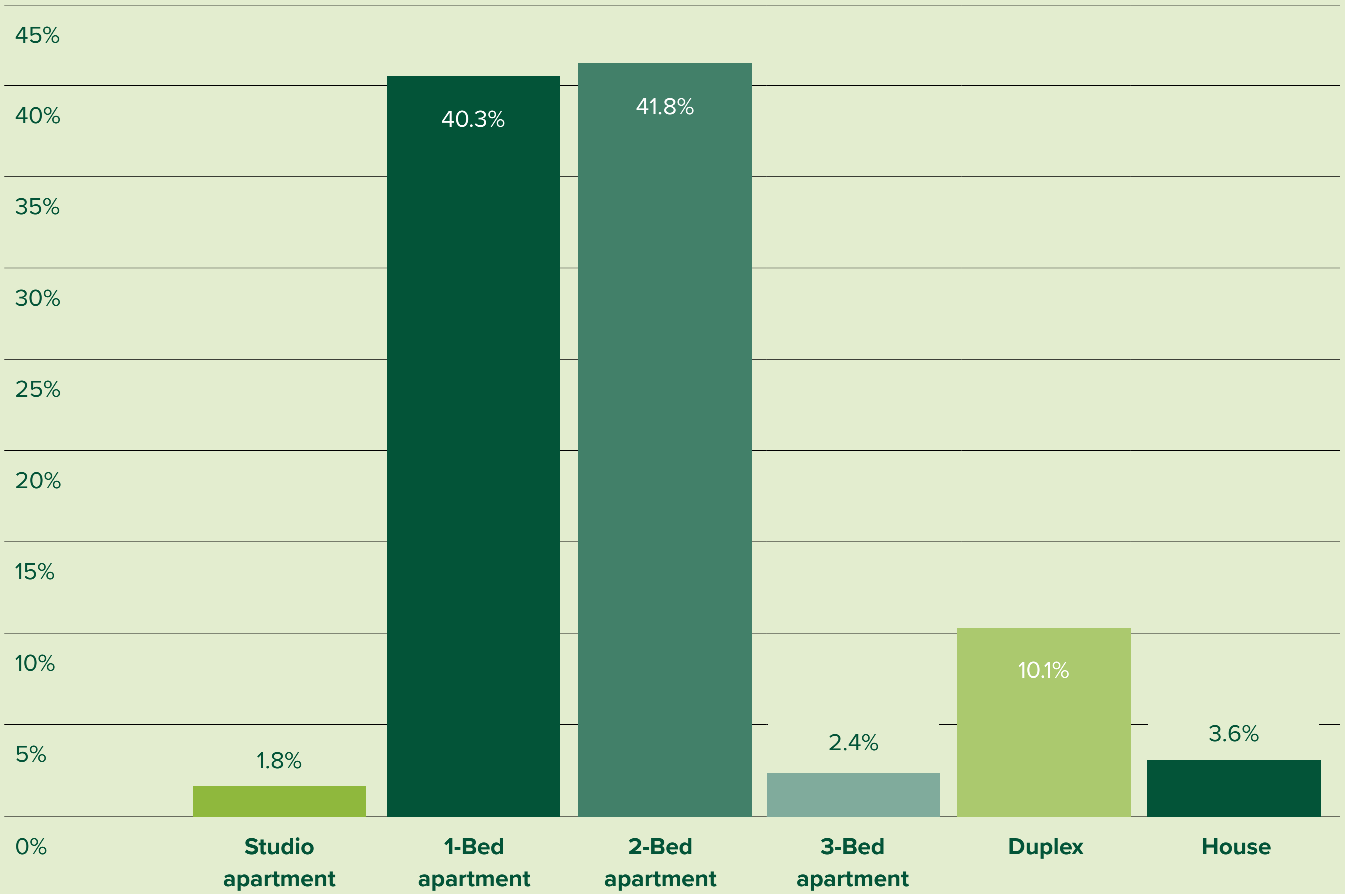
This would suggest that affordability and home quality are important considerations. This finding is also evident among private rental sector tenants who cite affordability as their most important concern when choosing where to live (Housing Agency, 2024).

Around a quarter of respondents identified car parking availability and transport links as key features, while around 15% highlighted security, outdoor spaces, storage space & their local community as valued features.



CHARACTERISTICS OF TENANCIES

Which property type do you live in?



Respondent households were distributed across different LDA schemes, with the majority of respondents (60%) coming from schemes within Dublin, and 40% from schemes outside Dublin.

Respondents were spread across 10 different schemes, with 86% of respondents living in an apartment, 10% in a duplex, and the remainder in a house. While the schemes are potentially a mix of cost rental, affordable for sale, and social housing tenants, respondents to this survey were specifically cost rental tenants living in these schemes.

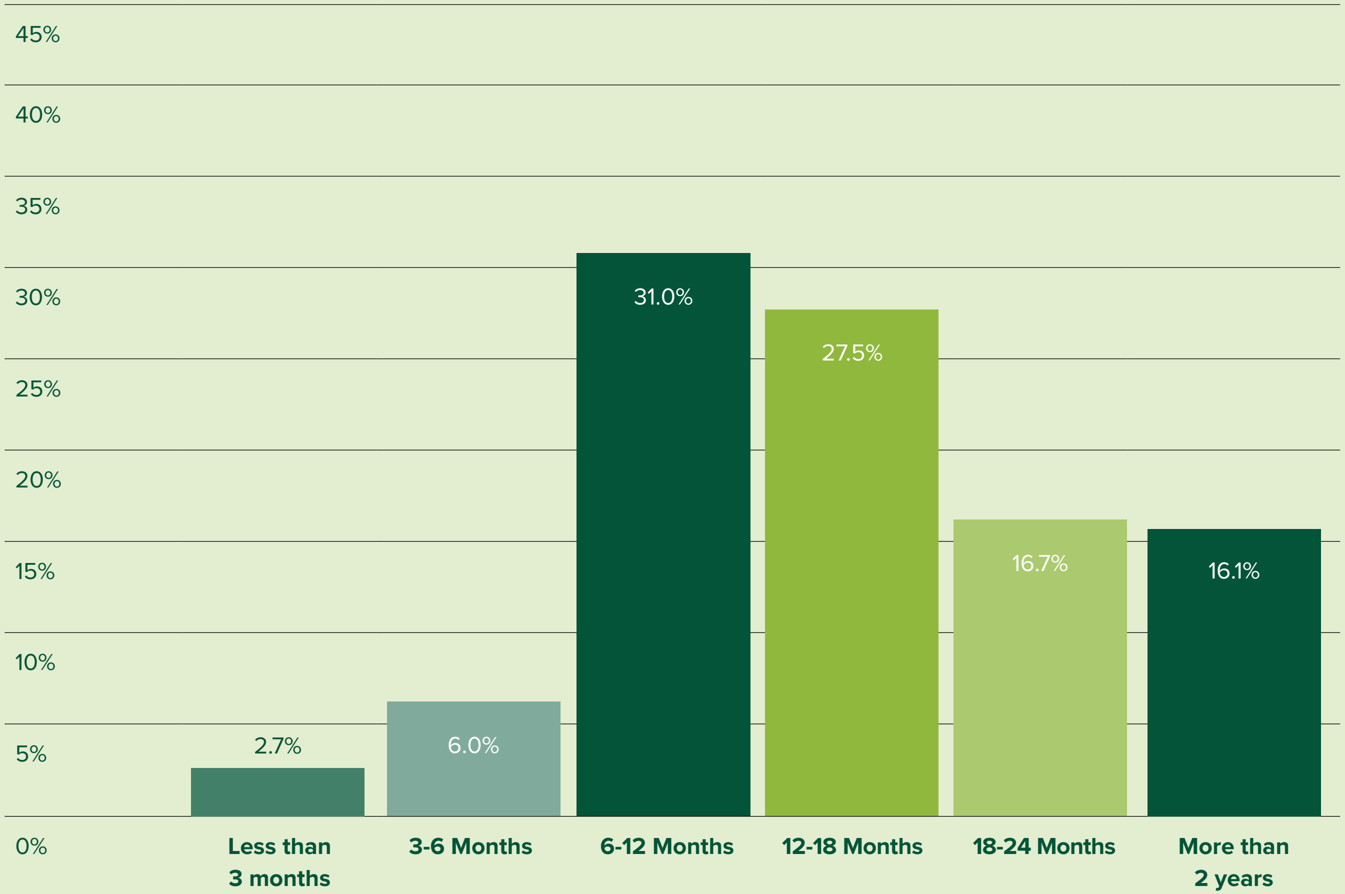
Looking at home type, the majority of tenants live in either a 1-bed apartment (40.3%) or a 2-bed apartment (41.8%). Cost rental tenancies are overwhelming likely to be apartments as opposed to other dwelling types, even relative to the private rental sector where around 36% live in apartments, with this figure rising to 50% in Dublin (RTB, 2023). Recent ESRI research (2026) showed that the overwhelming majority of cost rental tenancies are apartments, and that these are primarily one and two-bedroom homes.

This move towards higher density is also evident across the private rental sector more generally, where the share of tenants living in either terraced or semi-detached houses has fallen by 12 percentage points (65% to 53%) between 2020 and 2023 (RTB, 2023).

CHARACTERISTICS OF TENANCIES

How long have you lived in your current home?

