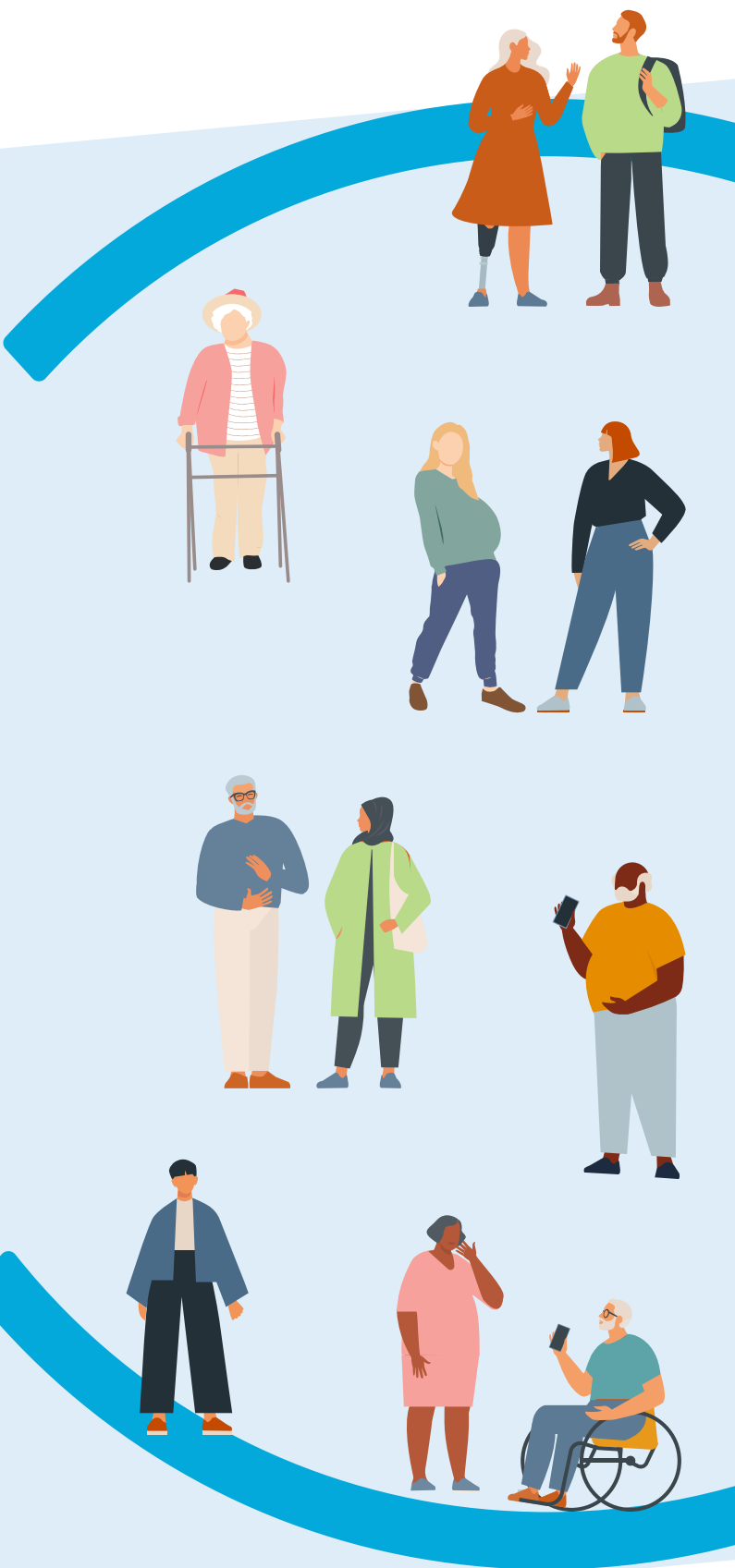


# INSIGHTS

CIB SOCIAL POLICY SERIES

Citizens **Information** Board  
*information · advice · advocacy*



# Home Comforts

A review of housing adaptation and energy upgrade grants.



## About CIB and 'Insights'

The Citizens Information Board (CIB) is a statutory body that supports the provision of information, advice and advocacy on a broad range of public and social services.

CIB funds and supports the following services:

- Eight regional Citizens Information Service (CIS) companies – which run Citizens Information Centres (CICs) nationwide;
- A national Citizens Information Phone Service (CIPS);
- Eight regional Money Advice and Budgeting Service (MABS) companies – which operate through a network of local offices and a MABS national helpline;
- National Traveller MABS and MABS Support;
- The National Advocacy Service for People with Disabilities (NAS);
- The Sign Language Interpreting Service (SLIS) and the Register of Irish Sign Language Interpreters (RISLI).

CIB also provides the Citizens Information website [www.citizensinformation.ie](http://www.citizensinformation.ie).

CIB's legislative mandate includes providing information on the effectiveness of current social policy and services and highlighting issues of concern to service users.

In this context, 'Insights' draws on evidence from our funded services regarding matters of concern raised by individuals seeking their assistance.

In gathering, analysing and presenting this evidence, CIB hopes to make a constructive contribution to Government policymaking and to the provision of accessible public services that meet people's complex and ever-changing needs.



*Researched by Morley Economic Consulting  
for the Citizens Information Board*

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# Executive Summary

Home Comforts - a CIB 'Insights' report - explores data and feedback from Citizens Information Services (CISs) on Housing Grants and Schemes. This theme was chosen because of:

1. a significant increase in queries to CISs on the schemes and
2. a rise in CIS policy feedback on barriers experienced by people trying to access the schemes.

In 2023, CISs dealt with close to 800,000 queries, almost two-thirds of which concerned Social Welfare, Housing or Health. There was an approximate 20% increase in queries about housing grants and schemes from 2022 to 2023, as more people sought to improve their living conditions and reduce their energy costs.

Queries about the Housing Adaptation Grants and the Sustainable Energy Authority of Ireland (SEAI) Fully Funded Energy Upgrade Scheme (hereafter referred to as the Energy Upgrade Scheme) – the former supporting older people and people with disabilities to adapt their homes to allow them to live independently; the latter supporting those on social welfare to upgrade their home energy standards – were the most prevalent housing-grant queries to CISs in 2022 and 2023.

These grant schemes have had a significant impact: some 140,000 homes have been upgraded over the past decade at a combined cost of over €950 million ([Local Authority Housing Scheme Statistics, Department of Housing, Local Government and Heritage](#) and [Fully Funded Energy Upgrades Scheme, SEAI](#)). CIS clients wishing to avail of these grants have, however, encountered difficulties, with CIS data pointing to five broad areas of concern.



1

The **application process can be challenging**. Many applicants are older (66+) or have a disability and often need assistance with what is reported to be a cumbersome process.

2

Grant approval **wait times tend to be protracted**: some people wait for over two years for works to be approved and completed, especially for Housing Adaptation Grants, where an Occupational Therapy (OT) assessment is required. Underfunding combined with high demand also means that some local authorities spend their annual budget early in a given year, leaving many on waiting lists for the next funding phase. Even after grant approval, clients are left waiting again to secure a contractor to complete the work: those availing of the Energy Upgrade Scheme are particularly impacted by challenges in the construction sector, completion of works sometimes taking two years or more.

3

Until December 2024, the **grant ceilings** set for the Housing Adaptation Grants had remained the same for 10 years despite double-digit inflation and especially high price rises in construction. CIS clients reported quotes two or three times in excess of grant ceilings. The recent increase in the maximum grants should alleviate this issue but is unlikely to fully resolve it. The changes to grant ceilings were introduced following the recommendations in the Report on the Review of the Housing Adaptation Grants for Older People and People with a Disability.

4

The Housing Adaptation Grant for People with a Disability **does not cover home repairs** (such as roof repairs, replacing doors/windows or providing central heating). It covers only the most essential adaptations to allow the person to live independently in their home.

5

Applicants to the Energy Upgrade Scheme must be in receipt of a qualifying social welfare payment. This has ruled out those on a low income but not in receipt of one of the seven qualifying payments. In relation to the Housing Adaptation Grants, relatively low income thresholds and the assessment of combined household income prevented people from applying. However, changes to the grant amounts, income thresholds, and means test for these grants will allow more people to benefit.

