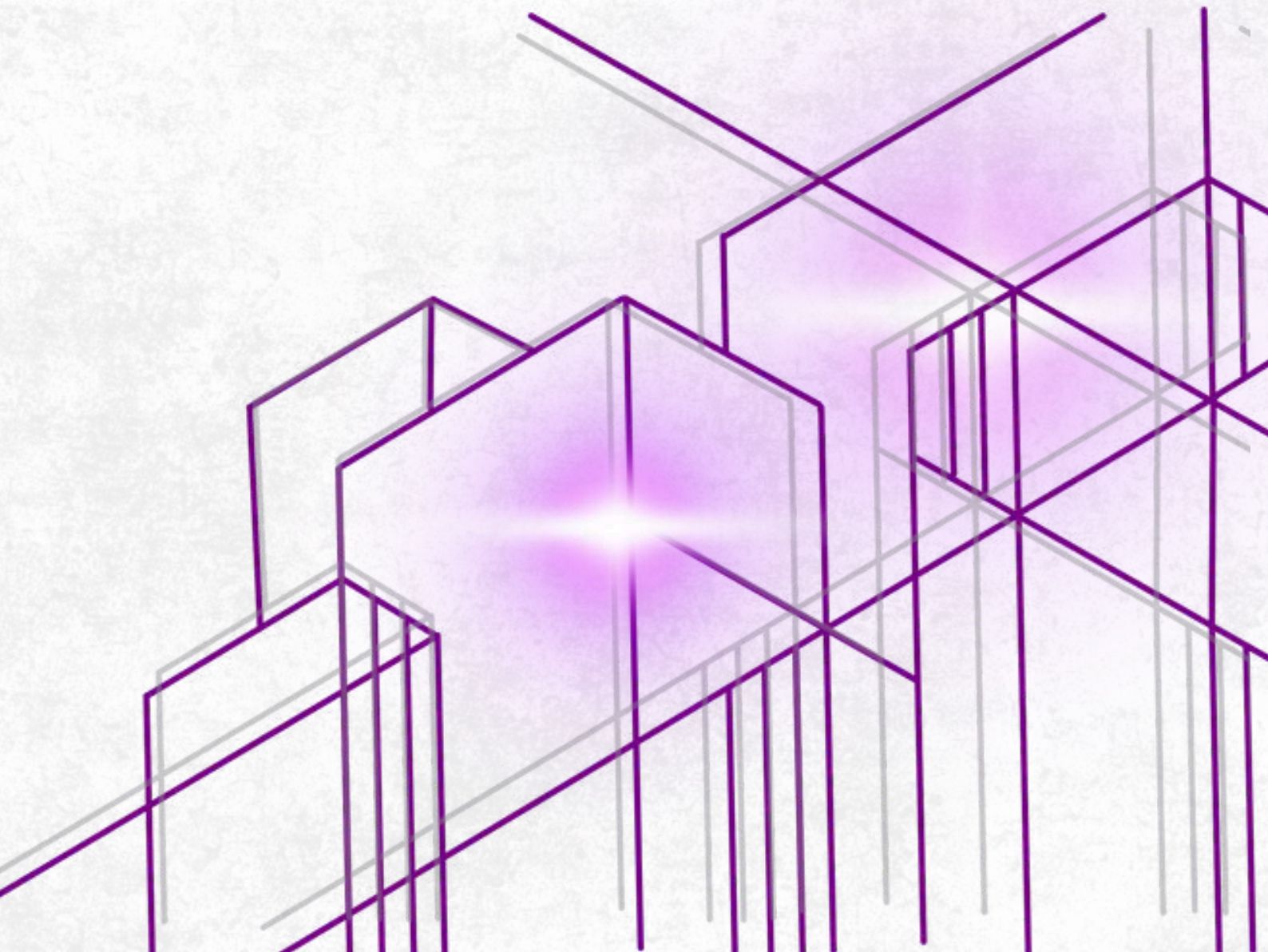




**September 2025**

***Issues Paper on Measures to  
Increase Housing Supply***





## Paper to be Presented to Government

### Introduction

The persistent and severe shortage of housing within Ireland's urban centres has generated a profound and detrimental knock-on effect for the national business community. Companies across Cork and other cities report considerable difficulty in both attracting and retaining a skilled workforce, a direct consequence of the scarcity and profound unaffordability of local housing options. This challenge is acutely felt in Cork, Ireland's second city, which hosts two nationally important third-level universities with a combined student population of approximately 35,000. Annually, this pipeline of talent sees between seven and ten thousand highly skilled individuals graduating and seeking entry into the workforce. However, the critical lack of housing supply acts as a significant barrier to regional economic growth, stifling the potential of these graduates to contribute to the local economy and directly undermining the region's attractiveness to Foreign Direct Investment (FDI). Investors consistently rank quality of life and available housing for employees as key determinants in location decisions, and the current crisis places Ireland at a competitive disadvantage.

The underlying dynamics of this crisis are clear. In line with the fundamental laws of demand and supply, the chronic shortage of accommodation has inflated housing prices to unprecedented levels. Concurrently, a challenging global economic climate characterised by construction inflation, elevated interest rates, and increased material costs has driven the expense of building apartments to unviable levels for many developers. This economic reality has created a market distortion where building houses on greenfield land in the suburbs remains one of the few financially feasible development models, despite the pressing need for higher-density, city-centre living. The recent response from government, an instruction to local authorities to zone more land, risks exacerbating this problem by further promoting suburban sprawl while doing nothing to address the core viability issues that have paralysed apartment construction in urban areas. The consistent year-on-year failure to meet national housing targets is the only



evidence required to demonstrate that the current policy mix is insufficient. We are simply not building enough housing, and critically, we are not building enough apartments in urban areas, a fact underscored by the numerous inactivated planning permissions that already exist.