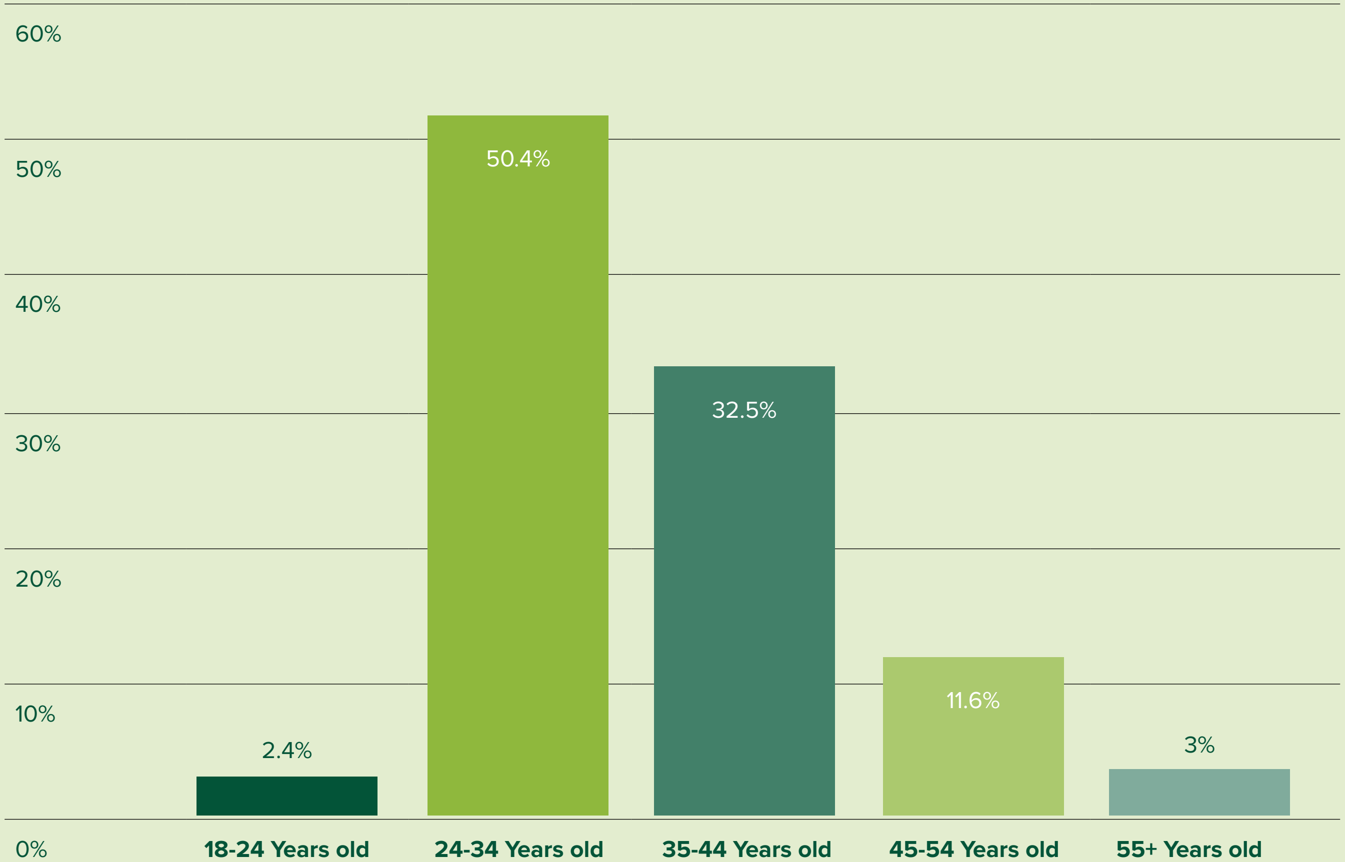
Reflecting the newness of this tenure in Ireland, just over 60% of the respondents had been LDA cost rental tenants for over a year. This compares to the February 2025 survey which showed only 33% of respondents had been LDA tenants for more than a year, representing a relative maturing of the tenure.



CHARACTERISTICS OF TENANTS

What is your age?

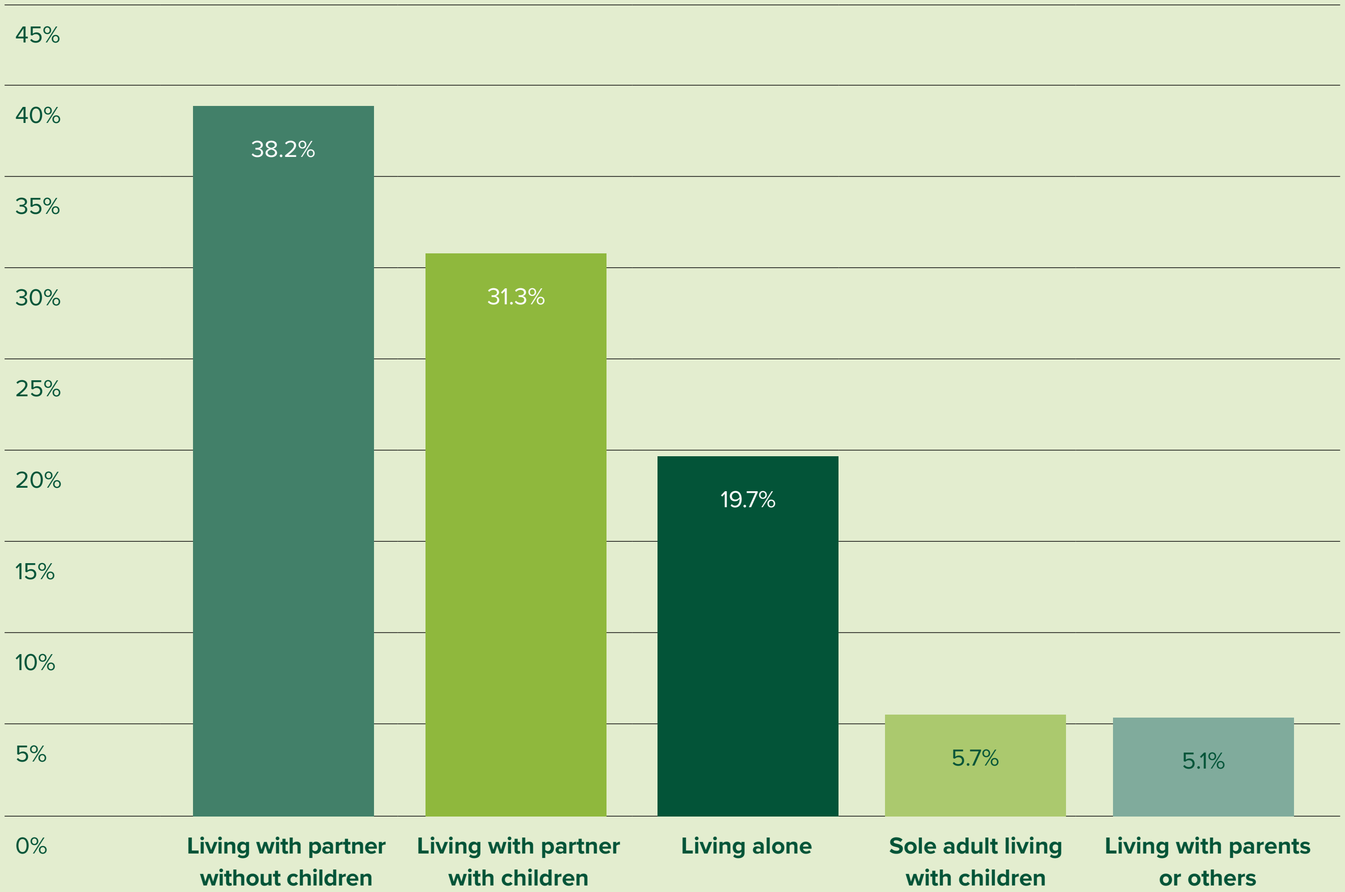
Of those responding, 54.4% are male and 45.6% female. Most tenants are in the main household formation age groups, with 51.7% aged between 25-34 years old and a further 33.3% aged between 35 and 44 years old.



CHARACTERISTICS OF TENANTS

Which of the following best describes your household?