The following recommendations emerge from the CIS evidence:

1. A simplified and more streamlined application process for the Housing Adaptation Grants.
2. Enhanced coordination between Revenue and Local Authorities to reduce administrative complexities.
3. Continued attention to Occupational Therapy staffing issues to speed up the application process for the Housing Adaptation Grant for People with a Disability.
4. A greater consistency of approach across local authorities in relation to processing times, eligibility and access.
5. Regular reassessments by Government of grant ceilings, set against inflationary pressures.
6. Periodic awareness-raising campaigns, ensuring that information is accessible to all, and that adequate support is subsequently provided to enquirers/applicants by local authorities.
7. Further means-testing reform, including limiting the means test only to the income of the disabled person.
8. Expansion of the Energy Upgrade Scheme eligibility requirements to include low-income households not in receipt of the current qualifying payments.
9. A widening of the scope of the Housing Adaptation Grant for People with a Disability to include works similar to those included under the Housing Aid for Older People Grant.

Given the research findings set out in this report, CIB welcomes the December 2024 Government reforms, particularly the increases in grant limits and income thresholds and changes to the means test. CIB hopes that this Insights report will contribute to further policy development in relation to the grants and schemes.





**95,000**

Homes upgraded under the **Housing Adaptation Grants\*** 2014-2023.



**45,800**

Homes upgraded under the **SEAI Fully Funded Energy Upgrade Scheme\*** 2015-2023.



**20%**

Annual Rise in CIS queries related to **Housing Grants and Schemes** 2023.



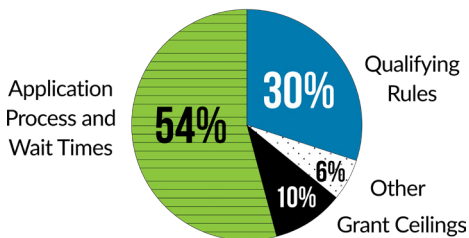
**1 IN 5**

CIS overall housing queries related to **Grants and Schemes** 2023.



**66+**

4 in every 10 queries on **Grants and Schemes** made by those 66+ years.



Main social policy issues on **Housing Grants & Schemes** dealt with by CIS, 2022-2023.



**14%**

Increase in CIS reports of social policy issues relating to **Housing Aid for Older People** 2023.



**127%**

Increase in CIS queries related to **SEAI Home Energy Grants** 2022-2023.\*

\*[Local Authority Housing Scheme Statistics, Department of Housing, Local Government and Heritage](#) and [Statistics for National Home Retrofit Programmes, SEAI](#). All other data sourced from CIS.

Note that SEAI Home Energy Grants was introduced as a new sub-category in the database in April 2022; the 2022 figure therefore is based on nine months of recorded queries, not twelve.

# Introduction and Context





# Introduction & Context

The number of queries to CISs on Housing Grants and Schemes increased by 20% in 2023 compared to 2022. The majority of these queries were in relation to:

- [the Housing Adaptation Grants.](#)
- [the Energy Upgrade Scheme.](#)

These grants and schemes support people with a disability, older people, and those who rely on a fixed social welfare income to live comfortably in their own homes and their communities for longer. But to meet people's needs, particularly the needs of those who are exposed to inappropriate or unsafe living conditions, the application processes must be accessible, the qualifying rules fair, and the schemes adequately funded.

## Housing Adaptation Grants

The new grant schemes, introduced in 2007, replaced the Disabled Persons and Essential Repairs Grants. They were intended to facilitate access to “housing and related support services, delivered in an integrated and sustainable manner, which promotes equality of opportunity, individual choice and independent living” ([Review of the Housing Grants for Older People and People with a Disability, The Housing Agency, 2013](#)).



The grants operate as follows:

1

### **The Housing Adaptation Grant for People with a Disability**

is open to those with a physical, sensory, mental health, or intellectual disability, and covers costs associated with, for example, ramps, rails, accessibility, and home extensions. It is available to those with a household income of less than €75,000 (after disregards and deductions), with a maximum grant of €40,000 or 100% of the total cost of the work. The maximum grant may be available to applicants with gross household incomes of up to €37,500 per annum, tapering to 30% for applicants with gross household incomes between €62,501 and €75,000.

2

### **The Mobility Aid Grant Scheme**

is open to anyone who needs basic adaptation works to address mobility needs, such as grab rails, a stair lift and shower accessibility. The maximum grant of €8,000 may be available to applicants with gross household incomes of up to €37,500 per annum.

3

### **The Housing Aid for Older People Grant**

is open to those aged 66+ years for essential repairs to their home including roof repairs, electrical wiring, replacing doors/windows, provision of water supply or sanitary facilities or to provide central heating. It is available to those with a total household income of less than €75,000 (after disregards and deductions), with a maximum limit of €10,700 or 100% of the total cost of the work completed, depending on income levels.



The schemes are funded through central government (85%) and the relevant local authority (15%) and are administered through the local authorities.

In the 10-year period spanning 2014 to 2023, over 95,000 grants were awarded across the three schemes with a total drawdown value of €515.7 million. In 2014, 10,300 grants were approved with an average grant value of €3,545. In 2023, over 13,500 grants were approved with an average value of €5,496 per grant ([Local Authority Housing Scheme Statistics, Department of Housing, Local Government and Heritage, June 2022](#)).

In Census 2022, 15% of the population was aged 65 years or older. This compares to 13% of the population in Census 2016, and 11% in Census 2002 ([Census of Population 2022, CSO](#)). By 2026, it is forecast that one in every four people in Ireland will be aged 60 years or over. This suggests that the demand for housing grants for older people will continue to rise ([OPRAH - Older People Remaining at Home - Promoting Systems Change Towards Independent Living for Older People, OPRAH National Working Group, 2017](#)).

The number of people living with a disability in Ireland is also increasing. In Census 2022, one in five people reported having a disability of any kind ([Disability in Ireland - Factsheet 2024, Disability Federation of Ireland](#)). Of these, almost a third were aged 65 years or older.

CIB believes that older people and people with a disability should be supported to live in their own homes, independently, for as long as they wish to ([CIB Submission to the Department of Health: Public Consultation on Health and Social Care Services and Supports for Older People](#)). In 2023, total public expenditure on nursing home care in Ireland stood at just over €1 billion, with €720 million allocated for home support services for older people. There is clear scope to increase the supply of integrated and tailored packages of community-based supports and services to make it possible for older people, and those with a disability, to remain at home or to leave acute hospital and short-term residential care without delay when they no longer need to be there ([Spending Review 2023: Expenditure Review of the Nursing Home Support Scheme and the impacts of Covid-19, Department of Public Expenditure and Reform, 2024](#)). According to Age Friendly Ireland, one-third of older people living in Irish nursing homes in 2013 were classified as having “low to medium” dependency: with the right supports in place, they could be at home ([OPRAH - Older People Remaining at Home](#)).

## SEAI Fully Funded Energy Upgrade Scheme

The Fully Funded Energy Upgrade Scheme - known as the Warmer Homes Scheme - is available to homeowners in receipt of a qualifying social welfare payment (Fuel Allowance, Job Seekers Allowance (for over six months and have a child under seven years of age), Working Family Payment, One-Parent Family Payment, Domiciliary Care Allowance, Carer's Allowance (if living with the person being cared for) or Disability Allowance (for over six months and have a child under seven years of age)). Upgrades can include attic, internal/external and cavity wall insulation, draught proofing, new heating systems, and/or new windows. The work is completed by an SEAI appointed contractor.

Between 2015 and 2023, 45,800 homes availed of this scheme at a total cost of €440.5 million. Across 2022 and 2023, the SEAI received almost 24,000 applications for the Energy Upgrade Scheme – 58% of applications were received in 2023 alone. In 2023, 5,900 properties were upgraded, up one-third on 2022, with a funding allocation of just under €128 million, up 57% in the year ([Statistics for National Home Retrofit Programmes, SEAI](#)). The average cost of upgrade per home stood at €21,700 in 2023, up from €18,300 in 2022. This clear upward momentum reflects the increasing demand for warmer homes that are, in turn, easier and cheaper to heat.

A 2023 study by the Vincentian MESL Research Centre found that between March 2020 and March 2023, household energy costs increased by 117% for urban based households and by 76% for rural based households ([The Cost of Adequately Heating the Home, SVP Vincentian MESL Research Centre, 2023](#)). These increases have pushed many households into energy poverty. The same SVP report found that 90% of the households examined experienced some form of energy poverty where energy expenditure ranged from 10% to 20% of net household income (the SVP report defines energy poverty based on three indicators: core (10% of disposable income on energy services), severe (15%) and extreme (20%). The prevalence of energy poverty is greater again for those living in social welfare dependent homes, with 98% found to be in energy poverty and unable to achieve the minimum essential standard of living.