While detailing the extensive problems within the housing sector would encompass a paper in its own right, the fact that the current situation is universally recognised as a crisis is evidence enough to warrant emergency measures. Cork Business Association believes that this emergency demands urgent and immediate action to remedy. Therefore, this paper adopts a solutions-focused approach, detailing specific and targeted tax measures for consideration in Budget 2026. These proposals are designed to be implemented without the need for large-scale legislative reform, thereby bypassing lengthy parliamentary processes and having an immediate, tangible impact on accelerating housing supply where it is most needed: in urban centres like Cork and across the national landscape.

## **Background / Context**

Housing stands as the most critical issue on the national agenda, a concern that extends beyond the immediate priorities of Cork Business Association to the broader societal and economic landscape. As stated, the inability to address housing shortages directly impacts Cork's capacity to attract new businesses and retain skilled employees, undermining regional competitiveness and economic growth. Over successive years, Cork Business Association, alongside numerous representative organisations, has consistently urged the national government to implement effective measures that facilitate housing delivery. Despite these appeals, progress remains insufficient.

According to Knight Frank, Ireland requires a minimum of 58,000 housing and living sector units annually until at least 2027. Current market conditions are insufficient to meet this demand, necessitating a radical transformation in housing delivery. The research underscores an unequivocal need for a substantial increase in housing stock, reinforcing the urgency of decisive action.



## Measures

Cork Business Association has identified several key measures that must be urgently adopted to stimulate housing supply. These proposals are grounded in practical solutions aimed at accelerating construction, streamlining planning processes, and incentivising investment in residential development. Without swift implementation, the housing crisis will continue to escalate, with far-reaching consequences for economic stability and social cohesion. The time for incremental adjustments has passed; what is needed now is bold, transformative policy intervention.

