



Q4 | 2024

Property Report



Quarterly report from Ireland's leading property portal

myhome.ie/reports

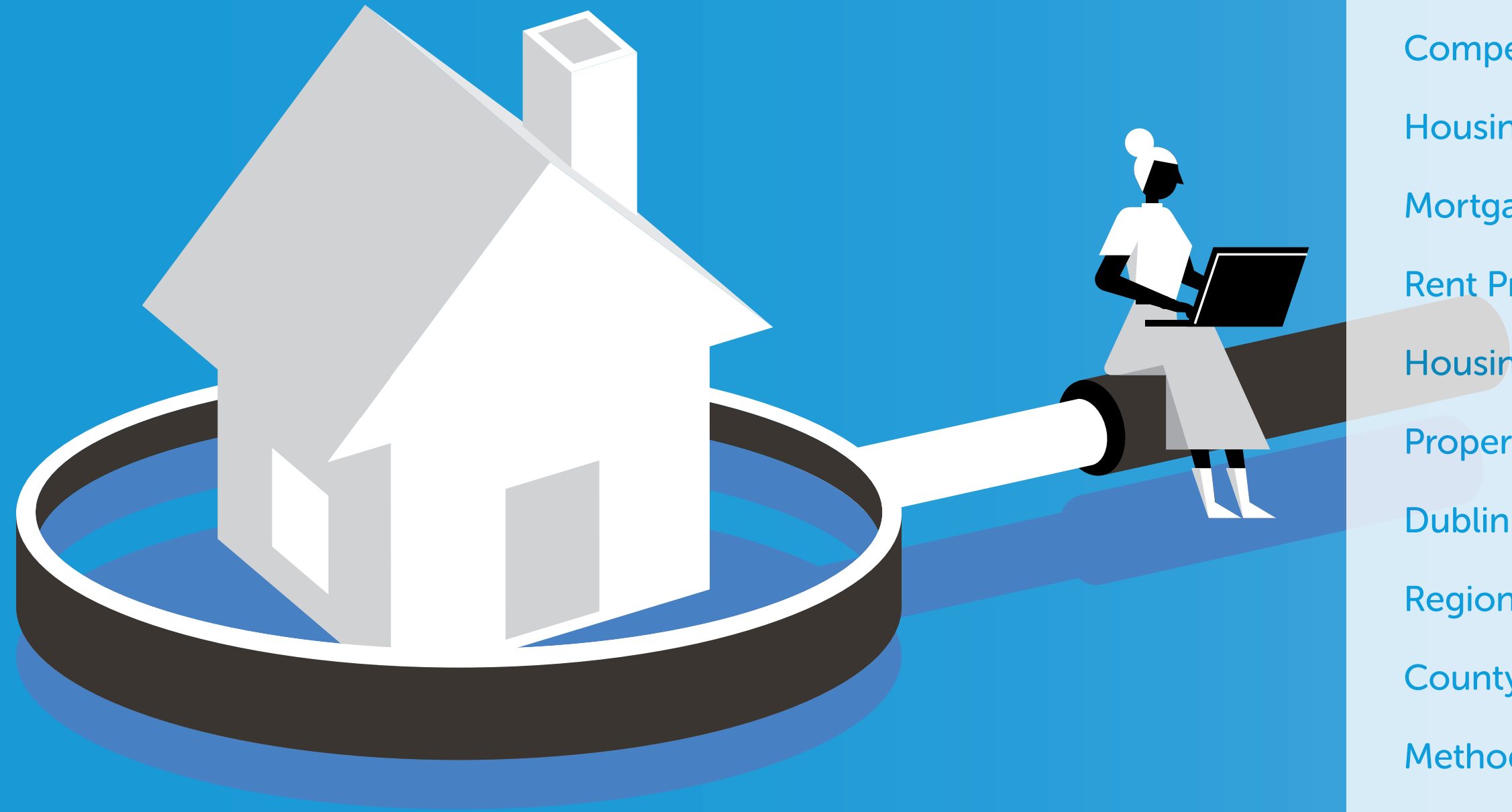


In association with
Bank of Ireland



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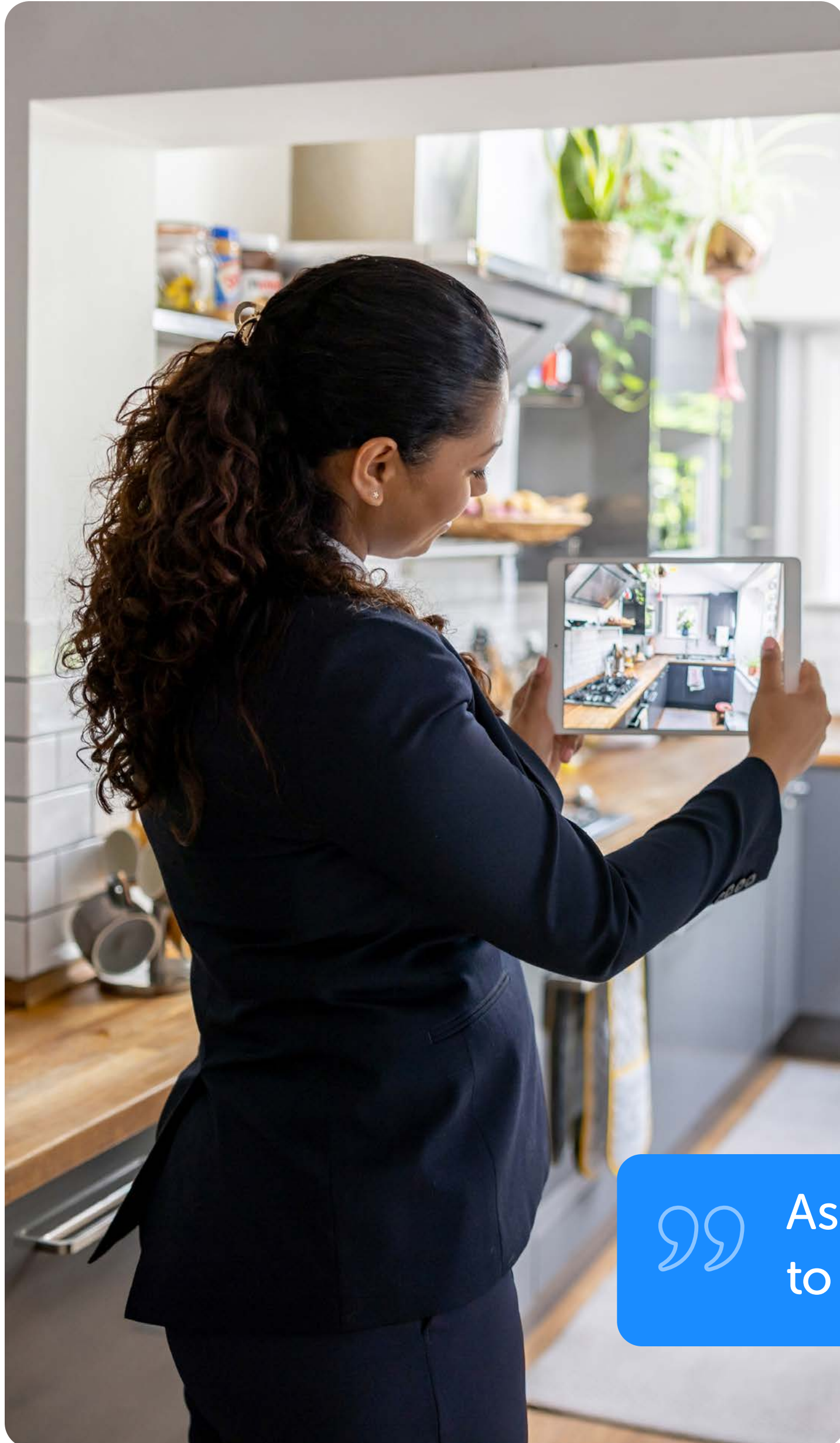
Summary

8.4%
Asking prices rise
8.4% in Q4 2024

11,500
Listings in
December 2024

20%
One-in-seven homes
is being sold by 20%
or more above the
original asking price

3 months
Average time to Sale
Agreed still a historic
low of 3 months



Asking price inflation rose to a solid 8.4% in Q4 2024



Welcome

The latest MyHome Property Price Report, in association with Bank of Ireland, for the final quarter of 2024 shows annual asking price inflation around the country has risen to 8.4%.

Once again it is the regions outside Dublin that are driving this growth, recording an annual inflation rate of almost 10%.

In our last report, we noted that Ireland would need an extra 200,000 homes to match the UK's housing to population ratio. This time, we have drawn a comparison with our neighbours on the demand side. At 36, first-time buyers here are older on average than those in the UK, who are 34. Irish first-time buyers are also now taking on more debt relative to income than their UK counterparts for the first time since the Celtic Tiger era.

With this additional debt, falling interest rates and a booming labour market, it stands to reason that demand has become fiercer during the year. Any stock that has come on the market has been snapped up,

and we now are close to a historic low in terms of the average time to sale agreed.

Meanwhile, the average residential transaction is being settled for 9% over the asking price.