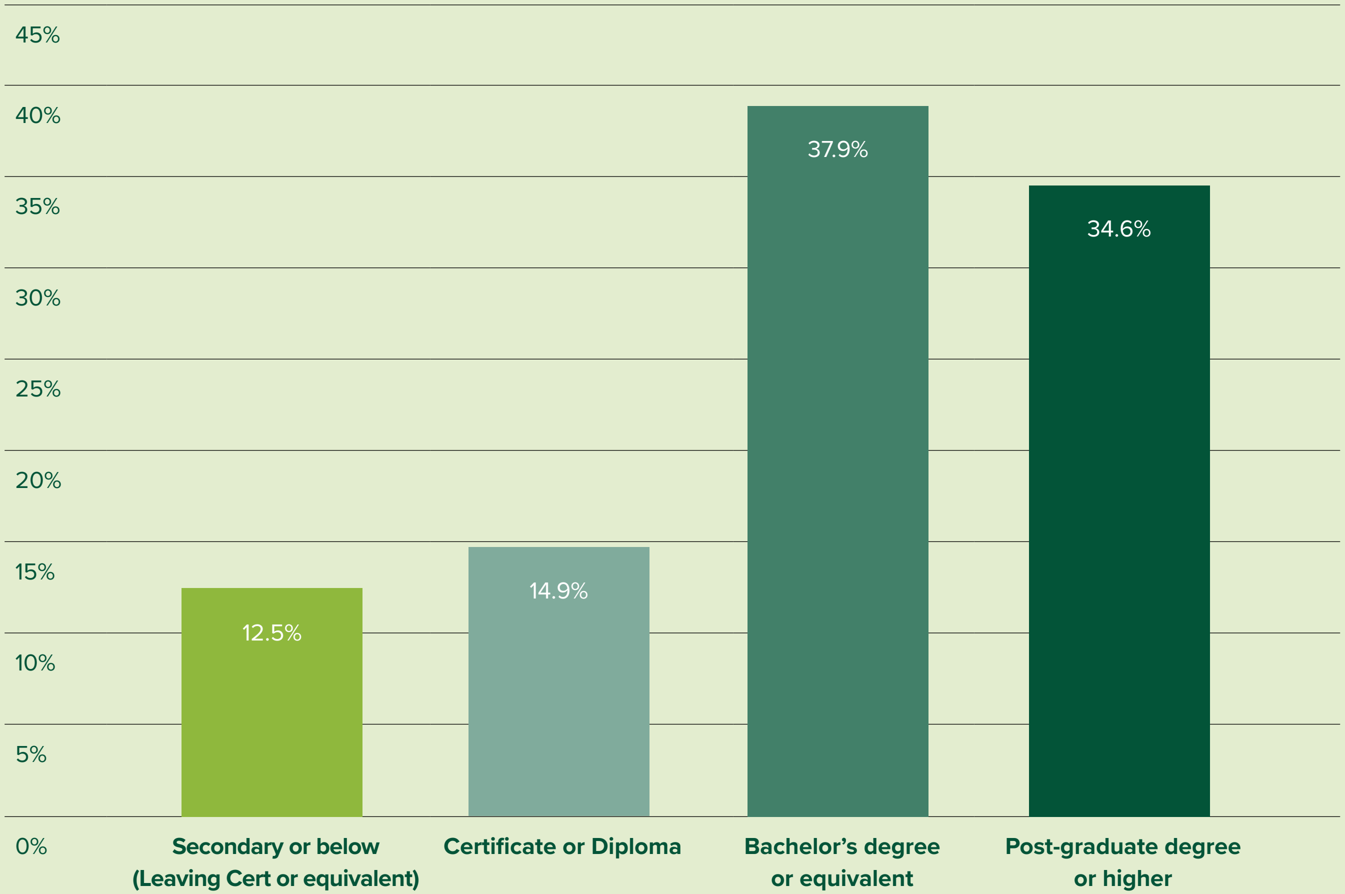
Respondents were asked about their household composition. Two adults (living with partner without children) is the most common household type at 38.2%, followed by two adults with children (living with partner with children) at 31.3%. Nearly one in five households are single-person households, while another 5.7% are sole adults living with their children. These figures align with Byrne et al. (2024), where it was found that 72% of respondents living in cost rental homes provided by AHBs were two-adult households either with or without children, and 11% were lone-adult households.



CHARACTERISTICS OF TENANTS

What is the highest level of education you have attained?

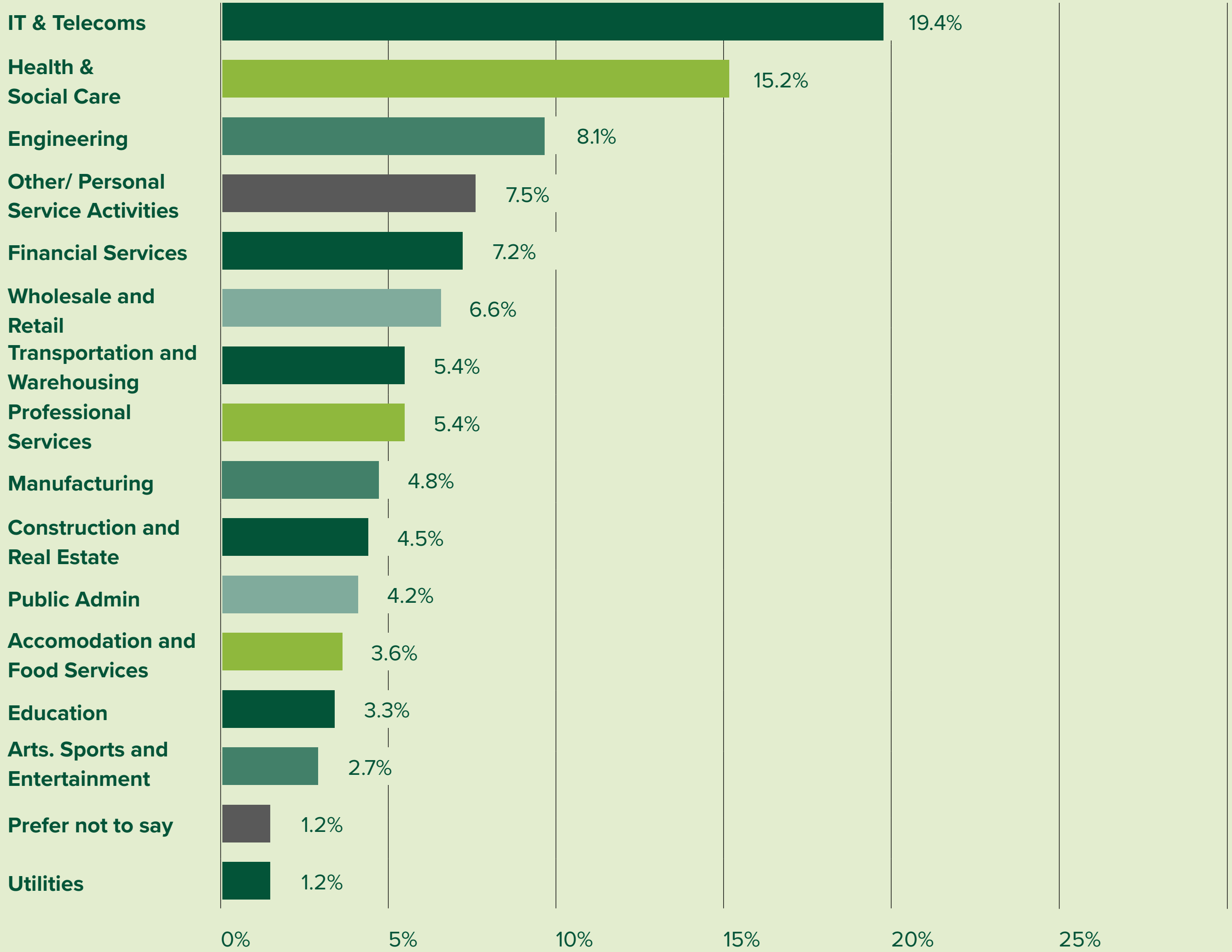
Overall, educational attainment is high. Close to 38% of households have completed a bachelor's degree or equivalent, while close to 35% have a postgraduate degree or equivalent. Around 12.5% have completed education to secondary level or below.



"Overall, educational attainment is high with 73% of residents having achieved an NFQ level 8 qualification or higher."

LABOUR MARKET

Which industry sector do you work in?



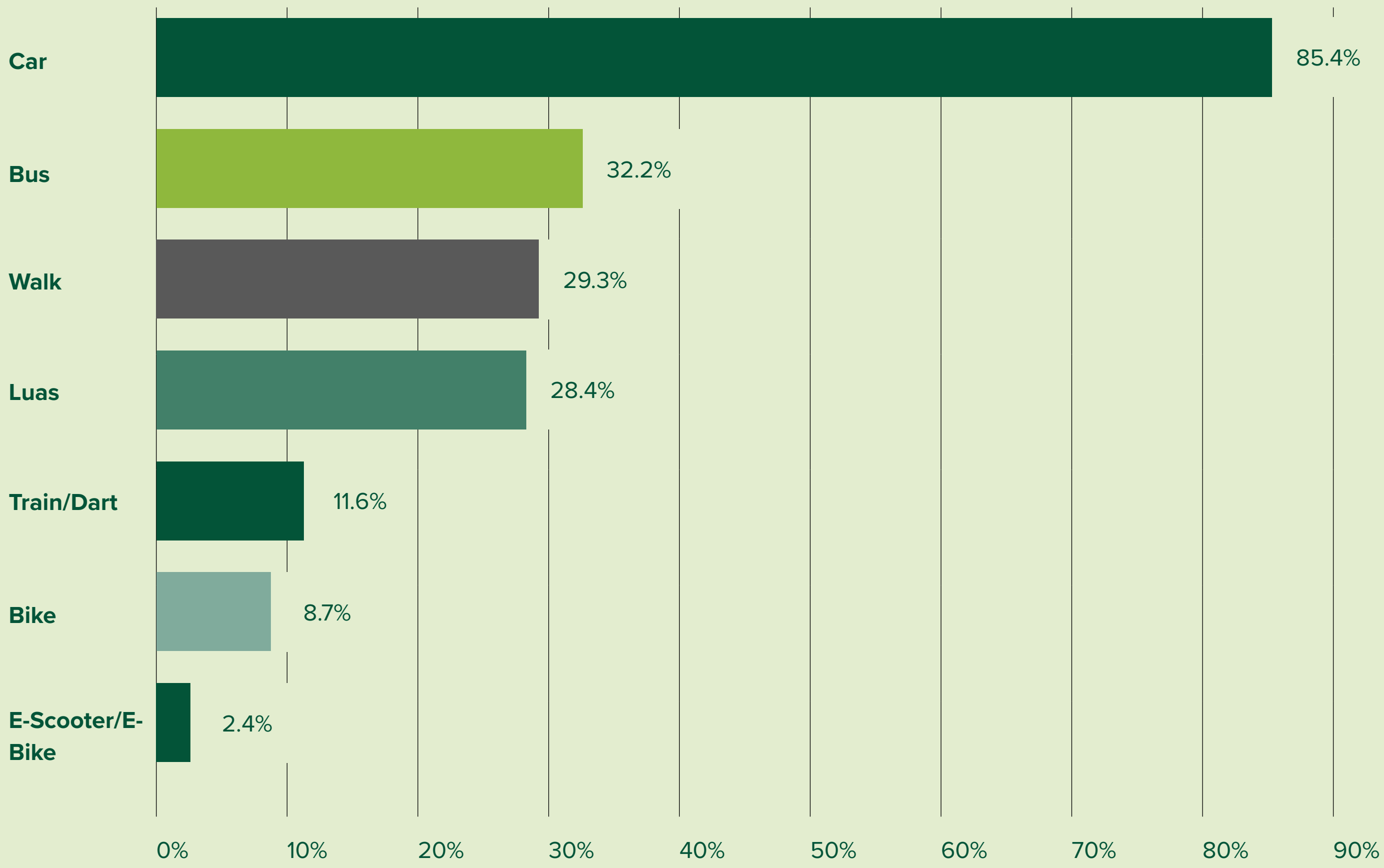
Respondents to the LDA tenant survey were overwhelmingly likely to be in full-time employment, with over 94% indicating this, while another 3% are in part-time employment. This should not be surprising considering the income eligibility criteria for cost rental and the requirement that tenants are not in receipt of housing supports. These rates are significantly higher than the private rental sector more generally. The 2023 RTB study of tenants found 78% are employed (68% full-time, 10% part-time).

