

Karl Deeter Irish Mortgage Brokers

Ten radical steps we could start tomorrow to fix the housing crisis



Ireland responded well in emergency periods in the past, we need the same approach with the housing emergency

We haven't been able to fix this, or articulate a viable path to ending the housing shortage. Added to this, we have massive migration and a planning system which isn't fit for purpose – where delays, objections and judicial reviews can last for decades. So I have a new proposition, which should free up the nation to produce mass amounts of high-quality housing rapidly. Until we free up society to participate in housing easily we will be wedded to a perpetual boom-bust cycle, which affects everybody, but most of all the younger generation and which currently faces horrific housing prospects. This plan is not costly. In fact, it will save money and come with better oversight, positive environmental impacts and will offer young people better freedom of choice in planning their future while remaining affordable. Naturally, there will be pushback from the usual technocratic authoritarians, for whom the idea of allowing people the freedom to use their property as they see fit is anathema. But they are not our real concern. This is about the next generation. We addressed the financial crisis with speed and scale – major interventions, underwriting the banking system, and calling in the IMF to meet the emergency head-on. We responded similarly to Covid-19, even to the point of suspending standard liberal freedoms and closing schools (a decision I always opposed, though the will to act was undeniable). We met the war and refugee crisis

by taking in 100,000 Ukrainians, along with many others from across the globe, suspending planning rules in the process. These steps were possible because laws, regulations and norms can be changed if you meet this emergency with emergency powers. There's a popular belief that we'd be lost without centralised government planners, yet almost everything built before the 1960s came about this way. The buildings we celebrate most – Georgian Dublin among them – were created entirely without central planning, and they have stood for centuries. 1: Rezone the entire country to allow it for housing: every square inch, bar national parks, floodplains and a few other obvious places like protected habitats, cemeteries, near sewage plants or over former landfill sites. This instantly unleashes massive amounts of the raw material of housing, which is usable land. 2: Suspend current planning, all housing is deemed 'granted' with the right to build, as long as it fits the caveated positions which will follow, and which in all instances must follow building regulations. This will mean that people can now go into fulfilling a basic set of requirements before building and remove the doubt of whether they will get planning or not. 3: All housing will have to be on land the applicant owns, be only available to a first-time buyer or family member who, within a year of completion, will only have one house (if they live elsewhere they must sell that house), and meet an agreed set of standards within the housing units. Imagine what this does for keeping families close together? Less elderly isolation and social supports will follow. Also, a landowner couldn't apply for 10 houses (unless they had 10 children or family members moving in). If a person owns a site and is selling



The housing crisis will have a particular affect on the next generation

it to a first-time buyer, there will be a waiver of capital gains on doing so up to a limit of €30,000 per half acre – this will mobilise a massive number of sites. 4: Geographical requirements would be that you must have road access, and for a 'locked-in site' you are entirely responsible for all services from the nearest road to the house. The same goes for access to water, drainage and electricity – except for instances where a person can obtain their own water and use a biocycle or waste treatment tank. 5: Every house built must have an A

BER, and photovoltaic or other power generation solutions up to a minimum standard in order to ensure they are producers of clean energy, because a common argument against this is that it without these, it will be 'bad for the environment'. 6: Introduce a new fee for houses built under this regime of €2,000 which would pay for 10 site inspections (this is the one thing the state could assist with) by professionals who can certify buildings as they progress. That would ensure that every house complies with

current building standards, whether, for example, the foundations were dug by a neighbouring farmer or the official building contractor. Focus on the output, not the input. 7: Waive all local authority contributions, it's double taxation to have local authorities demand money up front, then ask for more every year as property tax. Just raise property tax a little to cover the cost. This is a society-wide problem; place the burden society-wide. In addition, a person building a house should have zero income tax on the year

they build up to a limit of €100,000 so they have the additional funds to spend on the build. A house unlocks more in taxes than this would cost (all the trades, goods, materials with Vat that an individual can't reclaim are in excess of the tax loss). 8: End the culture of twitchy curtains. We need to suspend the right for third parties to participate in housing-prevention. The greatest enemy thus far has always been ourselves. In the emergency period, there can be no legal basis for objections other than from the owner of the land, or in rare instances the local planners (for instance, if you attempted to build on a cemetery or other prohibited location). 9: Allow any housing type that meets housing standards in any other EU country. There are all manner of inexpensive housing solutions which we can't do here that are legal elsewhere in the EU. If we are so eurocentric, then we should act like it. Allow any housing type here which is legal in the EU27. 10: Monitor, measure and recalibrate – checking that this is working is key. It's a bold and daring plan; employing bold measures to solve this is 'why' this should be tried, so we need to know how well it works. All of the current state solutions like help to buy could also be included. If we really care about future generations, then we must concede that we have failed them when it comes to housing. When only the highly paid, or the well-off can buy a home in our cities or commuter belts, it's an explicit acknowledgement of a housing failure that we could address if we had the courage. So why don't we try that?