The persistent advocacy by numerous representative organisations and developers for the implementation of significant tax incentives, comparable to the historic Section 23 model, has been a recurring feature of the debate on housing supply. However, successive governments have maintained a consistent position of rejecting such proposals leading CBA to conclude that further suggestion of this specific policy instrument is a futile exercise. This position is held despite a recognition that such tax incentives could, in theory, represent one of the most effective mechanisms for catalysing genuine change and substantially increasing the provision of housing. Consequently, the prospect of a meaningful discussion piece advocating for this approach is not considered probable within the current political climate.

Instead of pursuing large-scale fiscal interventions, CBAs prevailing strategy has consciously shifted its focus. This approach explicitly rules out the introduction of new tax breaks for developers, a reticence informed by perceived legacy issues associated with previous schemes. Similarly, proposals for broad VAT reductions on construction have been set aside. The current framework is therefore predicated on the implementation of multiple, softer, and more immediate mechanisms. These alternative measures are designed to incrementally increase housing supply by streamlining processes and improving and broadening the scope of some existing fiscal initiatives in order to remove the barriers to development. Their primary advantage lies in the fact that they can be enacted without necessitating the complex and protracted largescale legislative changes that major tax/planning reforms would invariably require.

**CBA have workshopped a number of measures with its members in the construction industry. These measures need to be adopted urgently if there is any chance of increasing housing supply.**

## **EIIS Apartment Relief [Pilot Scheme Recommendation]**

The Employment and Investment Incentive Scheme (EIIS) is a proven and effective mechanism for raising capital, currently capped at €16.5 million per project. However, the scheme explicitly excludes investments related to land dealing or development, limiting its potential application in the housing sector [Exists successfully for investing in F&B [Teeling Whiskey], Clothing [Gym&Coffee] and Beauty [Ground Beauty]. Adapting the EIIS to include residential development could unlock significant opportunities, particularly for mid-sized urban brownfield sites that are currently underutilised. According to estimate build costs from the Construction Industry Federation, extending this relief to housing could facilitate the delivery of developments of up to 41 units per scheme, helping to address critical supply shortages in urban areas.

To implement this change, key modifications to the EIIS framework would be required. These adjustments would need to ensure that the scheme remains financially viable while incentivising investment in residential construction. By repurposing an existing and successful funding mechanism, the government could stimulate the regeneration of vacant or derelict urban sites, accelerating housing delivery without the need for entirely new policies. This targeted reform would align with broader efforts to increase housing supply while leveraging private investment in a structured and efficient manner.

The following changes to the scheme would need to be made for this to be implemented:

- Consider for a period of time the possibility of EIIS relief applying for the construction of apartments in cities.
- Consider for immediate roll out the possibility of EIIS relief applying to the construction of all apartments with existing planning permissions [would result in immediate activity].
- Include within the legislation that “Dealing in or Developing Land for the purposes of building apartments” is acceptable as a relevant trading activity.
- Do not have an annual cap for those companies – while still retaining the 16.5m lifetime amount. This would importantly ensure that the smaller developers could benefit from the scheme.
- Relaxation of the RICT group definition to allow existing developers avail of the scheme. Currently businesses over 10 years old are excluded from the scheme which is not ideal.

## Croí Conaithe Cities

**Among the government's key interventions to address this crisis is the Croí Conaithe scheme, which aims to stimulate housing supply by addressing viability gaps in urban apartment construction. While the Croí Conaithe Cities initiative represents a very positive step, its effectiveness is hindered by structural barriers, particularly in financing large-scale developments.**

**The Croí Conaithe Cities scheme was introduced in response to a well-documented viability gap in apartment construction. Research indicated that the cost of building apartments in Irish cities significantly exceeded their market sale prices, with an average shortfall of €144,000 per unit. To bridge this gap, the government has made grants of up to €144,000 available to developers for qualifying schemes, thereby making apartment projects financially feasible. This direct fiscal intervention was a clear acknowledgment of market failure and demonstrated a commitment to addressing supply-side constraints. The scheme has been broadly welcomed as a necessary measure to incentivise urban apartment development, particularly in high-demand areas such as Dublin, Cork, and Galway. However, while the principle of the grant is sound, its implementation has encountered practical obstacles, particularly for large-scale developments.**