Looking at the sector of employment, 19.4% of respondents work in the IT and Telecoms sector, and 15.2% work in Health and Social Care. An additional 7.5% work in Public Administration and Education, meaning around 23% work in sectors traditionally dominated by public sector employment. Just under 14% of respondents work in Construction, Real Estate, Utilities, and Engineering.

Looking at hybrid and remote working arrangements, 47.1% of employed respondents attend their workplace on a full-time basis, with a similar proportion (47.4%) having a hybrid working arrangement. 5.5% of respondents work full-time from home.

COMMUTING AND MEANS OF TRANSPORT

Household members' primary modes of transport (tick all that apply)



When asked to list the modes of transport utilised by members of the household, 85.4% of respondents indicated that they use a car, 32.2% use the bus, 29.3% walk, 28.4% use the Luas, and 11.6% use the train or the DART. Relatively low shares of respondents travel either by bike (8.7%) or e-bike or e-scooter (2.4%).

While travel by bike has been relatively low, the LDA recognises the importance of alternative travel modes. In May 2026, to mark National Bike Week, the LDA hosted bike clinics in Parkside and Shanganagh Castle Estate. The mobile bike clinic provided residents with basic bike repairs and safety checks. The aim is to encourage safe cycling and sustainable travel.

86.6% of households have 1 car and 12.8% have 2 cars. 11.1% of households have an e-scooter or an e-bike. Only 6% of households responded that they had an electric vehicle (EV). Households were also asked if they intended to purchase an EV or hybrid vehicle over the next 3 years. Of those who do not currently own an EV, only 40% responded that they intend to purchase an EV or hybrid. Responding in an open-text comment box as part of the survey, some tenants highlighted EV charging infrastructure as an issue.

Just under 75% responded that they have a parking space. Again, availing of the open-text comment box, some tenants expressed concerns about the availability of car parking. The LDA have engaged with planners to examine the tenant experience of the outcomes from planning conditions on car parking ratios.

Parkside, Belmayne, Dublin 13

LIVING IN AN ENERGY EFFICIENT HOME

All cost rental homes provided by the Land Development Agency are built to meet or exceed current building regulations. These regulations mandate that all new homes achieve a minimum A2 BER rating and are delivered to NZEB (Nearly Zero Energy Buildings) standards. This means the homes are designed to achieve very high levels of energy efficiency through a combination of enhanced insulation, reduced heat loss, and the integration of low-carbon and renewable technologies.

These measures are intended to reduce household energy consumption and improve thermal comfort for residents, as well as support Ireland's wider climate and sustainability objectives.

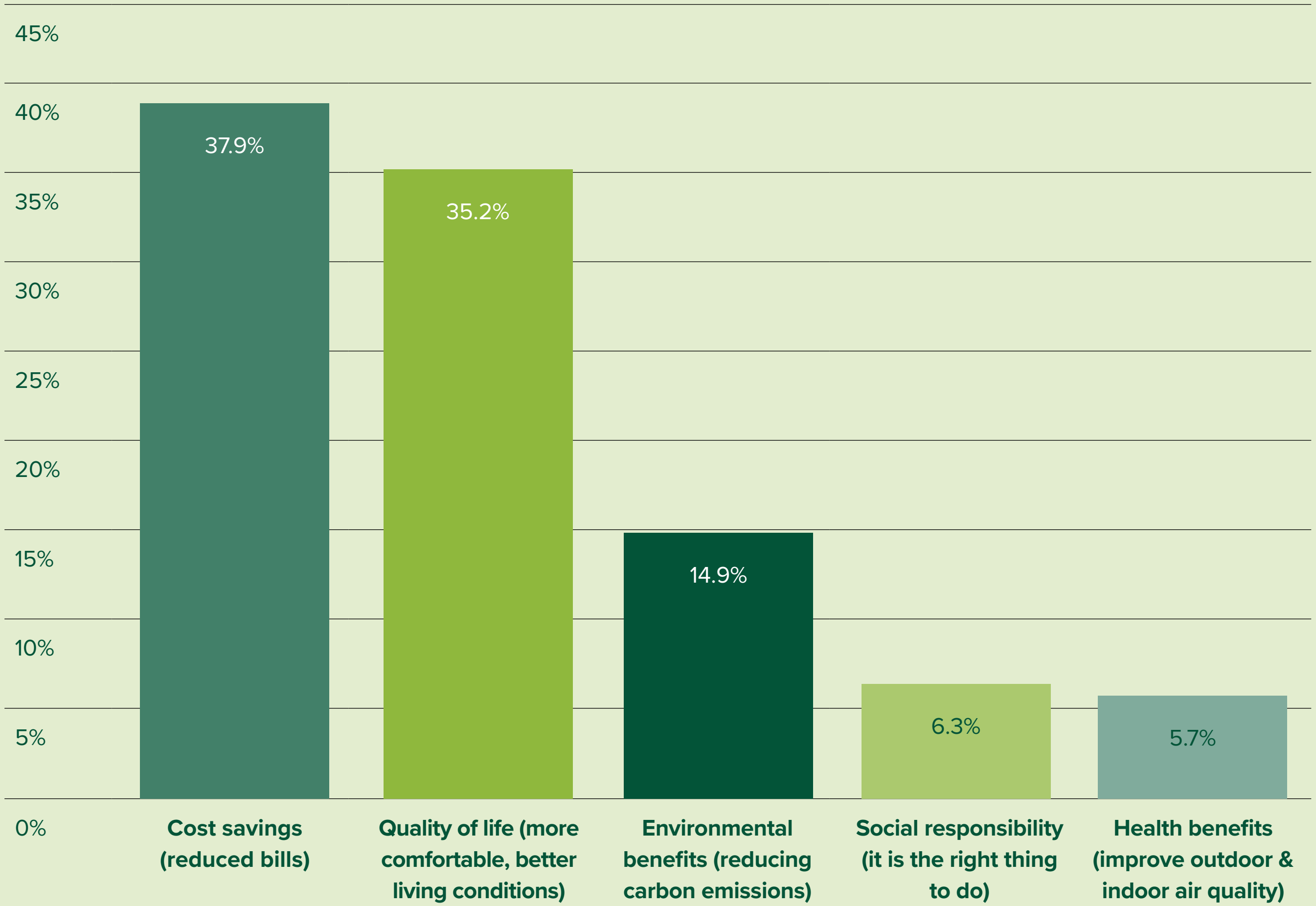
As part of this approach, the homes incorporate modern heating and ventilation technologies, including air-to-water heat pump systems in place of traditional gas or oil boilers, as well as continuous mechanical ventilation systems designed to improve indoor air quality and regulate airflow throughout the home. While these technologies are considered to offer improved comfort and energy efficiency, they may also represent a substantial change for many tenants who are more familiar with conventional heating systems and ventilation practices.

Recognising this transition, the tenant survey sought to explore residents' experiences of living in an NZEB home and to better understand how tenants interact with these new technologies in their day-to-day lives.

The survey examined tenants' levels of understanding and confidence in operating their home's heating and ventilation systems. The findings are intended to help identify opportunities to improve tenant education and support, to ensure that residents can fully benefit from the comfort, efficiency, and sustainability features of their energy efficient home.

LIVING IN AN ENERGY EFFICIENT HOME

What do you consider the primary benefit of living in an energy-efficient home?