MABS research from 2021 demonstrated the many obstacles to accessing retrofitting schemes and grants, including lack of awareness, lack of information, lack of engagement, and a lack of overall understanding of the benefits of a home energy upgrade amongst those who may qualify for free upgrades. For those who do not qualify for free energy upgrades, many do not have the disposable income necessary to provide the up-front funding in the first instance, i.e. to pay for the works to be completed on their home, and then to receive a portion of this cost back through an energy upgrade grant (for more on this research, see the following: [ENERGISE policy briefing pdf](#)).

Without housing adaptation and warmer homes grants, there would likely be increased pressure on social housing. It is envisaged that with the increasing implementation of Universal Design layouts by Local Authorities in relation to social housing, that the need for these grants will diminish as noted in the Report of the Review of Housing Adaptation Grants for Older People and People with a Disability ([Report on the Review of the Housing Adaptation Grants for Older People and People with a Disability](#)). The demand for social housing support already far outweighs supply: in 2023, 58,800 households were waiting to be homed through social housing, an increase of 1.7% on 2022 ([Summary of Social Housing Assessment 2023 - Key Findings, The Housing Agency](#)). The high demand for social housing is also reflected in data from CISs. In 2023, local authority and social housing queries (42,897) accounted for almost half of all housing queries dealt with by CISs, representing a 9% increase compared to 2022 (of these queries, three-quarters were about the application process for local authority and social housing (including the housing assistance payment - HAP) [Citizen Information Services \(CISs\) Query Profile 2023](#)). And while the number of households with an accommodation need due to disability or older age has remained relatively stable, these groups still account for close to one-in-ten of those waiting for social housing. The proportion of those aged 60+ years of age on the social housing waiting list stood at around 12% in both 2022 and 2023, while those with a physical, sensory, mental or intellectual impairment with a specific accommodation requirement accounted for 7% of the overall waiting list. In this regard, the role of adaptation grants in helping people remain in their current homes is worth emphasising and warrants further research.

Housing adaptation grants also support improved health outcomes. Energy-poor households are statistically more likely to report poor health and emotional well-being compared to non-energy-poor homes, with ill-health exacerbated by cold, damp, and unventilated conditions ([Bridging the Gap Between Energy Poverty and Energy Renovation, Friends of the Earth and the Irish Green Building Council, 2024](#)).

Warmer homes schemes will also help Ireland meet its climate goals. The residential sector accounts for close to 10% of Ireland's emissions. Prioritising and expanding retrofitting should reduce this figure.



# Data Overview



# Data Overview

## Query Growth and Breakdown

In 2023, CISs dealt with close to 800,000 queries, an annual increase of 6.4%. Social Welfare queries made up the largest category of queries, accounting for 47% of all queries received, followed by Housing (11%) and Health (7%). The top five query headings set out in Table 1 accounted for more than three-quarters of all queries received in the year.

Under the Housing category in Table 2, queries relating to Local Authority and Social Housing represented over half of all queries received in both 2022 (+27% on 2021) and 2023 (+9% on 2022). Three quarters of these queries were about applying for local authority and social housing, and the Housing Assistance Payment (HAP).

**Table 1: CIS Query Breakdown, 2022 / 2023, annual growth (%).**

Category	2022	2023	% change
Social Welfare	371,736 (in 2022)	372,085 (in 2023)	↑ (up) 0.1%
Housing	75,414 (in 2022)	85,447 (in 2023)	↑ (up) 13.3%
Health	57,059 (in 2022)	58,529 (in 2023)	↑ (up) 2.6%
Local	47,690 (in 2022)	50,364 (in 2023)	↑ (up) 5.6%
Money & Tax	41,561 (in 2022)	48,112 (in 2023)	↑ (up) 15.8%
Other	195,442 (in 2022)	180,741 (in 2023)	↓ (down) 7.5%
<b>Total Queries</b>	<b>788,902 (in 2022)</b>	<b>795,278 (in 2023)</b>	<b>↑ (up) 6.4%</b>

**Table 2: Housing Breakdown, 2022 / 2023, annual growth (%).**

Category	2022	2023	% change
Local Authority & Social Housing	39,298 (in 2022)	42,897 (in 2023)	↑ (up) 9.2%
Housing Grants & Schemes	11,507 (in 2022)	13,691 (in 2023)	↑ (up) 18.9%
Renting a Home	11,713 (in 2022)	12,139 (in 2023)	↑ (up) 3.6%
Home Energy Grants (SEAI)	2,407 (in 2022)	5,461 (in 2023)	↑ (up) 126.9%
Other	10,489 (in 2022)	11,259 (in 2023)	↑ (up) 7.3%
<b>Housing</b>	<b>75,414 (in 2022)</b>	<b>85,447 (in 2023)</b>	<b>↑ (up) 13.3%</b>

**Source:** CIB Data Hub. Data for 2022/2023. Under Total Queries, 'Other' includes Employment, Moving Country, Justice, Travel & Recreation, Birth, Family & Relationships, Education & Training, Consumer Affairs, Death & Bereavement, Government in Ireland, Environment, and COVID-19.

The growth in CIS Housing queries in 2023, compared to 2022, was largely driven by an increase in queries relating to Housing Grants and Schemes (+19%) and Home Energy Grants (SEAI) (+127%) (Home Energy Grants (SEAI) was introduced as a new sub-category to the database in April 2022, and so the 2022 figure is based on nine months of recorded queries, and not twelve months). Combined, these two sub-categories account for just over one-in-five of all housing related queries dealt with by CISs in 2023.

In 2022, CISs responded to 14,000 queries relating to these grants and schemes. This rose by more than a third, to 19,000, in 2023. This growth was driven by an increase in queries about SEAI grants (+120%), followed by Housing Adaptation Grant for People with a Disability (+43%), Housing Aid for Older People (+36%), Energy Upgrade Scheme (+34%) and Housing Grants & Schemes Other (+20%) (see Appendix 1 for further detail).

### Geographical analysis: query data by county

For both years, the top three counties from which queries arose were Dublin - approximately 20% of all Housing Grants and Schemes queries - followed by Counties Donegal (10%) and Cork (9%).

The Housing Aid for Older People grant was the most prevalent grant query for CIS clients in Co. Galway (30%) across 2022 and 2023 combined. This is double the national average (15%). This was followed by Co. Longford (8.5% higher than the national average) and Wexford (8.2% higher). On the other hand, Co. Offaly (9.6% lower) and Wicklow (8.6% lower) were significantly below the national average in terms of CIS queries on this grant.

A heat map in **Appendix 2** captures the variability with which the main housing grants and schemes were queried in Citizens Information Services across all counties.

These county-by-county variations in CIS queries contrast with other grants and schemes - such as Help to Buy and the First Home Scheme - where the level of queries received on a county-by-county basis broadly reflects the national average, implying that the provision and accessibility of these grants is geographically consistent.

Large variations from the national query average might indicate a non-uniformity in application of qualifying rules, funding levels, and wait times between local authorities, which would in turn impact people's need for assistance from a CIS.



CIS Information Providers suggested three further reasons for the geographical differentials in query levels:

1. The helpfulness and approachability of the local authority when the applicant has queries.
2. Word of mouth – if applicants have found the process easy and stress free, they are more likely to recommend to others.
3. The urban/rural divide.

Exploration of these is beyond the scope of this 'Insights' report but may warrant further research.

## Social Policy Data

CISs submitted 2,699 social policy returns (identified policy issues with explanatory narrative) on housing in 2022 and 2023, accounting for approximately one-fifth of all social policy returns over that period. Of these, 152 related specifically to housing grants and schemes.

In 2023, a third of the social policy issues recorded for housing grants and schemes related to the Housing Aid for Older People Grant and the Housing Adaptation Grant for People with a Disability. A further quarter related to the Energy Upgrade Scheme. These three categories accounted for 55% of all social policy issues recorded in the area of housing grants and schemes over the study period.

By its nature, CIS policy data captures only the experiences of a specific cohort of applicants - i.e. those who have sought advice or assistance with their application. Policy 'case examples' recorded by CISs are not, therefore, representative of all applicant experiences. They do, however, shed valid and useful light on the lived experience of people who face barriers accessing the supports they need, thus assisting policymakers and service providers who wish to consider how best to broaden or simplify access to essential supports.

## Profile of Callers

Over the study period, four in ten queries on housing grants and schemes came from callers aged 66 and over. They also made up the largest cohort of CIS clients seeking advice on SEAI grants over the study period – again, just over four in every ten queries.