One of the primary challenges facing the Croí Conaithe Cities scheme is the difficulty developers face in securing financing for large apartment projects. Under the current structure, the grant is paid upon completion of the units, meaning developers must fund the full construction costs upfront before receiving state support. Given the high capital requirements and rising interest rates, many developers, particularly smaller and mid-sized firms, struggle to secure the necessary financing. This has slowed the rollout of the scheme and limited its potential impact.

If the government has already quantified the viability gap at €144,000 per unit, there is a compelling case for paying the grant at the outset of construction rather than upon completion. By frontloading the payment, the grant could act as a deposit, reducing the amount of private financing required and making projects more attractive to lenders. This adjustment would significantly lower the barrier to entry for developers, accelerating the delivery of much-needed housing.

Applying this reform to existing planning permissions could have an immediate effect. Many projects with full planning approval remain stalled due to financing constraints, particularly in high-density urban areas. By allowing upfront access to the Croí Conaithe grant, these schemes could move swiftly into construction.

## Croí Conaithe Cities cont'd

Cork, for example, stands to benefit substantially from such a change. Estimates suggest that there are up to 5,000 [approved or pending] apartment units in the city if the grant were made available at the start of the development process, these units could be unlocked within a short timeframe, providing a rapid injection of supply into the market. Similar benefits would likely be seen in Dublin and other urban centres where apartment construction has been sluggish despite strong demand.

- Reforming the scheme to provide upfront grant payments could unlock thousands of stalled units, delivering an immediate boost to housing supply.
- A list of pre-approved applicants qualifying for Croí Conaithe grants under the scheme would help to give developers and financial institution an accurate picture of demand.

## The Croí Cónaithe (Towns) Fund

**The Croí Cónaithe (Towns) Fund via the Vacant Property Refurbishment Grant, provides financial support to bring vacant and derelict properties in towns back into use as residential homes. This initiative is part of Ireland's Housing for All strategy, aiming to combat vacancy, regenerate town centres, and increase housing supply in rural and regional areas. It makes available grant amounts of up to €50,000 for vacant properties and €70,000 for derelict properties. In terms of eligibility it is primarily for owner-occupiers [individuals can redevelop up to two no. properties and they may rent out one of the properties]. It encourages the reuse of empty buildings, support sustainable communities, and provide more housing options in towns.**

There are Limitations of the Current Scheme, it excludes Developers & Investors: Restricting the grant to owner-occupiers limits its potential to deliver large-scale housing projects in towns. It has a slow Impact on Housing Supply: Since only individual homeowners can apply, the scheme is unlikely to rapidly increase housing stock compared to a developer-led approach. Misses Opportunities for Rental Housing: by capping the no. of units to 2 max, the grant fails to address shortages in both owner-occupied and rental sectors.

To maximise the impact of the Croí Cónaithe (Towns) Fund, the following changes should be considered:

- Extend Eligibility to Developers & Small-Scale Investors
- Allow developers and approved housing bodies to access the grant for multi-unit refurbishments, accelerating housing delivery.
- Introduce conditions (e.g., minimum lease terms, affordability requirements) to ensure community benefit.
- Permit Refurbishment of Multiple Properties per Applicant
- Currently, the grant is limited to one property per applicant. Expanding this to multiple units (e.g., terraced houses or small apartment blocks) would incentivise greater participation.
- Include Rental Properties in the Scheme
- Allow refurbished homes to be used for long-term rental, helping to ease pressure on the private rental market.



## The Croí Cónaithe (Towns) Fund cont'd

- Simplify Planning & Approval Processes
- Introduce fast-track planning exemptions for vacant property conversions to reduce delays.
- Increase Grant Caps for High-Cost Renovations
- Some derelict properties require far more than €70,000—higher grants or complementary low-interest loans could make more projects viable.