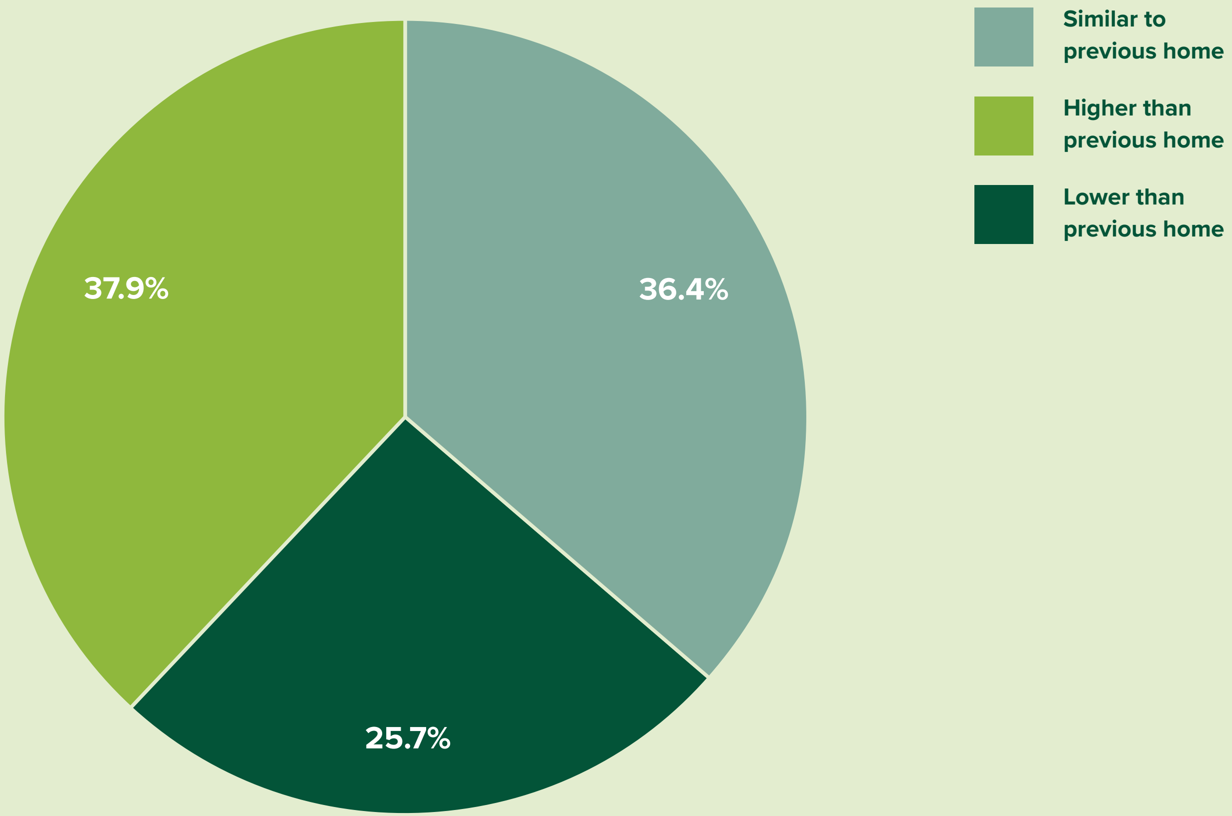


Overall satisfaction levels with heating and ventilation system are high, with over 72% of respondents satisfied or very satisfied. This compares to 12.2% who are unsatisfied or very unsatisfied. The majority of responding households find their heating and ventilation system either “very easy” or “easy” to use, 64.2%, with just 14.6% responding that they found the system “difficult” or “very difficult” to use. Similarly, nearly 67% responded that they have sufficient information to use their home systems. Overall, these responses reflect the increasing complexity of modern homes which are moving away from fossil fuels to more efficient insulation and green energy heating. These homes require a good understanding of both ventilation and heating system usage. The survey results highlight the importance of good introduction and briefing on the heating system but also the need to simplify design and operations to ensure tenants can maximise energy efficiencies available from modern homes.

Respondents were also asked to choose what they consider to be the primary benefit of living in an energy efficient home. The most common response option was cost savings (37.9%), followed by improved quality of life (35.2%), with fewer respondents referencing the environmental and health benefits, or their sense of social responsibility.

LIVING IN AN ENERGY EFFICIENT HOME

Are your heating bills...?

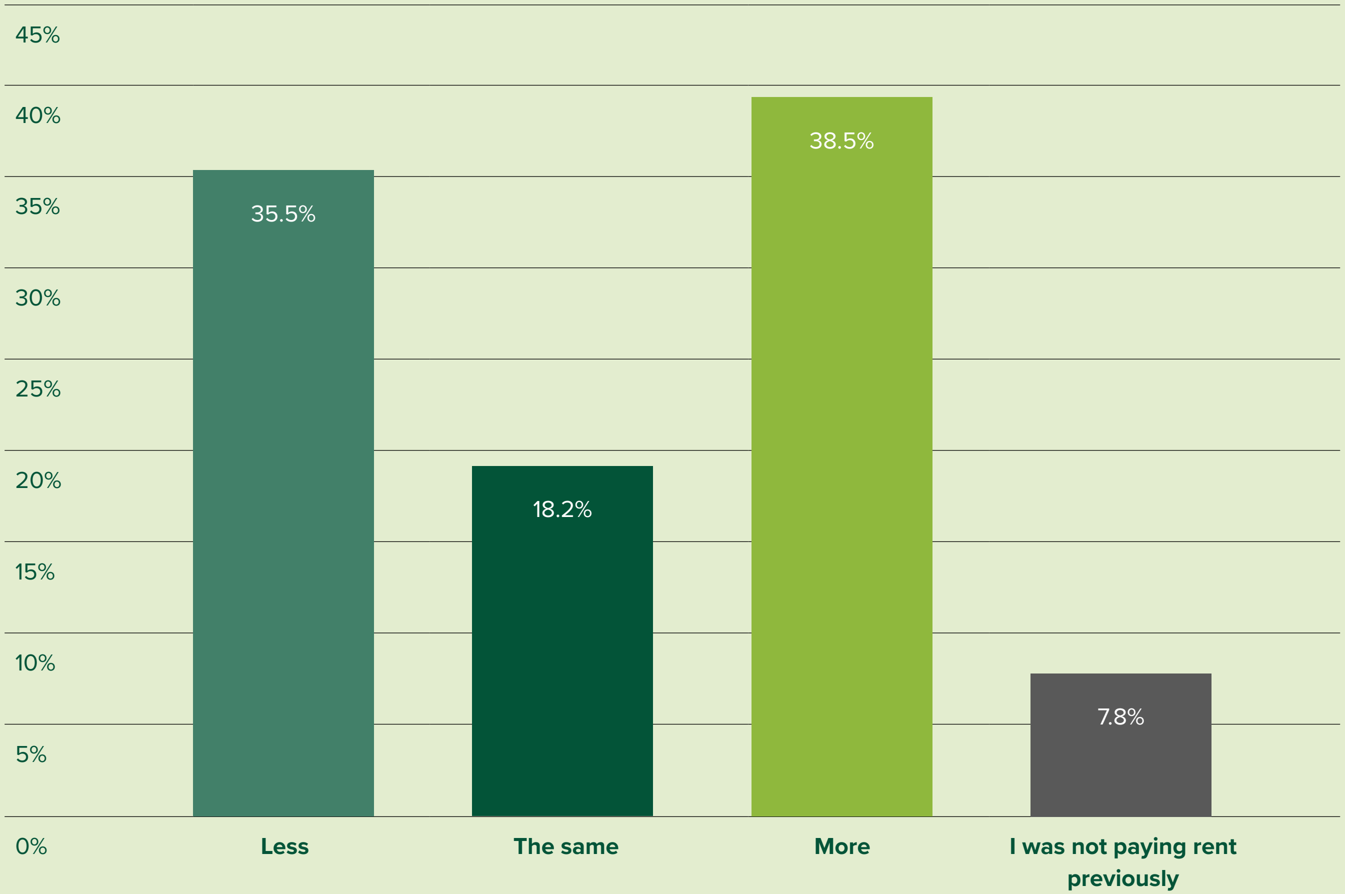


Respondents were also asked to state whether their heating bills were lower, the same, or higher than their previous home. Somewhat counterintuitively given the large share of respondents citing cost savings above, around 38% of respondents stated their bills are higher than previously, while only 26% reported lower bills, with the remainder stating their bills are the same.

While this may also reflect the impact of market price increases in energy costs, the findings are consistent with a rich literature on households' reaction to energy upgrades, known as the "rebound" effect, where the response to being in a home with greater energy efficiency is to enjoy a warmer home as opposed to cutting usage. In an Irish context, houses with the lowest Building Energy rating were found to use just 52% more energy than the highest rated homes, as opposed to the 183% their BER certificate would imply (Hadush Meles et al, 2023). However, it is important to note that the BER is an Asset Rating system and is not reflective of the occupant or occupant behaviour. This deficiency is something the LDA has sought to highlight across the industry and with policy makers.

PREVIOUS LIVING EXPERIENCE

How does the rent you currently pay compare to where you lived previously?



Respondents were also asked about their previous living experience, and how this compared in terms of cost, commuting time, and location.