The majority of clients - 60% across all ages - required advice on or assistance with their application, with 40% of clients requiring information only. Approximately two-thirds of housing grant queries were classified as 'complex' (complex queries are those which, for example, require clarification of complicated rules or eligibility criteria, discussion of options, or assistance that goes beyond straightforward information on entitlements and options. Just over a quarter of clients with queries on housing grants and schemes required assistance with forms and applications).

# Key Issues identified by CIS Information Providers



# Key Issues identified by CIS Information Providers

In 2022 and 2023, the social policy issues reported by CISs on the schemes covered in this report related to:

1. Application difficulties and wait times (55%).
2. Qualifying rules (30%).
3. Impact of inflation on grant ceilings (10%).

This reinforces the findings of previous CIB Pre-Budget submissions ([CIB Pre-Budget Submission 2024](#) and [CIB Pre-Budget Submission 2023](#)) that pointed to:

- Inadequate grant levels and insufficient funding for the Housing Adaptation Grants: the funding model is not in line with current construction costs, and the assessment of the income of the household rather than the income of the person with a disability is a barrier.
- Complicated application processes: the online application process can be inaccessible for many, including those who have a learning disability and older people.
- Long wait times: reported wait times of 48 weeks for an assessment, followed by the time needed to carry out the works, can have a significant impact, for example where people are waiting to be discharged from hospital.



## Application Process and Wait Times

Over a quarter of all queries made to CISs about the schemes covered in this report concern the application process, including the filling in of forms. For many, the process is complex, confusing, and sometimes overwhelming. It can be particularly challenging for those experiencing digital exclusion and who may, for example, need assistance to prove local property tax (LPT) compliance or obtain a tax clearance certificate. Examples provided by CISs illustrate the impacts:

A person applying for the Housing Aid for Older People grant required Revenue tax clearance documents for the application. The client had limited online access and was unable to interact with Revenue online at home. The client had to make two visits to their local CIC in order to complete their application.

A client with a learning disability found it extremely difficult to complete the application and provide the requested documentation for the Housing Adaptation Grant for People with a Disability. The process was too complex and required an account with Revenue and My Welfare.

A 78-year-old client who applied for the Housing Aid for Older People grant waited 10 months to hear back from the local authority. They requested the client to download LPT statements showing that they were compliant with payments. The client had submitted all receipts 10 months previously but was unable to submit their LPT statement as they did not know how to use a computer. Without these documents, the client faced their application being closed.

“In my experience,” a CIS Information Provider told us, “there are many who are eligible to apply for the [Housing Adaptation] grant but do not do so because of the complexity of the application process. It should be designed so that no one is excluded at this early stage.”

The occupational therapy (OT) assessment that is required for the Housing Adaptation Grant for People with a Disability can also lead to long delays or add to costs (In 2022, 31,722 people were awaiting assessment for occupational therapy, and 2,590 people aged over-65 were waiting for OT assessment for more than a year). There are differences across local authorities as to whether the applicant can use an ‘in-house’ OT, which can lead to lengthy wait times, or can source an OT privately, which, as well as taking time, is costly. A 2022 survey of more than 430 Occupational Therapists found that more than two-thirds believe that waiting lists for their services increased by 25% to +50% over the previous 12 months, linked primarily to increased demand and loss of staff ([Press Release, Association of Occupational Therapists of Ireland \(AOTI\), October 2022](#)).

A severely disabled client had their application for a bathroom adaptation delayed as they were told it would take five months for an occupational therapist to complete the assessment.

Even without the complicating factors of online access issues or OT delays, the wait time to receive grant approval is generally lengthy, which not only leaves people living in housing inadequate to their needs, but also impacts the schedule and cost of work.

“The lack of available OTs and wait times to see GPs means the application process takes even longer. The client has to procure the assistance of an OT beforehand, at an expense to themselves, or else has to wait until the council assign an OT.” (CIS Information Provider).

There is some evidence that the delay in grant approvals is linked to a combination of high demand and insufficient funding. In 2023, drawdowns exceeded funding allocation in ten local authorities (see Appendix 2 Table B and Table C). This compares to five local authorities in 2022. Some local authorities closed applications in the middle of the financial year as a result of their funding allocation having already been exhausted. In 2023, Fingal County Council, for example, had awarded 99% of its annual funding allocation by August, with 194 applicants still on a waiting list. Louth County Council was also forced to prematurely close the scheme due to a high level of demand ([ALONE, Pre-Budget Submission 2024](#)). On the other hand, there are local authorities who do not draw down their full allocation for adaptation grants. For example, Dún Laoghaire-Rathdown and South Dublin County Councils had underspends of close to €2 million in 2023 (see Appendix 2 Table B). While the Department of Housing, Local Government and Heritage aims to redistribute any underspend by a local authority ([Dáil Éireann Debate, Tuesday 10 October 2023, Houses of the Oireachtas](#)) data shows applicants being negatively affected on account of their location and the level of funding available ([There's No Place Like Home: Family Carers Ireland's submission to the Department of Housing, Local Government and Heritage on the review of the Housing Adaptation Grants Scheme, 2022](#)).

A client applied for the Housing Adaptation Grant for People with a Disability on behalf of their partner who had suffered a stroke. They needed works to be carried out on their home urgently. The client received a letter from the local authority stating that there was no fund available and to reapply again the following year.

A client sought grant approval to make adaptations to their home for their partner who was being discharged from the National Rehabilitation Hospital. Despite having an OT report, the local authority advised a 48-week approval/non-approval period. Work on the home could not commence before that time.

Once approved for their grant, applicants must wait many more months before the works commence – again negatively impacting their ability to live safely and comfortably in their own home. These wait times are particularly evident for those awaiting work under the Energy Upgrade Scheme. Currently there is a 14-month delay between application and survey completion and an approximate 26-month delay from application to works completed ([Fully Funded Energy Upgrades, SEAI](#) – note that an Oireachtas Social Protection Committee report called for a target of 12 weeks between application and survey to help reduce overall delays with the scheme ([Report on Energy Poverty, Joint Committee on Social Protection, Community and Rural Development, and the Islands, June 2024](#)).

A client applied for the grant as they had an ill family member and needed the home to be warm and comfortable for them. They were informed that there was a 24-month backlog to have the work undertaken.

After applying for the scheme, a client was told by both their builder and the SEAI that works would take up to two years to complete. The client was in receipt of Job Seekers Allowance and so was entitled to Fuel Allowance – leaving them entitled to the scheme. They were concerned that if works took two years to complete, they may no longer be eligible.

An elderly client, living in a home with no insulation, was approved for the Fully Funded Energy Upgrade Scheme. The client was informed that it would be eight months from the date of application approval before an SEAI assessor would call to the house, and a further 26 months before the SEAI would complete the works.

As these examples highlight, any delays in the application process or completion of work mean applicants have to continue to live in a home unsuitable for their needs.



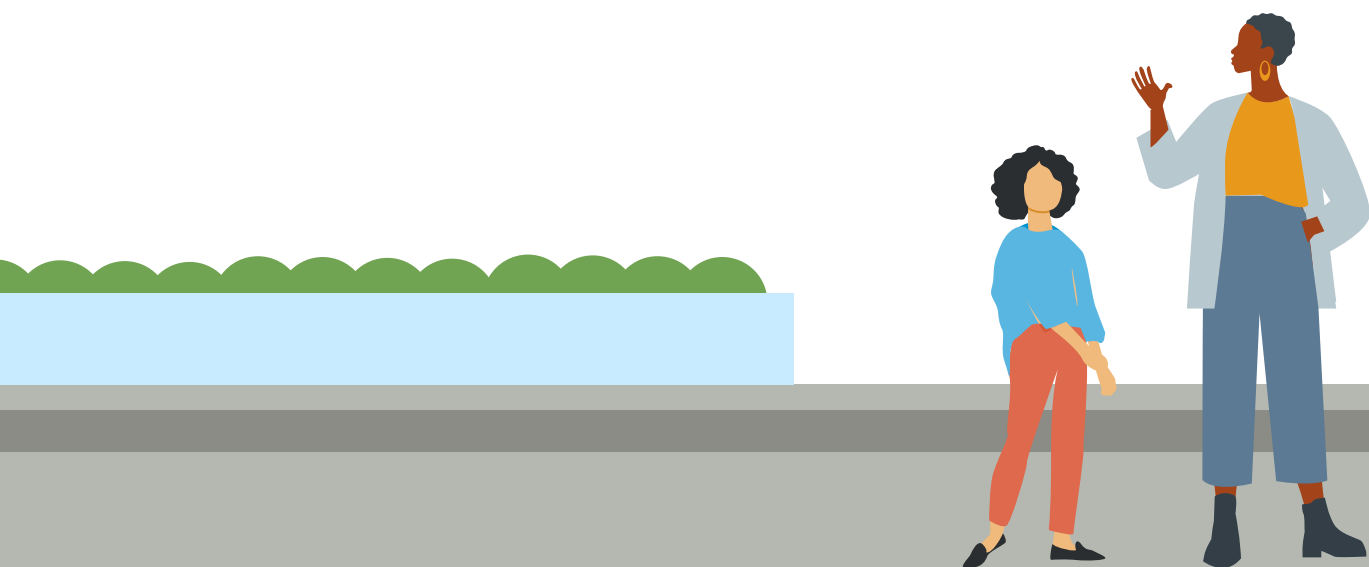
## Qualifying Rules

While grants and schemes require qualifying rules to ensure that supports are targeted and reach those most in need, the analysis shows that some of these rules may be too restrictive and applied too prescriptively.

