



STATUTORY INSTRUMENTS.

**S.I. No. 83 of 2026**



HOUSING LOANS (AMENDMENT) REGULATIONS 2026

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## HOUSING LOANS (AMENDMENT) REGULATIONS 2026

I, JAMES BROWNE, Minister for Housing, Local Government and Heritage, in exercise of the powers conferred on me by section 11 of the Housing (Miscellaneous Provisions) Act 1992 (No. 18 of 1992) (as adapted by the Housing, Planning and Local Government (Alteration of Name of Department and Title of Minister) Order 2020 (S.I. No. 408 of 2020)) and the Finance (Transfer of Departmental Administration and Ministerial Functions) Order 2011 (S.I. No. 418 of 2011)(as adapted by the Public Expenditure, National Delivery Plan and Reform (Alteration of Name of Department and Title of Minister) Order 2025 (S.I. No. 243 of 2025)), with the consent of the Minister for Public Expenditure, Infrastructure, Public Service Reform and Digitalisation, hereby make the following regulations:

1. (1) These Regulations may be cited as the Housing Loans (Amendment) Regulations 2026.

(2) These Regulations come into operation on 1 April 2026.

2. In these Regulations “Regulations of 2023” means Housing Loans (Amendment) Regulations 2023 (S.I. No. 76 of 2023).

3. The Housing Loans Regulations 2021 (S.I. No. 701 of 2021) are amended—

(a) in Regulation 4 (inserted by Regulation 2(a) of the Regulations of 2023) by substituting for paragraph (1) the following:

“(1) A housing authority may make a housing loan only in respect of a dwelling in the State, the market value of which does not exceed the amount of, where the dwelling is situated in—

- (i) the county of Dublin, Kildare or Wicklow, €415,000,
- (ii) the city of Galway or the county of Cork or Meath, €375,000,
- (iii) the county of Clare, Galway, Kilkenny, Limerick, Louth, Waterford, Westmeath or Wexford, €345,000, or
- (iv) the county of Carlow, Cavan, Donegal, Kerry, Laois, Leitrim, Longford, Mayo, Monaghan, Offaly, Roscommon, Sligo or Tipperary, €310,000,

and the dwelling is being purchased by the applicant for the loan not exceeding that amount.”,

(b) In Regulation 6, by substituting for paragraph (a) (inserted by Regulation 2(b) of the Regulations of 2023) the following:

“(a) where the dwelling is situated in—

- (i) the county of Dublin, Kildare or Wicklow, €373,500,
- (ii) the city of Galway or the county of Cork or Meath, €337,500,
- (iii) the county of Clare, Galway, Kilkenny, Limerick, Louth, Waterford, Westmeath or Wexford, €310,500, or
- (iv) the county of Carlow, Cavan, Donegal, Kerry, Laois, Leitrim, Longford, Mayo, Monaghan, Offaly, Roscommon, Sligo or Tipperary, €279,000,”

and

- (c) in Regulation 7(1)(a) (inserted by Regulation 2(c) of the Regulations of 2023), by substituting for subparagraph (i) the following:

“(i) one applicant, €80,000, or”.

The Minister for Public Expenditure, Infrastructure, Public Service Reform and Digitalisation consents to the making of the foregoing Regulations.



GIVEN under my Official Seal,  
5 March, 2026.

JACK CHAMBERS,  
Minister for Public Expenditure, Infrastructure, Public  
Service Reform and Digitalisation.



GIVEN under my Official Seal,  
5 March, 2026.

JAMES BROWNE,  
Minister for Housing, Local Government and Heritage.

EXPLANATORY NOTE

*(This note is not part of the instrument and does not purport to be a legal interpretation)*

These Regulations increase the house price bands and the single income limit in respect of housing loans.

BAILE ÁTHA CLIATH  
ARNA FHOILSIÚ AG OIFIG AN tSOLÁTHAIR  
Le ceannach díreach ó  
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