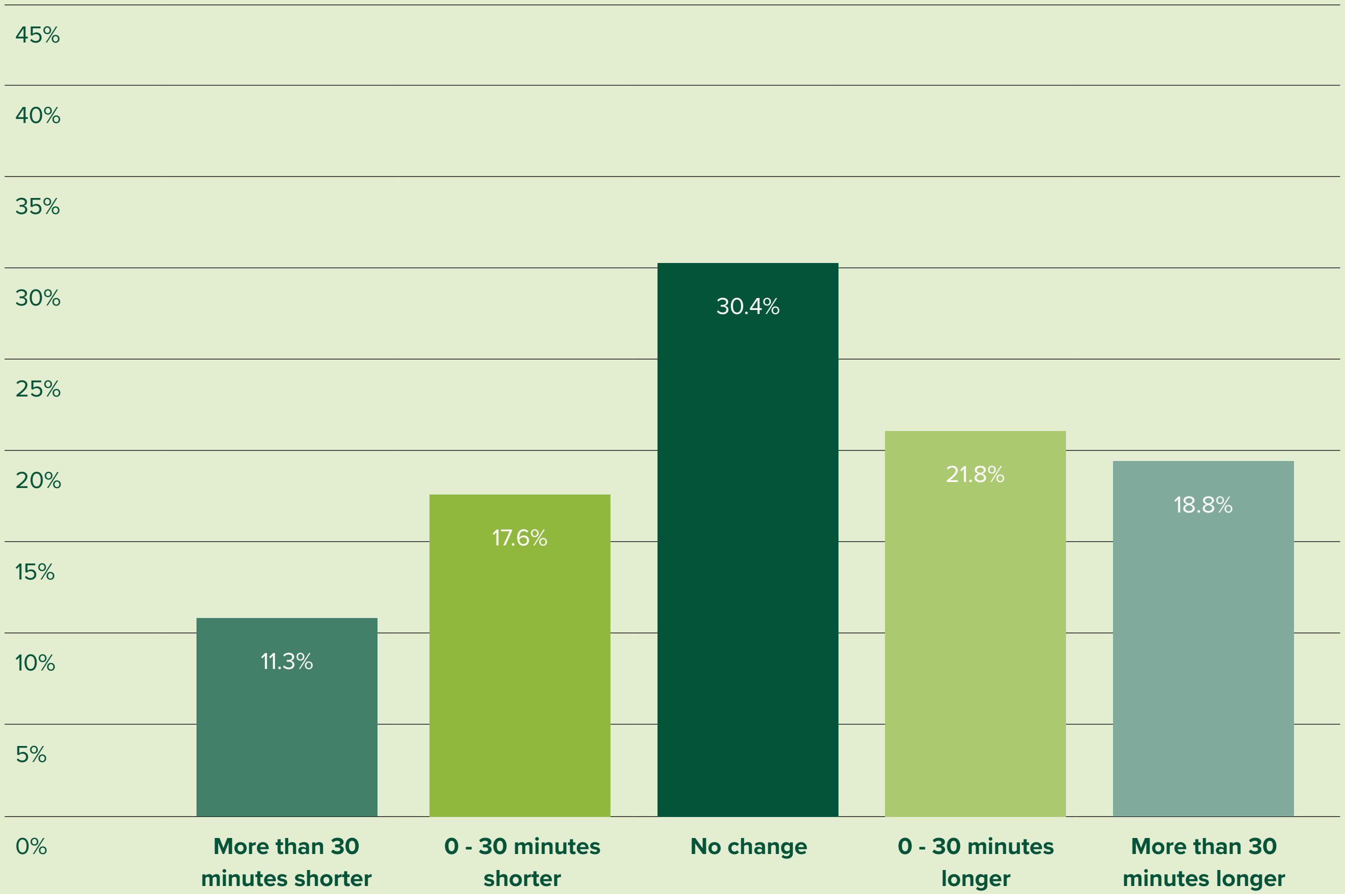
Comparing the level of rent paid in their previous accommodation relative to the rent the household is now paying in their cost rental home, there is a mixed picture with around 40% of respondents stating they pay more rent than previously, and 35% stating they pay less. Those paying more may well have been sharing or living in accommodation too small for the family size in their previous home. This finding aligns with Byrne et al (2024) which found that half of respondents to its cost rental survey were paying more rent than previously, with the average household paying 10% more. Qualitative interviews found evidence that, while tenants were paying more, they were living in larger, higher-quality homes than previously, making like-for-like comparison more difficult. Similarly, Byrne et al. (2024) found some tenants use the move to cost rental to improve BER and reduce heating issues, as well as some moving to a larger home.

Devane et al. (2026) find that simple comparisons of cost rents versus market rents does not capture the whole picture, and that comparing cost rents to market rents in similar new-build, energy-efficient homes leads to a median discount of 28%, equivalent to €525 per month. This discount is measured to be even greater for Land Development Agency tenancies, presumably due to increased returns to scale and greater efficiencies.

PREVIOUS LIVING EXPERIENCE

How has your commute time to work changed compared with your previous place of residence?

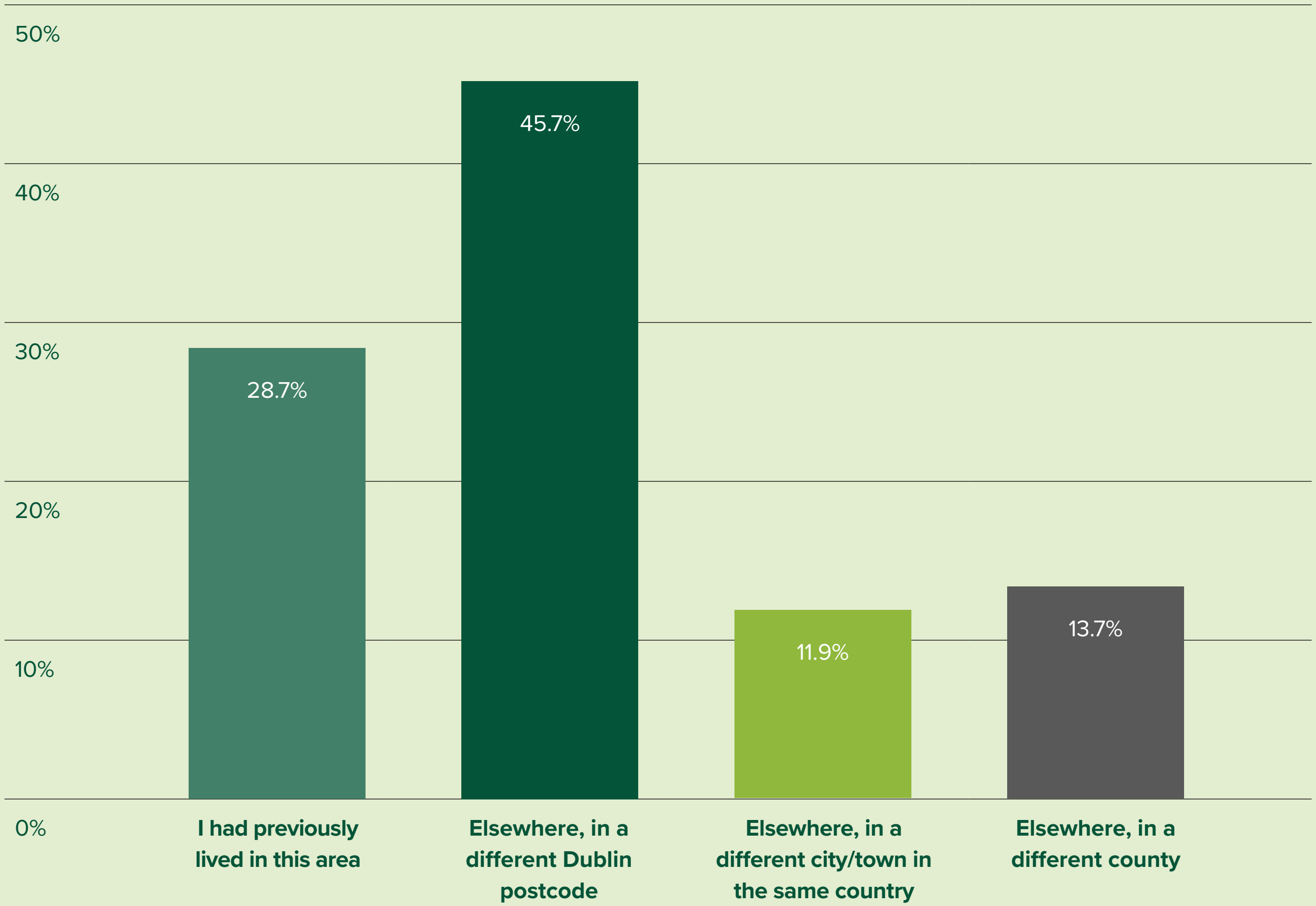
Looking next at commuting times, respondents were asked how their commute time has changed compared with their previous place of residence. Respondents were more likely to report commuting longer distances since taking up their cost rental tenancy, with respondents in particular schemes located in peripheral urban areas more likely to be commuting relatively longer. This could indicate a willingness to trade-off between commuting times and a more secure, affordable living situation. This finding echoes the Byrne et al (2024).



PREVIOUS LIVING EXPERIENCE

Did you previously live in this area, or elsewhere?

Respondents were also asked if they previously lived in the area, or elsewhere, defined as in a different Dublin postcode if within Dublin, in a different town/city within the same county, or in a different county. Nearly 30% responded that they had lived in the area, as opposed to over 70% having lived elsewhere. This reinforces the argument that respondents are willing to trade off aspects such as commuting or location when choosing to take up a cost rental tenancy.