The previous income threshold for the Housing Adaptation grants was €60,000. This was for combined household income: the income of all household members living in the home at the time of the assessment. CISs raised concerns about the low level of the income thresholds (for combined income) and the inclusion for assessment of all incomes coming into the household at the given time. This was particularly distressing where people were missing out on eligibility by small margins. Information providers furnished examples of situations where adult children had to return to live in the family home on a temporary basis, due to the housing crisis, and did not or could not contribute towards the costs of works to be completed.

CIB therefore notes and welcomes the December 2024 increase of this threshold to €75,000, and to confining the assessment of household income to the homeowner/tenant and their spouse. These changes will help address the concerns expressed in the case examples below.

Although an income threshold is not set for the Energy Upgrade Scheme - the purpose of which is to provide free essential home upgrades to those on low and fixed incomes - applicants must be in receipt of a specific social welfare payment: Fuel Allowance, Job Seekers Allowance (for over six months and with a child under seven years of age), Working Family Payment, One-Parent Family Payment, Domiciliary Care Allowance, Carer's Allowance (and living with the person being cared for) or Disability Allowance (for over six months and with a child under seven).



This means that people may be on a low income but ineligible for the scheme. For example, while one of the qualifying welfare payments is the Fuel Allowance, there are pensioners on a relatively low fixed income, who may not qualify for this energy support. In this regard, CIB welcomes the increase to the means test income disregard for those aged 66 years and over, following Budget 2025.

A 67-year-old, recently widowed client was refused the fuel allowance as they were slightly over the income threshold. As a result, they could not avail of the SEAI scheme despite needing cavity wall insulation and roof repairs to their home.

A client aged in their 70s was slightly over the limit for fuel allowance which would entitle them to the SEAI scheme. Their house was very cold, but they did not have the money to have insulation work completed.

CIS Information Providers also highlighted other social welfare dependent groups not in receipt of a qualifying payment for the scheme, for example people in receipt of the Widow's, Widower's or Surviving Civil Partner's Pension who may be working part-time and therefore do not qualify for the Fuel Allowance.

Research carried out by MABS in 2021 found that for those who did not qualify for free energy upgrades, many did not have the disposable income necessary to fund improvements themselves (in 2021, MABS released a policy briefing based on research conducted by University College Cork and North Dublin MABS: [ENERGISE: Enhancing the transition to energy citizenship: Connecting households with low disposable incomes, MABS Policy Briefing, 2021](#)). MABS therefore proposes that residential energy upgrades for people facing energy poverty might be administered through direct engagement between the SEAI and utility suppliers with priority given to low-income households with high bills or at risk of disconnection ([CIB \(2024\) Bridging the Gap: Managing High Costs on Low Incomes. Citizens Information Board Pre-Budget Submission 2025](#)).

The Oireachtas Social Protection Committee has called for a 0% retrofit loan, or equivalent mechanism through the tax system to be made available to those households who are ineligible for the Energy Upgrade Scheme but less able to afford home energy upgrades ([Report on Energy Poverty, Joint Committee on Social Protection, Community and Rural Development, and the Islands, June 2024](#)).



Twenty per cent of the social policy feedback on the Housing Aid for Older People Grant concerned the need for people who have a disability/chronic illness to access assistance for essential home repairs. As it currently stands, clients who have a disability are only eligible for housing repair grants if they are over 66 years old. In cases of genuine hardship, the local authority may help people under the age of 66 (Housing Aid for Older People Grant. gov. ie - [Housing Aid for Older People Grant](#)). But what constitutes genuine hardship was also raised as needing clarity. Many of the housing repairs that are covered under the Housing Aid for Older People grant could significantly improve the living conditions of those living with a disability or chronic illness.

Client applied for grant to replace existing windows in house as their spouse has numerous medical conditions but primarily has arthritis and the poor quality of windows impacts their health. They applied for the Housing Aid for Older People under the hardship clause (under 66) but were refused on grounds the applicant was under 66. There is no available definition of hardship in the application guidelines or on the council website which makes it impossible for an applicant to establish hardship.

Client aged 55 with chronic health problems needed windows replaced in her home. Windows are in poor state. House is damp and cold. This exacerbates her health problems. Client applied for Housing Aid for Older People Grant to get windows replaced but was refused as she is under 66. Some local authorities will provide this grant for people under 66.

Client on Disability Allowance cannot apply for housing repairs (needed for roof of the house). Limited only to those over 66.



## Grant Ceilings

Despite annual increases in exchequer funding – including an 8% increase in 2024, bringing the exchequer allocation for the Housing Adaptation Grants for the year to €74 million ([Press Release \(30 May 2024\), Department of Housing, Local Government and Heritage](#)) – there are concerns that the level of funding remains too low. As noted in a joint CIB/Disability Federation of Ireland report, the level of funding for housing adaptations has not yet returned to pre-austerity levels despite escalating living and construction costs ([The Right Home: The Housing Needs of People with Disabilities, A Social Policy Report by the Citizens Information Board and the Disability Federation of Ireland, 2022](#)).

In their review of the National Housing Strategy for Disabled People 2022-2027, Social Justice Ireland points out that 2010 marked a peak, both in terms of the level and quantity of grants approved ([Social Justice Ireland Response to the National Housing Strategy for Disabled People 2022-2027](#)). In 2010, €77.3 million was paid in respect of 13,600 Housing Adaptation Grants. By 2023, the level of funding remained lower than 2010 levels (€75.3 million) for a broadly similar level of approvals (13,700). The average grant awarded in 2010 was €5,700 compared to €5,500 in 2023. While this is a relatively small difference in nominal terms, the rate of inflation recorded over the period, particularly in recent years (CPI increased 16.2% between 2020 and 2023 - [Annual Consumer Price Index \(CPI\), CSO](#)), means that households in receipt of these schemes today are receiving much smaller grants in real terms than their 2010 counterparts.

The maximum grant amount allowed under any of the Housing Adaptation Grant schemes saw no increase over the past decade, despite high inflation over the same period. Between 2010 and 2023 there was a 25.3% increase in the rate of inflation ([CPI Inflation Calculator, CSO](#)). While CIB welcomes the increases to grant amounts introduced in December 2024, which will assist people to make their homes accessible, the grant ceilings may still be inadequate given ongoing high construction costs.

The construction sector in Ireland has been significantly impacted by rising costs linked to supply chain issues and increasing energy prices. CSO data indicates that the wholesale price index for building and construction materials and the wholesale capital goods price index for building and construction have increased by 30% and 20% respectively since the beginning of 2021.

These increases have had a direct impact on the viability of the current grant ceilings, leaving many households unable to have the work completed due to the shortfall between the grant allocation and the tender price. In many local authorities, the difference between drawdown and allocation is significant, reflecting the fact that homeowners cannot afford to complete the works, even with grant approval.

A CIS client applied for the Housing Aid for Older People grant, only to receive a quotation for necessary works that exceeded three times the established maximum grant amount of €8,000.

A CIS client's elderly parent was in hospital after having an accident. They were unable to return home until adaptations were made to the home to allow them to sleep downstairs. The client received quotations of between €45,000 and €50,000 to have an extension built onto the home with a bedroom and accessible bathroom. The elderly parent was in receipt of social welfare, with no savings to help fund the difference between the cost of work and the grant ceiling of €30,000.

Added to this is the fact that these grants are paid out only after works are fully completed and approved. This is "prohibitive", as noted by an Information Provider, as many of their clients are not working due to their disability or age and cannot afford this upfront payment. This can lead to financial hardship for many households or indeed put a stop to the process ([The Right Home: The Housing Needs of People with Disabilities, A Social Policy Report by the Citizens Information Board and the Disability Federation of Ireland, 2022](#)).