The Croí Cónaithe (Towns) Fund is a positive step toward tackling vacancy, but its restrictive eligibility criteria hinder its potential. By opening the grant to developers, allowing multiple properties per applicant, and including rental homes, the scheme could significantly boost housing supply and revitalise town centres. Without these changes, its impact will remain limited.

## Living City Initiative

**The Living City Initiative, while currently operational, has proven ineffective in stimulating urban regeneration and increasing housing supply in its present form. Designed as a form of income tax relief, the scheme does not require direct financial investment from participants, yet its impact remains limited due to restrictive eligibility criteria and insufficient incentives. To enhance its effectiveness, adjustments to the initiative's terms could be made without the need for new legislation. By refining these parameters, the government could unlock the scheme's potential to encourage the refurbishment and repopulation of underutilised urban properties, thereby boosting housing availability in city centres. Such targeted modifications would offer a low-cost, administratively efficient means of addressing housing shortages while revitalising urban areas.**

- Remove the pre 1915 building requirement and replace it with a pre 1980 limit.
- Allow the initiative to be available in all towns <10,000 persons around Ireland – this could solve the dereliction issue present in many towns in Ireland
- Allow the initiative to be available to all areas of Cork City [and the other 4 cities]
- Remove the high earners restriction that applies to the relief [currently not available to those earning in excess of €125,000 gross per annum]
- Make the relief available to developers
- Have the €200k tax relief limit apply to each residential unit created as part of the redevelopment as opposed to €200k each project
- Have no limit to the number of units that an investor/developer can refurbish and qualify for the scheme [obligations under Part V will still apply]

## Apartment Living Initiative

### **A second arm of the Living City Initiative should be introduced for new apartment builds**

- Allow expenditure on the construction of new apartments to qualify for the relief in the Cork City centre area [only for schemes that do not qualify for monies under the Croi Conaithe scheme]
- Allow investors who purchase the apartments from developers to qualify for the scheme
- Allow the 200k tax relief limit to apply to an apartment [or 150k per unit created in the case of multi unit developments / multi unit projects]
- No clawback of the tax relief if the apartments are sold
- Ensure the high earners restriction is not imposed on the relief

## Taxation of Rental Income

- 12.5% tax rate is available to landlords who have in excess of 4 units let in a company. These landlords need to be treated in the same way as any other business owners.
- Remove the close company surcharge on rental income for the above landlords

## Help to Buy Scheme

**The Help to Buy (HTB) Scheme, introduced to assist first-time buyers in securing homeownership, was extended in Budget 2022 under the Housing for All initiative. The following change to the help to buy scheme is recommended:**

- Amend or Extend the HTB Scheme to allow first-time buyers to utilise the incentive for the refurbishment of existing dwellings. This extension would promote the revitalisation of vacant or underutilised housing stock and support sustainable urban development by encouraging the reuse of existing structures.

## Tax Reform to Incentivise Redevelopment of Existing Buildings

**Under Taxation Law corporate profits from land dealing/development can be are generally taxed at 25%, whereas profits from construction operations or qualifying land (newly developed properties) benefit from a 12.5% rate. Crucially, redevelopment or refurbishment of pre-existing buildings does not qualify for the lower rate which disincentivises the renovation of older structures. This structure makes it commercially less attractive for developers to refurbish or repurpose existing buildings. This discourages urban regeneration, retention of historic structures, and the completion of stalled developments.**

- Amend the definition of "excepted operations" , ensuring all profits from land development (including refurbishment) are taxed at 12.5%. This would apply to both new builds and redeveloped properties, incentivising urban renewal.
- Amend the definition of "qualifying land", thereby extending the 12.5% rate to profits from the redevelopment of pre-existing structures.