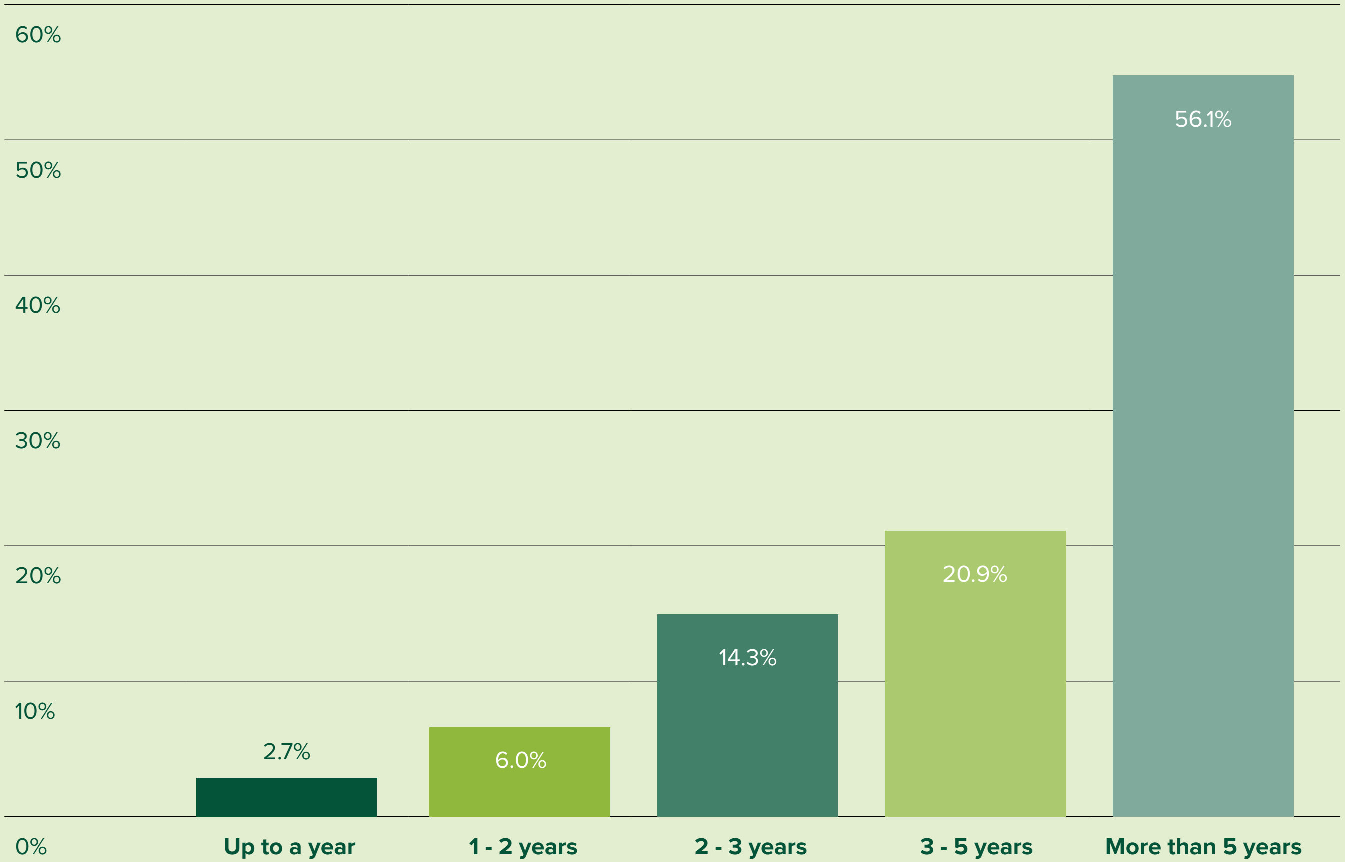


"Majority of residents intend to live in their cost rental home for more than 5 years."

FUTURE ASPIRATIONS

How long do you expect to live in your cost rental home?

Cost rental tenancies offer secure, long-term accommodation to tenants. Many households view their cost-rental home as a long-term place to live, with over half of respondents, 56.1%, aiming to live in their home for more than 5 years. However, even though cost rental is designed to be a long-term tenure, it is worth noting that just under 45% of respondents intend to move within 5 years. 20.9% of current LDA cost-rental households plan to move within 3-5 years. Less than 10% plan to live in their cost-rental home for less than 2 years.



The expectation of living in their cost rental home for over 5 years is consistent across age groups. However, those aged 45-54 years old are more likely to expect to live in their cost rental home for over 5 years, with 89.7% of this age cohort indicating this.

Similarly, 78.9% of households comprising sole adults with children expect to live in their cost rental home for over 5 years, as do 66.7% of households comprising those living with their partner and children. Perhaps unsurprisingly, households comprised of those living with others (sharing) expect to move in a shorter time period.

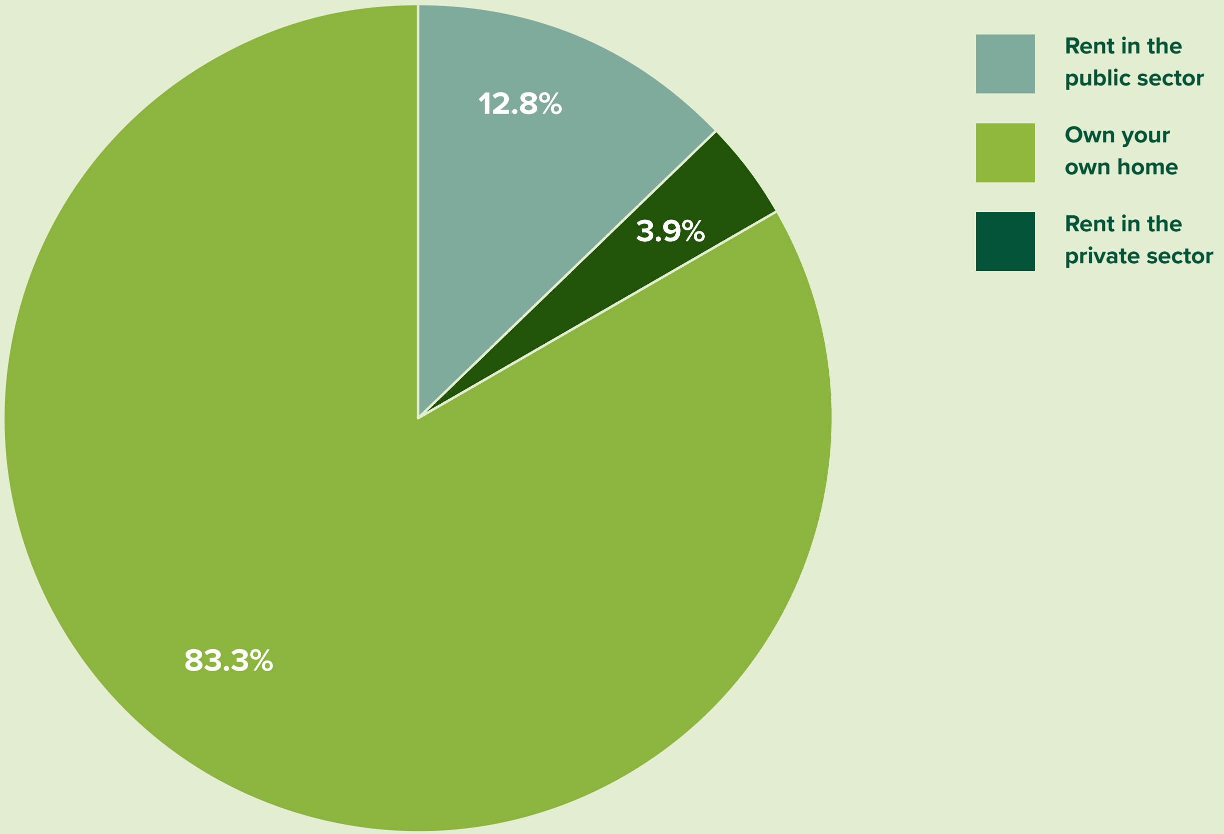
The aspiration to home ownership is high amongst cost-rental households. Over 83% of households would like, in time, to own their own home. Nearly 13% would ultimately like to rent in the social sector (local authority/voluntary body). The aspiration for home ownership was also evident in Byrne et al. (2024) which found that roughly 65% of cost rental tenants wish to own their own home in the future.

The finding is also consistent with those living in the private rental sector; the RTB Tenant Research Report (2023) showed that half of renters expect to become owner occupiers over a 10-year period, and the Housing Agency National Study of Housing Experiences (2024) found that 62% of renters expect to buy at some point in the future, with one third of those who expect to move in the next five years intending to buy their own home. Corrigan et al. (2019) also found a strong preference for home ownership amongst renters (86.5%).

That being said, the majority of LDA tenants intend to stay for a relatively long period, and it remains to be seen whether the provision of a secure, affordable alternative to home ownership alters these perceptions and aspirations as the tenancy develops.

FUTURE ASPIRATIONS

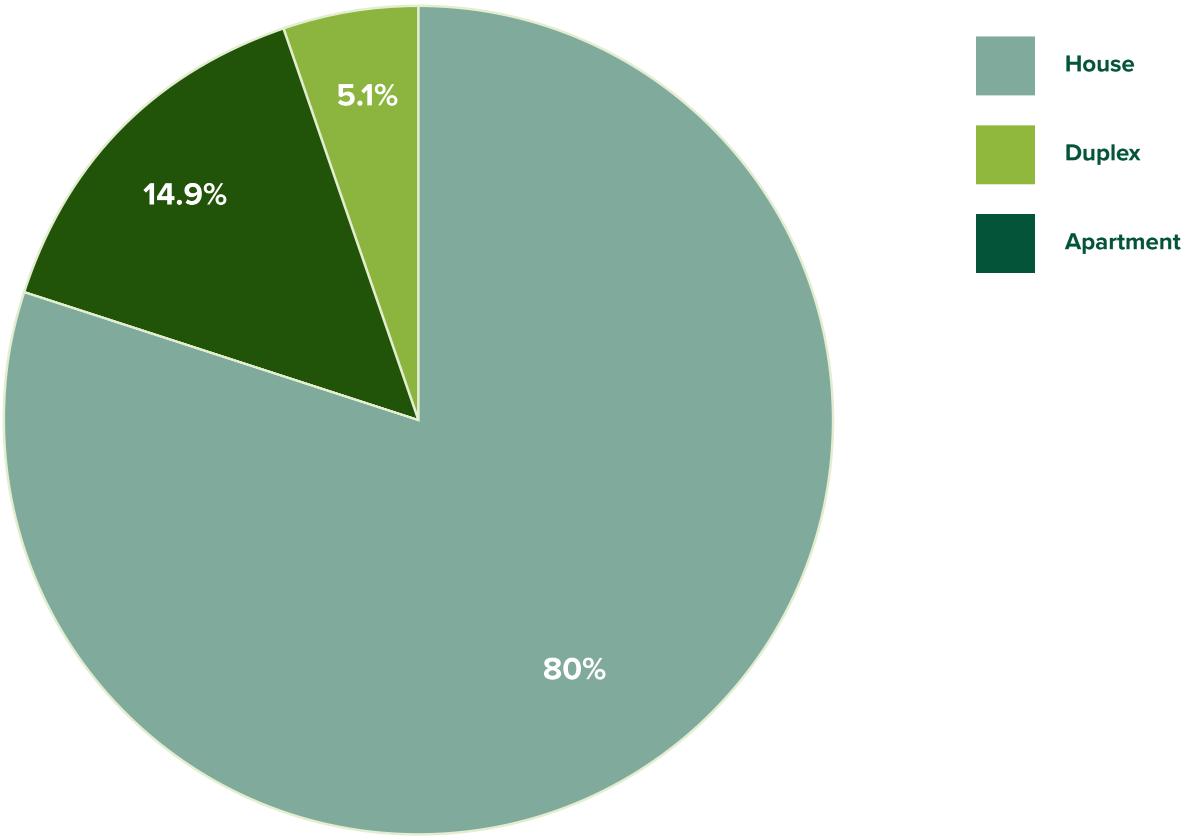
If you were to move, what type of tenure would you prefer?