For the Energy Upgrade Scheme, the increased cost of construction is reflected in the annual average upgrade costs between 2022 and 2023 – up 18.6% ([Statistics for National Home Retrofit Programmes, SEAI](#)). The SEAI have noted that inflation and supply chain constraints have impacted the roll out of all retrofitting schemes, with the availability of skilled workers currently the biggest risk to achieving targets ([National Retrofit Plan Full Year Report 2023, SEAI](#)).



# Conclusion & Recommendations



# Conclusion & Recommendations

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## Application Process, Funding Allocations and Wait Times

The application process can be complex and confusing for some. In many cases, applicants may not have the digital skills or equipment/online access required, hence their seeking support from a CIS.

Long wait times for occupational therapy (OT) assessments have impacted the approval process for the Housing Adaptation Grant for People with a Disability.

Even after navigating the process, qualifying applicants may not be grant-aided. Some local authorities have had to close applications - having met their annual funding allocation - resulting in long waiting lists.

After approval, people experience further delays in getting the works completed. This is particularly true for those approved for the Energy Upgrade Scheme, where the process from application to completion can take two or more years.

### Recommendations:

1. Develop a simplified and more streamlined application process, to include greater coordination between Revenue and Local Authorities so that checks on Local Property Tax and tax compliance can be administered more efficiently.
2. Give continued attention to OT staffing issues to alleviate the difficulty people report in accessing an OT assessment in a timely manner.
3. Develop a consistency of approach between local authorities across processing times, eligibility, and access. Note the Report on the Review of the Housing Adaptation Grant for Older People and People with a Disability (September 2024) makes some recommendations to improve the consistency of administration across Local Authorities.
4. Local authorities to increase public awareness of housing grants and schemes - what is covered and how to apply - ensuring that the information is accessible to all, and that applicants who need assistance are provided with adequate support.

## Grant Ceilings

Until the very recent (December 2024) reforms, the maximum Housing Adaptation Grant had remained unchanged for 10 years, despite high inflation over the same period. The difference between grant ceilings and actual construction costs has meant that many households have not had approved work completed.

In this regard, the increases to the grant limits are welcome. However, given the significant inflation over the past decade, there is concern that the proposed changes do not go far enough.

### **Recommendation:**

1. Introduce periodic reassessments of grant ceilings and of income thresholds in line with inflation.

## Qualifying Rules

Qualifying rules, including income thresholds, social welfare payment type, and eligibility criteria were raised as problematic by CISs.

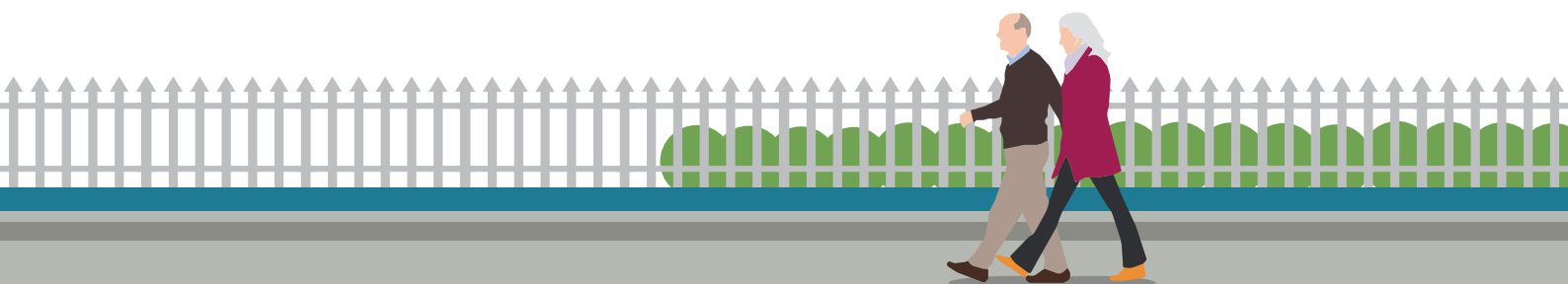
The income thresholds for the Housing Adaptation Grants were considered by CISs to be too low, with many households missing out on the grant payment by small margins.

It was also considered that the assessment of the combined household income - i.e. the income of all household members living in the home at the time of the assessment period - excluded some people in need from consideration for a grant, for example people whose adult children were living temporarily in the home.

CIB therefore welcomes the recent Government reform, whereby only the income of the homeowner (or tenant) and their spouse will be included in the assessment of means.

Regarding the Energy Upgrade Scheme, however, the qualifying rules will continue to negatively impact those on a low income who are not in receipt of one of the approved welfare payments.

And as regards the Housing Adaptation Grant for People with a Disability, even where people have been approved, certain home repairs and upgrades are not included in the eligible works.



## Recommendations:

1. Expand the Energy Upgrade Scheme eligibility requirements to include low-income households not currently in receipt of one of the qualifying social welfare payments.
2. Widen the Housing Adaptation Grant for People with a Disability to include works similar to those available under the Housing Aid for Older People.
3. Further reform the means test to limit it to just the income of the disabled person.

## Concluding Comment

This research has reviewed queries and social policy feedback data recorded by Citizens Information Services in 2022 and 2023, prompted by a 20% increase in Housing Grants and Schemes queries in 2023.

Analysis of CIS data showed that difficulties encountered by clients in accessing the Housing Adaptation Grants and the Energy Upgrade Scheme centred on burdensome application processes, inadequate grant levels, and exclusionary qualifying rules.

The review of data was carried out prior to the publication of the Report on the Review of the Housing Adaptation Grants for Older People and People with a Disability. Some of the concerns raised have been addressed by the Government's acceptance of the report's recommendations. CIB very much welcomes these Government reforms.

It is nevertheless hoped that this 'Insights' report will contribute to policy development with respect to the ongoing access and eligibility issues as outlined. Housing grants clearly play an essential role in helping people to remain in their homes, in supporting good health, and in contributing to climate action. A further widening and simplifying of access would therefore represent a very positive step on multiple fronts.

CIB recommends that the qualifying conditions, grant ceilings, application processes and implementation of the schemes be regularly reviewed to ensure that the aims of the schemes can be fully met, and that access to the grants is underpinned by principles of inclusion, adequacy, and fairness.



# Appendix 1: Methodology





# Appendix 1: Methodology

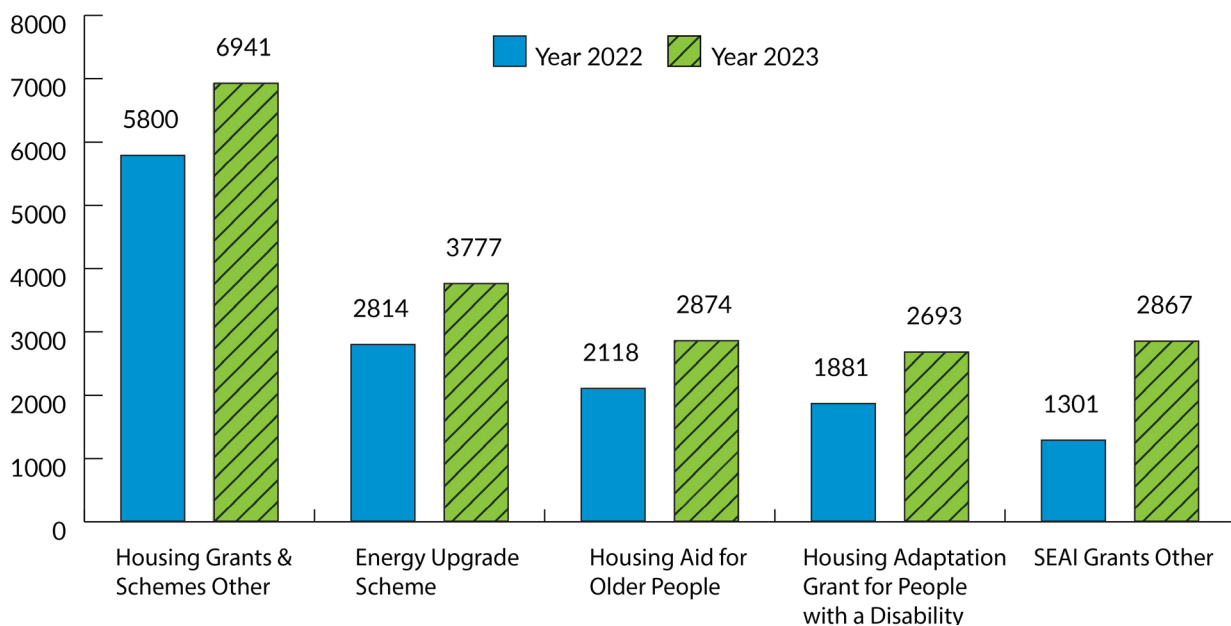
The mixed-method evaluation included a review of 2022 and 2023 CIS query statistics and social policy feedback – which generally takes the form of short explanatory case studies or vignettes that highlight the impact of policy anomalies/gaps or access issues on people’s lives.