## Living Over the Shop [LOTS]

The Living Over the Shop (LOTS) scheme is a targeted grant initiative operated by Cork City Council. By providing financial incentives, the council aims to stimulate the conversion of these empty spaces into modern residential apartments. The scheme is a conditional grant, meaning the financial support is provided retrospectively upon the successful completion of the project and after all costs have been paid by the property owners. These costs include fire safety upgrades (such as new fire doors, alarm systems, and protected escape routes), installation of new heating, plumbing, and electrical systems, and improvements to energy efficiency through insulation and new windows. The grant will cover half of the total eligible costs up to a maximum of €50,000 for each residential unit created. The requirement for the property owner to fund 100% of the project costs upfront is a significant barrier.

Furthermore, the final grant amount is based on eligible costs, and any budget overruns or unforeseen expenses are solely the responsibility of the owner. The complexity of renovating historic buildings cannot be overstated. Navigating the planning and regulatory landscape is a major challenge. While some conversions may be exempt from full planning permission, most require at least a Fire Safety Certificate and a Disability Access Certificate, the requirements for which can be stringent and costly in an old building.

To increase participation and effectiveness, several improvements could be considered:

- **Introduce a Phased or Advanced Payment System:** Instead of a full retrospective payment, offering an initial lump sum upon project commencement or milestone-based payments would dramatically improve cash flow for owners and make the scheme accessible to those with less capital.
- **Increase the amount to €70,000** [similar to Croi Conaithe Towns].
- **Provide Pre-Packaged Technical Solutions:** The council could commission and provide a set of standardized, pre-approved design templates for typical building types in Cork. These "kit of parts" solutions would outline compliant and cost-effective ways to handle fire escapes, ventilation, and layout, reducing uncertainty and professional design costs for applicants.
- **Establish a Dedicated One-Stop Shop Office:** Creating a single point of contact within the council that guides an applicant through the entire process from initial inquiry, through planning, fire safety, and grant application would streamline the bureaucratic burden and make the process less daunting.

## Living Over the Shop [LOTS] cont'd

- **Expand Grant Coverage to Include Feasibility Studies:** Offering a small preliminary grant to cover the cost of an initial architectural feasibility study and cost assessment would help property owners make informed decisions about whether to proceed, mitigating their initial financial risk.

**Tiered Grants for Larger Projects:** Introducing a higher grant cap for buildings that deliver three or more units could specifically incentivise larger-scale conversions, having a more dramatic impact on housing supply and street-level activity.

## Planning System Efficiencies

**The Irish Planning System can play a key part in removing the barriers to housing supply an increased role in realising housing provision, by implementing certain key measures, the Irish planning system could significantly accelerate housing delivery, reduce costs, and help alleviate the housing crisis. There are several measures the Irish planning system could implement to help remove barriers to housing supply and address the housing crisis:**

### 1. Fast-Tracking Pre-Planning for Larger Developments

- Prioritise pre-planning applications for developments of 20+ units, ensuring responses within 4 weeks.
- Smaller projects (extensions, single dwellings) should be processed separately keeping to regulatory timeframes/longer pre planning waiting times to avoid delays on housing scheme.
- Follow-up queries after pre-planning meetings should be addressed within 2 weeks to maintain momentum.
- If extra resources are needed private developers could pay up to €2,000 for the fast-track pre planning requests/feedback.

### 2. Extending Financial Incentives & Waivers

- Extend Development Contribution waivers to reduce upfront costs for builders.
- Continue Uisce Éireann connection charge waivers to lower infrastructure costs.

## **Planning System Efficiencies cont'd**

### **3. Reducing Invalidation Delays**

- Adopt a "pick up the phone" policy whereby planners could directly contact applicants/agents to resolve minor issues rather than invalidating applications outright.
- Allow a short grace period to correct minor errors without restarting the process.

### **4. Streamlining Planning Application Processing**

- Digital-first submissions with automated validation checks to speed up processing. There are only 2 local authorities in Ireland that have not adopted eplanning [Cork City and Cork County] it is much for efficient.