FUTURE ASPIRATIONS

If you were to move, what type of accommodation would you prefer?

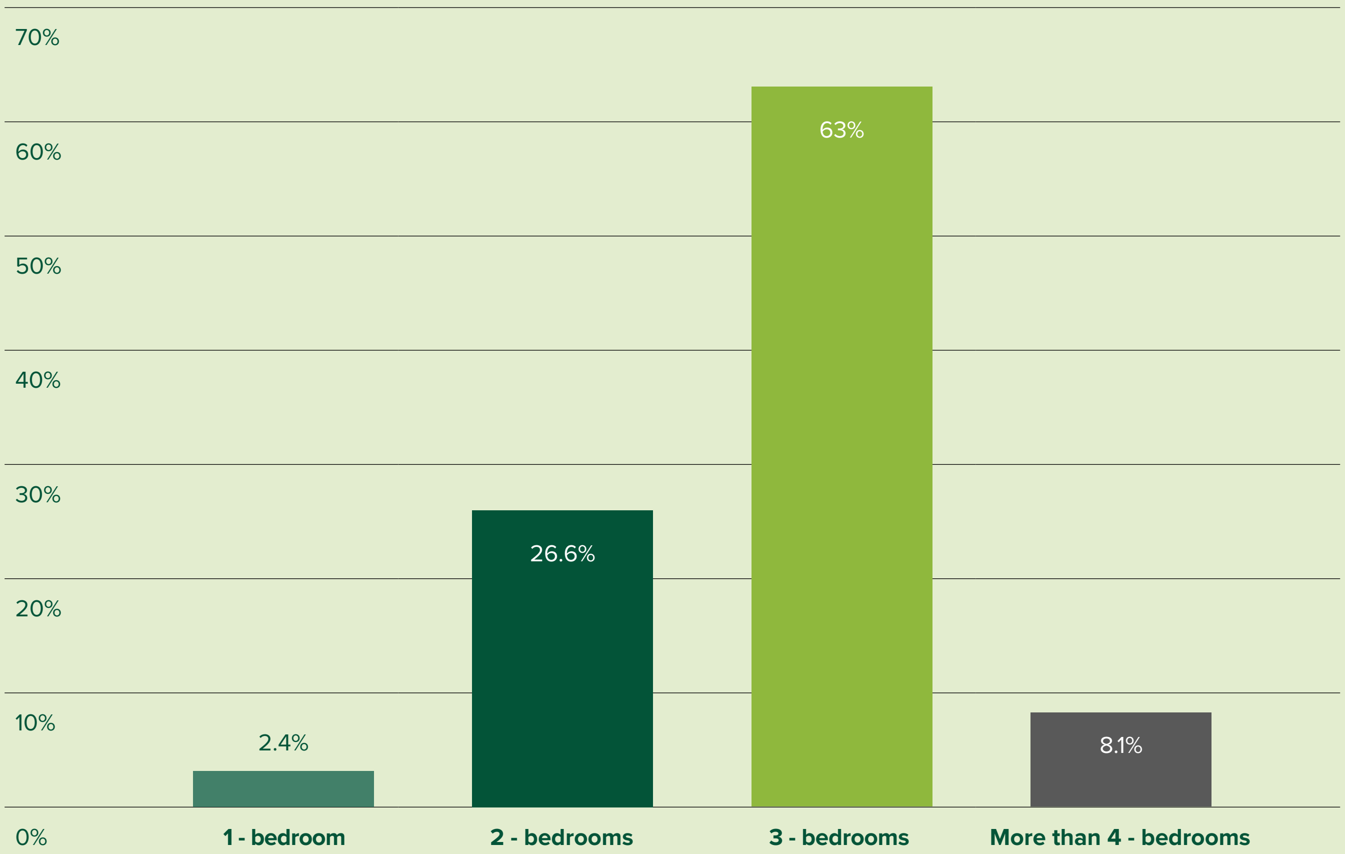
The majority of those aiming to move would like to live in a house (80%) and 15% would like to own their own apartment. While the proportion aspiring to own a house is similar to the 86.5% found by Corrigan et al. (2019), they found just 6.4% were likely to buy an apartment.



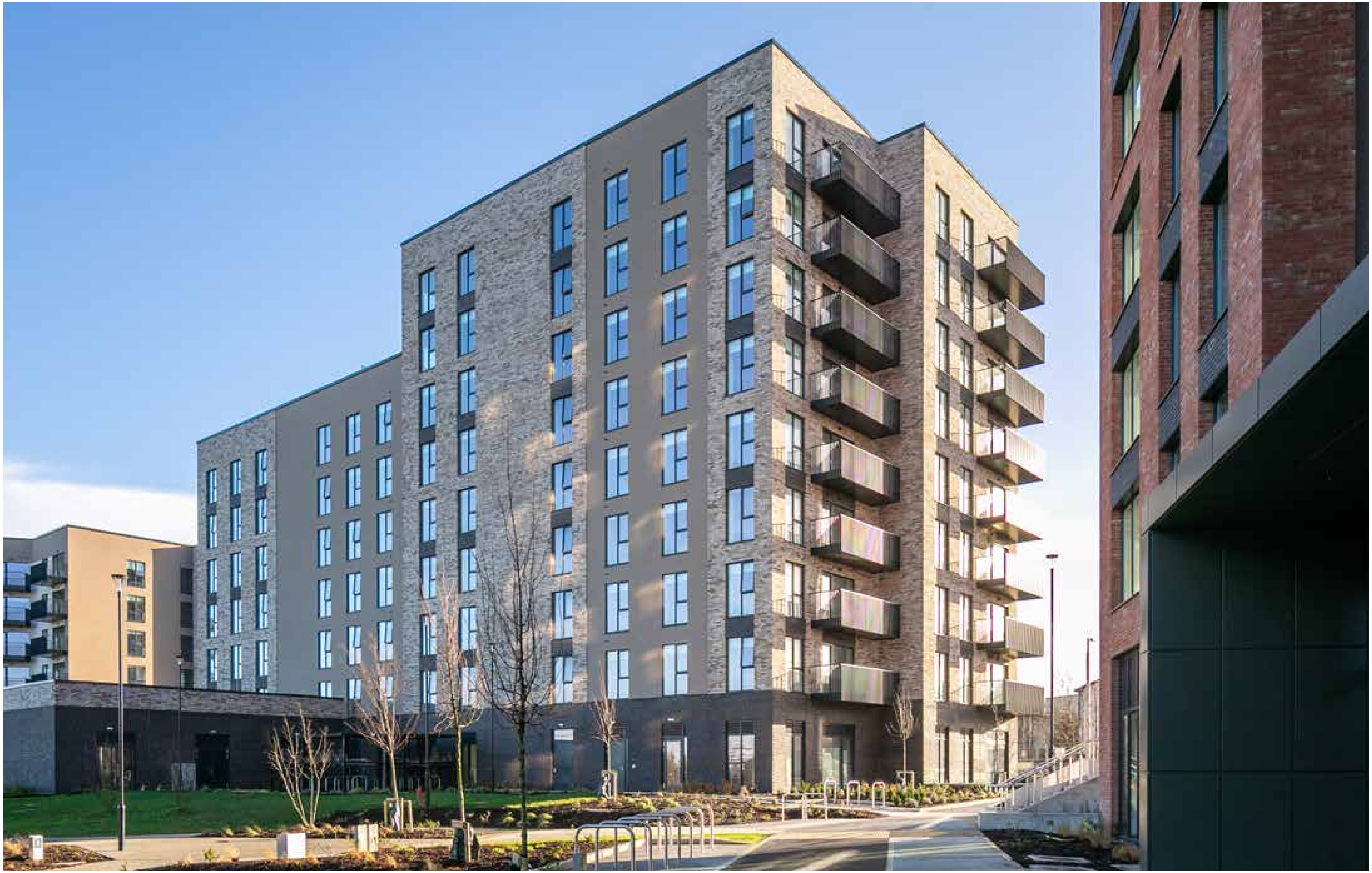
FUTURE ASPIRATIONS

If you were to move, how many bedrooms would you prefer to have?

Most of those planning to move in the future would prefer to move to a 3-bedroom home (63%), while a further 25.6% would like to move to a 2-bed home.



The Quarter, Citywest, Dublin 24



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Appendix

Which Cost Rental Scheme do you live in?

Archers Wood, Delgany	Parklands, Citywest
Barnwell Point, Hansfield	Parkside, Belmayne
Cookstown Gateway, Cookstown	Shanganagh Castle Estate, Shankill
Dun Óir, Kilternan	The Mills, Limerick
Harpur Lane, Leixlip	The Quarter, Citywest

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