Other public policy data was reviewed to inform key trends in the housing grants and schemes spotlighted in the report. Following the review, a short questionnaire was sent to all CISs to elicit further information on emerging findings.

Query data relating to housing grants and schemes was collected under two headings – (1) Housing Grants and Schemes and (2) Home Energy Grants (SEAI). For this analysis, these two headings were combined resulting in the following categorisations –

1. Housing Grants & Schemes Other (39%). This category includes – General Queries (30%), SEAI Grants (6%), Vacant Property Refurbishment Grant (6%), Mobility Aid (4%), Local Authority Grants & Schemes (3%), Help to Buy Scheme (1%), First Home Scheme (1%).
2. Energy Upgrade Scheme (20%).
3. Housing Aid for Older People (15%).
4. Housing Adaptation Grant for People with a Disability (14%).
5. SEAI Grants & Schemes Other (13%). This category includes - General Queries (45%), SEAI Insulation Grant (5%), SEAI Electricity PV Grant (1%) and queries relating to the availability of SEAI grants for older people and for boilers (2%).

**Figure 1: Number of queries to CISs under each category of grants and schemes, 2022 and 2023.**



## Housing Grants and Schemes Data

1. 25,198 total queries (2022: 11,507; 2023: 13,691).
2. Using query detail captured by CIS Information Providers, data were categorised based on the specific grant or scheme type. The top three queries accounted for 50% of all Housing Grants & Schemes queries received over the study period -
  - a. Housing Aid for Older People (20%).
  - b. Housing Adaptation Grant for Older People (18%).
  - c. Energy Upgrade Scheme (12%).
3. The remaining categories of grants and schemes, which are not covered in detail in this report, were categorised under one general heading – Housing Grants & Schemes Other. This heading includes – General Queries (30%), SEAI Grants (6%), Vacant Property Refurbishment Grant (6%), Mobility Aid (4%), Local Authority Grants & Schemes (3%), Help to Buy Scheme (1%), First Home Scheme (1%), Enhanced Defective Concrete Blocks Grant Scheme (<1%), Rebuilding Ireland Home Loan Scheme (<1%).

## Home Energy Grants (SEAI) Data

1. 7,868 total queries (2022: 2,407; 2023: 5,461).
2. Data were categorised based on the query detail captured by CIS Information Providers. The SEAI Fully Funded Energy Upgrade Grant accounted for 47% of all Home Energy Grant (SEAI) queries over the study period. The remaining categories were combined under one heading – SEAI Grants & Schemes Other. Other categories under this heading include - General Queries (45%), SEAI Insulation Grant (5%), SEAI Electricity PV Grant (1%) and queries relating to the availability of SEAI grants for older people and boilers (2%).



# Appendix 2: Geographical Analysis



## Appendix 2: Geographical Analysis

**Table A** captures variance across the different CISs (by county) compared with the national average. Fields marked with **A.** show a county average greater than the national average. Fields marked with **B.** show a county average less than the national average. Fields marked with **C.** show a county average similar to the national average. Example: enquiries to County Carlow CIS on Housing Grants and Schemes (Other) were 6.3% higher than the national CIS average.

**Table A.**

**Source:** CIS Query data. Morley Economic Consultation calculations

	Housing Grants & Schemes Other	SEAI Fully Funded Energy Upgrade Scheme	Housing Aid for Older People	Housing Adaptation Grant for People with a Disability	SEAI Grant Other
<b>CIS National Average</b>	38.5%	19.9%	15.1%	13.8%	12.6%
Co. Carlow	<b>A.</b> 6.3	<b>B.</b> -7.3	<b>A.</b> 7.7	<b>C.</b> -0.2	<b>B.</b> -6.5
Co. Cavan	<b>A.</b> 10.3	<b>C.</b> -1.6	<b>C.</b> 1.8	<b>B.</b> -6.7	<b>C.</b> -3.7
Co. Clare	<b>A.</b> 8.3	<b>B.</b> -7.6	<b>A.</b> 3.3	-2.6	<b>C.</b> -1.4
Co. Cork	<b>C.</b> -0.5	<b>C.</b> -0.8	<b>A.</b> 5.4	<b>C.</b> -1.4	<b>B.</b> -2.8
Co. Donegal	<b>A.</b> 3.6	<b>C.</b> -4.1	<b>A.</b> 8.1	<b>B.</b> -5.7	<b>C.</b> -1.9
Co. Dublin	<b>B.</b> -5.0	<b>A.</b> 3.2	<b>B.</b> -6.0	<b>C.</b> 2.7	<b>A.</b> 5.1
Co. Galway	<b>B.</b> -7.3	<b>A.</b> 2.2	<b>A.</b> 15.2	<b>C.</b> -3.2	<b>B.</b> -6.9
Co. Kerry	<b>A.</b> 3.1	<b>B.</b> -10.5	<b>C.</b> 1.7	<b>C.</b> 0.9	<b>A.</b> 4.8
Co. Kildare	<b>C.</b> -1.2	<b>A.</b> 0.8	<b>B.</b> -3.2	<b>C.</b> -1.1	<b>A.</b> 4.8
Co. Kilkenny	<b>C.</b> -0.9	<b>C.</b> -1.1	<b>A.</b> 8.1	<b>A.</b> 2.0	<b>B.</b> -8.00
Co. Laois	<b>A.</b> 13.3	<b>B.</b> -9.9	<b>B.</b> -7.3	<b>A.</b> 5.6	<b>C.</b> -1.7
Co. Leitrim	<b>C.</b> 2.5	<b>A.</b> 3.3	<b>A.</b> 5.1	<b>B.</b> -5.3	<b>B.</b> -5.6
Co. Limerick	<b>C.</b> 1.3	<b>C.</b> -2.8	<b>C.</b> 0.0	<b>A.</b> 7.8	<b>B.</b> -6.3
Co. Longford	<b>B.</b> -8.5	<b>A.</b> 7.4	<b>A.</b> 8.5	<b>C.</b> 1.1	<b>B.</b> -8.4
Co. Louth	<b>B.</b> -4.5	<b>C.</b> -3.3	<b>B.</b> -4.3	<b>A.</b> 12.2	<b>C.</b> -0.2
Co. Mayo	<b>C.</b> -2.2	<b>B.</b> -3.6	<b>A.</b> 6.4	<b>C.</b> -2.6	<b>A.</b> 2.0
Co. Meath	<b>B.</b> -11.2	<b>A.</b> 12.5	<b>C.</b> -3.8	<b>A.</b> 5.3	<b>C.</b> -2.8
Co. Monaghan	<b>A.</b> 5.8	<b>A.</b> 5.9	<b>C.</b> -3.6	<b>B.</b> -7.9	<b>C.</b> -0.2
Co. Offaly	<b>A.</b> 21.2	<b>B.</b> -10.8	<b>B.</b> -9.6	<b>C.</b> -6.1	<b>A.</b> 5.3

	Housing Grants & Schemes Other	SEAI Fully Funded Energy Upgrade Scheme	Housing Aid for Older People	Housing Adaptation Grant for People with a Disability	SEAI Grant Other
Co. Roscommon	<b>B.</b> -10.6	<b>A.</b> 10.0	<b>A.</b> 3.5	<b>C.</b> 1.7	<b>C.</b> -4.5
Co. Sligo	<b>A.</b> 1.8	<b>C.</b> 0.5	<b>A.</b> 4.9	<b>C.</b> -2.0	<b>B.</b> -5.2
Co. Tipperary	<b>C.</b> 2.7	<b>C.</b> -1.3	<b>B.</b> -8.5	<b>A.</b> 4.3	<b>C.</b> 2.7
Co. Waterford	<b>B.</b> -3.8	<b>A.</b> 3.6	<b>A.</b> 4.9	<b>C.</b> -3.1	<b>C.</b> -1.7
Co. Westmeath	<b>B.</b> -12.1	<b>A.</b> 10.0	<b>C.</b> 4.0	<b>A.</b> 6.0	<b>B.</b> -7.9
Co. Wexford	<b>C.</b> -0.2	<b>C.</b> -2.4	<b>A.</b> 8.2	<b>B.</b> -4.5	<b>C.</b> -1.1
Co. Wicklow	<b>C.</b> -5.1	<b>A.</b> 13.1	<b>B.</b> -8.6	<b>C.</b> -5.4	<b>A.</b> 5.9

**Tables B (2023) and C (2022)** show the total allocations and drawdowns of Housing Adaptation Grants per Local Authority. The 'Total Allocated' figure is based on 80% Exchequer funding and the local authority's 20% contribution. 'Allocation Breakdown' shows the proportion of the total allocation that went to the respective grants. 'Difference' is the difference between the total allocation and the total drawdown. The **B.** symbol denotes a total drawdown higher than the total allocation. The **A.** symbol denotes a total drawdown lower than the total allocation.