A key metric to note as the year progresses will be housing completions. Our forecast of 33,000 completions for 2024 is on track, and we expect to see 42,000 in 2025, and 45,000 in 2026. Of course, we need to see a consistent increase in homes coming on to the market to help satisfy our surging demand.

As always, MyHome will continue to offer the most compelling insights into the market, and I hope you enjoy our latest report.

Joanne Geary
Managing Director, MyHome

Commentary

What should we expect in 2025?

This quarter's MyHome report shows asking price inflation accelerating to 8.4%. Meanwhile, in November we saw the average residential transaction being settled 9% above the original asking price. One-in-seven homes is being sold by 20% or more above the original asking price - typically set 5-6 months ago. Two-fifths of transactions are being settled at a premium exceeding 10%. The clear message is that despite stretched affordability pricing still has momentum heading into 2025.

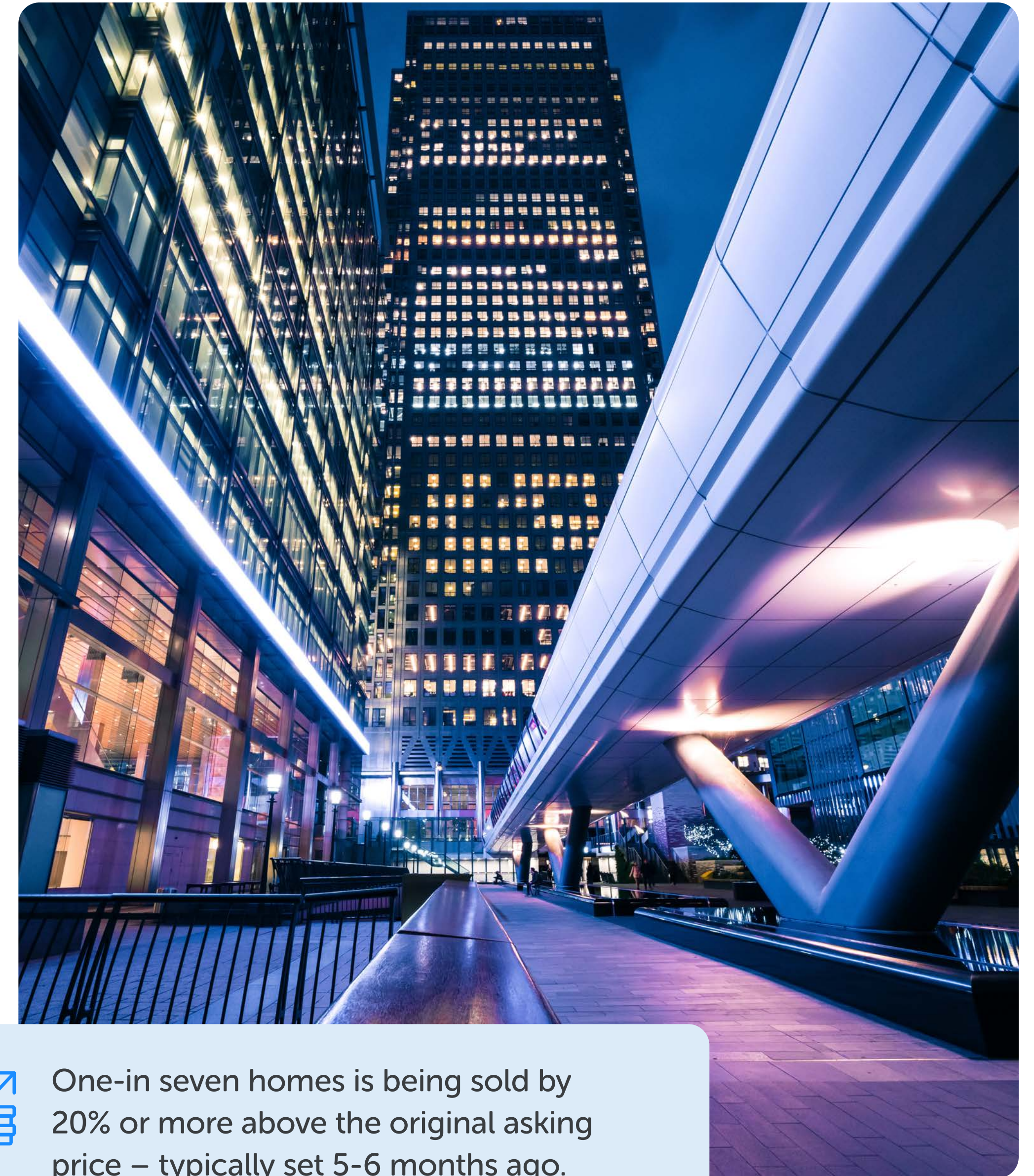
Competition for homes remains intense. The average time-to-sale agreed is still close to a historic low of 3 months. In December, there were just 11,500 homes listed for sale on MyHome. So it shouldn't be a surprise that whatever homes are on estate agents books, are being snapped up ever more quickly, and at higher premia relative to asking prices.