Karl Deeter is a Director of Irish Mortgage Brokers and Yes.ie

Well laid-out cottage marries charm with light-filled luxury

Kinsealy Cottages, Kinsealy Lane, Malahide, Co Dublin
Price: €780,000
BER: C3
Beds: Three
Agent: O'Farrell Cleere 01-8453377



The Kinsealy Lane home has an attractive stone façade and front garden



A spiral staircase winds to a mezzanine level



The expansive kitchen and dining area is located at the rear

TINA-MARIE O'NEILL

Set along the leafy Kinsealy Lane, just a short spin from Malahide village and its historic castle grounds, this extended end-of-terrace cottage combines period charm with contemporary flair in a way that feels both luxurious and lived-in. Priced at €780,000 through O'Farrell Cleere, the

three-bedroom home has been extended to offer an impressive 187.6 square metres, offering unexpectedly generous proportions given its quaint cottage façade. Beyond that attractive stone façade and front garden, the solid timber-floored hallway sets the tone of both comfort and style. To the left of the hall lies

a dual-aspect living room, where an open whitewashed stone fireplace and timber-panelled ceiling create a cosy retreat. Double doors here frame leafy views and open to the west-facing garden, which enjoys all-afternoon sun. Two bedrooms on the ground floor offer flexibility for family living or visiting

guests. The first, dual-aspect bedroom is to the right of the entrance and has pale timber floors, the second is located off an inner hallway and has dark timber floors, a front garden view and a Velux rooflight. Cleverly tucked away under stairs compartments and a neatly appointed utility room offer thoughtful storage

solutions. zzzzzThe expansive kitchen and dining area is located at the rear. Pale cream high-gloss fitted units, finished with wood countertops, a subway-tiled splashback, and a breakfast bar seating four, the room is bathed in natural light thanks to large side windows and twin Velux skylights. The open-plan flow contin-

ues into a bright family room, where a pitched ceiling and dual-aspect glazing bring the outside in. Here, a spiral staircase winds to a mezzanine level, ideal for a home office, reading nook, or play area, complete with built-in shelving. Upstairs, the landing is lit by a Velux window, leading to a large family bathroom with a

free-standing bath, a separate shower, and an antique-style heated towel rail. The main bedroom enjoys garden views, built-in wardrobes and warm wooden floors. An additional attic space adds more versatility. The west-facing rear garden incorporates sunny patio areas, a cobblelock path, a lawn

and mature planting offering year-round interest. A block-built shed sits neatly at the end, alongside rear access to private parking for two cars. The property enjoys easy access to Malahide's bustling village, marina, beaches, and breadth of amenities and facilities, which is likely to garner strong interest from a range of buyers.

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FOR AUCTION

Hansfield Train Station

Shackleton Gardens

Clonsilla

Clonsilla Train Station

LOT 1

LOT 2

Luttrellstown Golf Club

Beech Park Playground

Beech Park House, Clonsilla, Dublin 15
on approx. 22.7 acres available in lots

- Regency House set within approximately 22.7 acres of exquisite parkland within a unique location in west Co. Dublin.
- The main house (870 sq.m/9365 sq.ft) dates back to the 18th century and has been thoughtfully restored and extended offering a bright, spacious and character filled home
- The property includes an attractive Gate Lodge and two-storey stone-cut, Summerhouse, lake and a magnificent collection of tree and shrub species from around the world
- Majority of lands zoned High Amenity under the Fingal County Development Plan 2023 2029 with obvious potential for future development
- Enviably location just 550m to Clonsilla Train Station, close to Phoenix Park, Luttrellstown Golf Club, Dublin Airport, and 5km to the M50 motorway with access to all major routes

- Lot 1: Main residence on approximately 3.7 acres (1.5 ha)
- Lot 2: Gate Lodge and Old Summerhouse on approximately 19 acres (7.7 ha)
- Lot 3: Entire property on approximately 22.7 acres (9.2 ha)

Sols: Gerry Gallen Beauchamps LLP, Riverside Two, Sit John Rogerson's Quay, Dublin 2

For Sale by Online Auction Tuesday 9th September 2025
at 12pm via Coonan.com.

Maynooth T: 01 6286128. Celbridge T: 01 6288400. Naas T: 045 832020.

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