**Table B (2023)**

**Source:** Department of Housing, Local Government and Heritage. Morley Economic Consultation calculations).

Local Authority	Total Allocated	Total Drawdown	Adaptation Grant	Older People	Mobility Aid	Difference
Carlow	€1,630,335	€1,756,595	38%	59%	3%	<b>B.</b> -€126,260
Cavan	€1,551,980	€1,409,339	67%	29%	4%	<b>A.</b> €142,641
Clare	€2,291,005	€2,502,854	57%	25%	18%	<b>B.</b> -€211,849
Cork City	€2,964,503	€2,340,139	62%	37%	2%	<b>A.</b> €624,364
Cork County	€6,046,257	€5,800,712	53%	45%	2%	<b>A.</b> €245,545
Donegal	€2,517,507	€3,195,448	25%	67%	8%	<b>B.</b> -€677,941
Dublin City	€8,782,802	€9,569,110	79%	17%	4%	<b>B.</b> -€786,308
Dún Laoghaire-Rathdown	€3,283,437	€1,248,255	82%	14%	4%	<b>A.</b> €2,035,182
Fingal	€3,505,590	€2,683,596	67%	30%	3%	<b>A.</b> €821,994

Local Authority	Total Allocated	Total Drawdown	Adaptation Grant	Older People	Mobility Aid	Difference
Galway City	1,176,336	€1,316,849	40%	56%	4%	<b>B.</b> -€140,513
Galway County	€3,383,187	€2,928,351	33%	49%	18%	<b>A.</b> €454,836
Kerry	€3,075,625	€2,493,849	37%	34%	29%	<b>A.</b> €581,776
Kildare	€3,231,850	€3,864,587	43%	56%	0%	<b>B.</b> -€632,737
Kilkenny	€1,991,076	€1,600,353	52%	45%	3%	<b>A.</b> €390,723
Laois	€1,421,438	€989,178	47%	50%	3%	<b>A.</b> €432,260
Leitrim	€716,331	€570,822	51%	42%	7%	<b>A.</b> €145,509
Limerick City and County	€3,815,438	€4,175,716	53%	40%	7%	<b>B.</b> -€360,278
Longford	€848,601	€837,209	30%	52%	18%	<b>A.</b> €11,392
Louth	€2,335,813	€1,575,303	65%	32%	3%	<b>A.</b> €760,510
Mayo	€3,303,854	€2,709,544	26%	49%	25%	<b>A.</b> €594,340
Meath	€2,842,875	€2,617,945	61%	39%	1%	<b>A.</b> €224,930
Monaghan	€1,312,475	€1,921,889	34%	63%	3%	<b>B.</b> -€609,414
Offaly	€1,579,375	€1,297,314	59%	37%	4%	<b>A.</b> €282,061
Roscommon	€1,446,375	€782,020	35%	56%	9%	<b>A.</b> €664,355
Sligo	€1,445,923	€1,681,936	55%	43%	2%	<b>B.</b> -€226,013
South Dublin	€3,792,515	€2,043,983	79%	17%	4%	<b>A.</b> €1,748,533
Tipperary	€3,408,125	€3,395,019	59%	38%	2%	<b>A.</b> €13,106
Waterford City and County	€2,302,563	€1,706,440	55%	35%	10%	<b>A.</b> €596,123
Westmeath	€1,596,000	€1,701,390	59%	34%	7%	<b>B.</b> -€105,390
Wexford	€3,163,371	€2,930,478	48%	47%	5%	<b>A.</b> €232,893
Wicklow	2,352,438	€1,632,611	63%	31%	6%	<b>A.</b> €719,827
<b>Total</b>	<b>€83,125,000</b>	<b>€75,278,837</b>	<b>54%</b>	<b>39%</b>	<b>7%</b>	<b>A. €7,846,163</b>

**Table C (2022)(**

**Source:** Department of Housing, Local Government and Heritage. Morley Economic Consultation calculations).

<b>Local Authority</b>	<b>Total Allocated</b>	<b>Total Drawdown</b>	<b>Adaptation Grant</b>	<b>Older People</b>	<b>Mobility Aid</b>	<b>Difference</b>
Carlow	€1,622,148	€1,539,069	41%	49%	10%	<b>A.</b> €83,079
Cavan	€1,541,043	€1,353,323	63%	29%	9%	<b>A.</b> €187,719
Clare	€2,273,880	€2,728,706	61%	22%	17%	<b>B.</b> -€454,826
Cork City	€2,785,288	€1,941,677	64%	32%	4%	<b>A.</b> €843,611
Cork County	€6,002,883	€5,046,454	58%	39%	3%	<b>A.</b> €956,429
Donegal	€2,323,904	€2,672,706	28%	61%	11%	<b>B.</b> -€348,802
Dublin City	€8,717,553	€8,570,081	84%	12%	4%	<b>A.</b> €147,471
Dún Laoghaire-Rathdown	€3,176,295	€1,566,580	78%	16%	7%	<b>A.</b> €1,609,715
Fingal	€3,480,028	€2,261,124	70%	26%	4%	<b>A.</b> €1,218,904
Galway City	€1,168,836	€938,103	38%	60%	2%	<b>A.</b> €230,733
Galway County	€3,306,875	€2,333,293	37%	47%	16%	<b>A.</b> €973,582
Kerry	€3,006,250	€2,436,648	36%	29%	35%	<b>A.</b> €569,602
Kildare	€3,208,663	€2,492,281	46%	53%	1%	<b>A.</b> €716,381
Kilkenny	€1,977,389	€1,641,946	60%	35%	4%	<b>A.</b> €335,443
Laois	€1,389,375	€1,182,928	48%	36%	16%	<b>A.</b> €206,447
Leitrim	€677,959	€634,162	49%	43%	8%	<b>A.</b> €43,797
Limerick City and County	€3,729,375	€3,788,822	41%	45%	14%	<b>B.</b> -€59,447
Longford	€872,351	€898,245	39%	42%	19%	<b>B.</b> -€55,893
Louth	€2,247,969	€1,082,004	30%	65%	5%	<b>A.</b> €1,165,964
Mayo	€3,280,541	€2,693,599	25%	57%	18%	<b>A.</b> €316,942
Meath	€2,778,750	€2,510,117	63%	34%	3%	<b>A.</b> €268,633
Monaghan	€1,303,725	€1,627,558	50%	44%	6%	<b>B.</b> -€323,833
Offaly	€1,543,750	€1,286,030	58%	38%	4%	<b>A.</b> €257,720
Roscommon	€1,412,065	€1,370,138	57%	33%	10%	<b>A.</b> €349,086
Sligo	€1,445,798	€1,681,936	55%	43%	3%	<b>A.</b> €75,659

Local Authority	Total Allocated	Total Drawdown	Adaptation Grant	Older People	Mobility Aid	Difference
South Dublin	€3,571,440	€2,821,926	79%	11%	9%	A. €749,514
Tipperary	€3,331,250	€3,103,202	65%	29%	5%	A. €228,048
Waterford City and County	€2,250,625	€1,408,642	43%	36%	21%	A. €841,083
Westmeath	€1,560,000	€1,355,156	44%	42%	15%	A. €204,844
Wexford	€2,994,621	€2,878,020	43%	47%	10%	A. €116,601
Wicklow	2,299,375	€1,221,970	64%	26%	10%	A. €1,077,405
<b>Total</b>	<b>€81,250,000</b>	<b>€68,717,847</b>	<b>55%</b>	<b>35%</b>	<b>9%</b>	<b>A. €12,532,513</b>







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