### **5. Expanding Capacity in Planning Departments**

- Increase staffing levels in under-resourced planning departments.
- Encourage communication and interaction throughout the planning process for housing schemes to ensure a positive planning outcome – there should be a presumption in favour of all residential development.
- Specialist training for planners on high-density and modular housing as well on economic viability.
- Outsource routine checks to private sector partners if necessary.

### **6. Encouraging Higher-Density & Infill Development**

- Fast-track planning for brownfield and infill sites in urban areas.
- Relax height restrictions [to an extent] in city centers and transport hubs.

### **7. Improving Coordination Between Agencies**

- Mandatory timelines for Uisce Éireann, Transport Infrastructure Ireland (TII), and other agencies to respond to planning queries.
- Integrated online systems where all stakeholders can review and comment simultaneously.

## Planning System Efficiencies cont'd

### 8. Reducing Judicial Review Delays

- Stricter timelines for judicial reviews to prevent prolonged delays.
- Cost capping to deter frivolous objections [or increased qualifying criteria for environmental groups]
- Alternative dispute resolution (ADR) mechanisms to resolve conflicts faster.

### 9. Supporting SME Builders & Innovation

- Small sites initiative—simplified planning for smaller builders on plots <1 hectare.
- Encourage modern methods of construction (MMC) with faster approvals for modular homes.

## Co-living for Cork

In the context of Ireland's persistent housing challenges, a re-evaluation of the legislative prohibition on co-living developments is warranted. Current housing supply data from the Residential Tenancies Board indicates a market heavily skewed towards traditional dwellings, with 63% of renters residing in houses and a mere 27% in purpose-built apartments. This lack of diversity in accommodation types has profound demographic consequences; since the sequential bans on bedsits and co-living were enacted, the proportion of 25 to 29-year-olds living in the parental home has surged from 37% in 2013 to 68% in 2022 nationally, a figure starkly above the EU average of 42%. This trend underscores a critical underservicing of a specific demographic cohort and suggests a pressing need to reconsider alternative housing models to augment the available stock.

A Cork specific statistic from Census 2022 indicated that **a phenomenal 60,694 adults continue to live with their parents, a number that has grown by 12% since 2016**, clearly is indicative of a constrained housing market lacking appropriate starter homes for young singles and couples. The fact that the tipping point for moving out in Cork is now age 25 reinforces the argument that a supply of affordable, smaller rental or purchase units would facilitate this transition.

The 2020 ban effectively constrains the market's capacity to adapt to evolving societal needs, though a potential pathway for reconsideration emerges from the recent 2025 Apartment Planning Guidelines. These guidelines formally acknowledge shared accommodation, or co-living, as a distinct niche within the residential sector, possessing a



## Co-living for Cork cont'd

legitimate, if limited, role in Ireland's urban centres. However, a Specific Planning Policy Requirement (SPPR 7) establishes a stringent presumption against such developments, permitting them only where a local authority's Housing Need and Demand Assessment (HNDA) identifies a specific demand. It is notable that the 2020 rationale for the ban was a perceived sufficiency of permitted co-living units, this was predicated on the Dublin context and did not reflect the market conditions in regional cities such as Cork, where such an assessment undoubtedly would yield a different conclusion.

**For young professionals, international workers, and single-person households, co-living presents a cost-effective alternative to prohibitively expensive traditional apartments, enhancing financial stability and facilitating access to urban centres and it is recommended that 1-2 co-living schemes be built in Cork before any presumption against further development is adopted.** Successful precedents exist both domestically, through sustainable brownfield redevelopments in Dún Laoghaire and building retrofits in Rathmines, and internationally in cities like Berlin and Amsterdam. These models demonstrate that with meticulous design and management, co-living can offer a high-quality, community-oriented living experience that mitigates the isolation often associated with city life. It is not proposed as a panacea nor a replacement for other tenures, but rather as a complementary option within a diversified housing ecosystem, catering to a currently underserved demographic.

The realisation of this model requires: strategic siting within urban areas characterised by strong transport links and proximity to employment hubs.

**Cork City presents compelling opportunities for such development; the ongoing regeneration of the docklands offers an ideal setting for new, high-quality co-living schemes, while underutilised central assets such as the North Main Street Shopping Centre represent prime candidates for adaptive reuse. Converting such vacant commercial properties aligns with sustainable urban planning principles, revitalising the urban fabric while minimising environmental impact through the repurposing of existing infrastructure.**

In conclusion, the 2025 apartment guidelines acknowledge there will be exceptions and co-living schemes will work in certain circumstances, this responsibility to recognise same rests with local authorities, as such, Cork City Council is urged to recognise the potential of well-designed co-living to positively impact Cork city's housing landscape. A modulated lifting of the ban, guided by local HNDA assessments, would empower cities like Cork to address their specific housing needs. This would introduce a vital affordable and flexible housing choice, foster community, and contribute to a more inclusive, resilient, and adaptable housing market.

## Conclusion

The government has experimented with various solutions, yet none have yielded meaningful results aside from perhaps an increase in the supply of social housing. The persistent failure to resolve the housing crisis underscores the need to depoliticise the issue. Housing policy must transcend short-term electoral considerations, focusing instead on evidence-based strategies that have demonstrated success in other contexts. While some of these measures may be politically challenging, decisive action is imperative. The current administration's ability to secure a second term hinges on its capacity to deliver tangible solutions. Failure to address the housing crisis within this government's tenure will likely render re-election improbable.

**The term "crisis" denotes an emergency, yet the response thus far has been inadequate. A comprehensive and immediate intervention is required to rectify the systemic shortfall in housing supply.**

In a housing crisis international best practice recognises the need for state intervention to correct market failures in housing supply. Many of the mechanisms examined in this paper are in-place, have merit and in their current form/structure inadvertently restrict their effectiveness by failing to address the financing difficulties faced by developers and in other cases restrict developers from involvement in supply. By reforming the schemes [Living in the City Initiative and Croí Conaithe Cities in particular] to provide grants upfront particularly for projects with existing planning permission, the government could remove a critical barrier to delivery, unlocking thousands of homes in the short term. Tweaking these measures do not require large scale legislation to modify.

**Given the urgency of Ireland's housing crisis, such changes should be prioritised. The state has already accepted the principle of financial support for apartment construction; the next step is to ensure that support is delivered in the most efficient way possible. By frontloading the Croí Conaithe grant, expanding the Living Cities initiative and some other easy to implement mechanisms the government can catalyse immediate supply, helping to alleviate the housing shortage and create more sustainable urban communities.**

## About the Authors



### **Clara O'Neill**

**Owner - Total Planning Solutions, Cork City**  
**Head of CBA City Centre 2030 Working Group**

Clara brings over thirteen years of professional experience as an Urban Planner and is the founder of her own planning consultancy based in Cork City. Within CBA, Clara spearheads the newly established 'City Centre 2030' pillar. Her expertise lies in policy development, placemaking, urban regeneration, and master planning, and she held a leading role in the planning strategy for the Victorian Quarter in Cork.



### **Dave O'Brien**

**Partner - Head of Tax Advisory (Ireland), Xeinadin**  
**CBA President**

Dave leads the tax advisory practice of Xeinadin where he provides guidance to both corporate entities and individuals in various aspects of tax planning. His expertise spans company restructures, succession planning, and VAT matters, drawing on more than 15 years of experience in tax advisory. Dave is the current President of the CBA, and a member of the Board of Directors.

**Thank You for the opportunity to  
make this submission on behalf of  
Cork City Businesses, and we  
appreciate your review.**

**We are available for any further  
discussion.**