Perhaps one feature of the housing market not fully appreciated is the role of household savings in driving up prices. New Central Bank data show the average first-time-buyer purchase price was €375,000 in H1 2024, up €21,000, or 6% on the year, two-thirds of which was accounted for by mortgage debt, but one-third (or €7,300) by larger deposits. Also, first-time-buyers are getting older, on average aged 36 years in H1 2024, up from 34 years in 2020 and vs 34 years in the UK.

The loosening of the Central Bank mortgage lending rules is also playing a role. The Central Bank had estimated this relaxation would gradually add 8% to house prices. This view is playing out. In H1 2024, the average first-time-buyer loan-to-income (LTI) ratio was 3.37x, well up from 3.25x in 2023, but below the 4.5x LTI median recorded in 2008. However, for the first time since the Celtic Tiger period Irish first-time-buyers are now taking out more leveraged loans than their UK counterparts.

Looking ahead to 2025 we expect another substantial mid-single digit rise in Irish house prices. Our current forecast is for 4%. However, if anything this view could be too conservative. Pay growth was 5.3% in Q3 2024. Hence, in October the average mortgage approval rose to a fresh record high of €321,000, up 8% on the year. This points to further house price gains in early 2025.

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One-in seven homes is being sold by 20% or more above the original asking price – typically set 5-6 months ago.



Housing starts rose close to 60,000 units in the twelve months to October.”

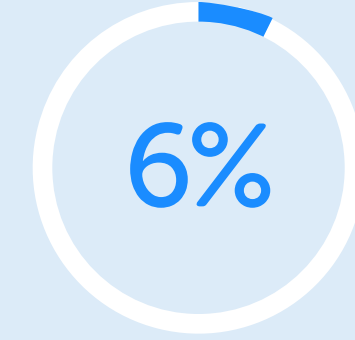
» ECB rate cuts will also support house prices in 2025. HICP inflation has returned from double-digit levels back close to the ECB’s 2% target. Hence, market expectations are that the ECB will cut rates aggressively next year.

The overnight index swap (OIS) curve implies the ECB’s deposit rate will fall from 3% currently to below 2% by end-2025. Current quoted fixed-term mortgage interest rates have already responded, falling to a range of 3-3.5% in December.

First-time-buyers in H1 2024 spent around 28% of their post-tax disposable incomes on their monthly mortgage payments, on average. Given the fall in interest rates that has already occurred this ratio will likely fall back to 25% or lower. However, with



First-time buyers in H1 2024 spent around 28% of their post-tax disposable incomes on their monthly mortgage payments.



Rise in first-time buyer purchase price in H1 2024 annually



Average age of a first-time buyer in Ireland in H1 2024

limited homes for sale, any initial improvement in affordability may be diluted by homebuyers bidding up house prices.

The outlook for housing completions next year is far more uncertain than for prices. Housing starts rose close to 60,000 units in the twelve months to October, but due to a rush of activity ahead of expected expirations of waivers on local authority and water infrastructure charges. When these starts eventually translate into final completions remains uncertain. For now, we are sticking with our forecast for 42,000 completions in 2025 and 46,000 in 2026.



Conall MacCoille
Chief Economist
Bank of Ireland Group

Asking prices

MyHome asking price inflation 8.4% in final quarter of 2024




 Asking price inflation outside of Dublin has risen to 10%

The latest MyHome report shows asking prices rose by 0.4% in Q4 2024, a modest gain during the usually quiet winter months. Nonetheless, this was still sufficient to push-up asking price inflation to 8.4% in Q4 2024, from 7.5% in Q3. However, in Dublin asking prices fell slightly on the quarter, so annual inflation fell back slightly to 5.9%, its softest pace in twelve months. In the rest of Ireland, asking price inflation accelerated to 9.8%, the sharpest pace in two-and-a-half years.

Of course, the official CSO measure of RPPI inflation was 10% in September, above our measure of asking price inflation. This reflects that homebuyers have been paying ever higher premia, over and above the original asking price, so that transaction prices have seen even sharper gains. The message from the Q4 asking price data is that pricing has retained some momentum, and has still not softened even as affordability has become stretched through 2024.

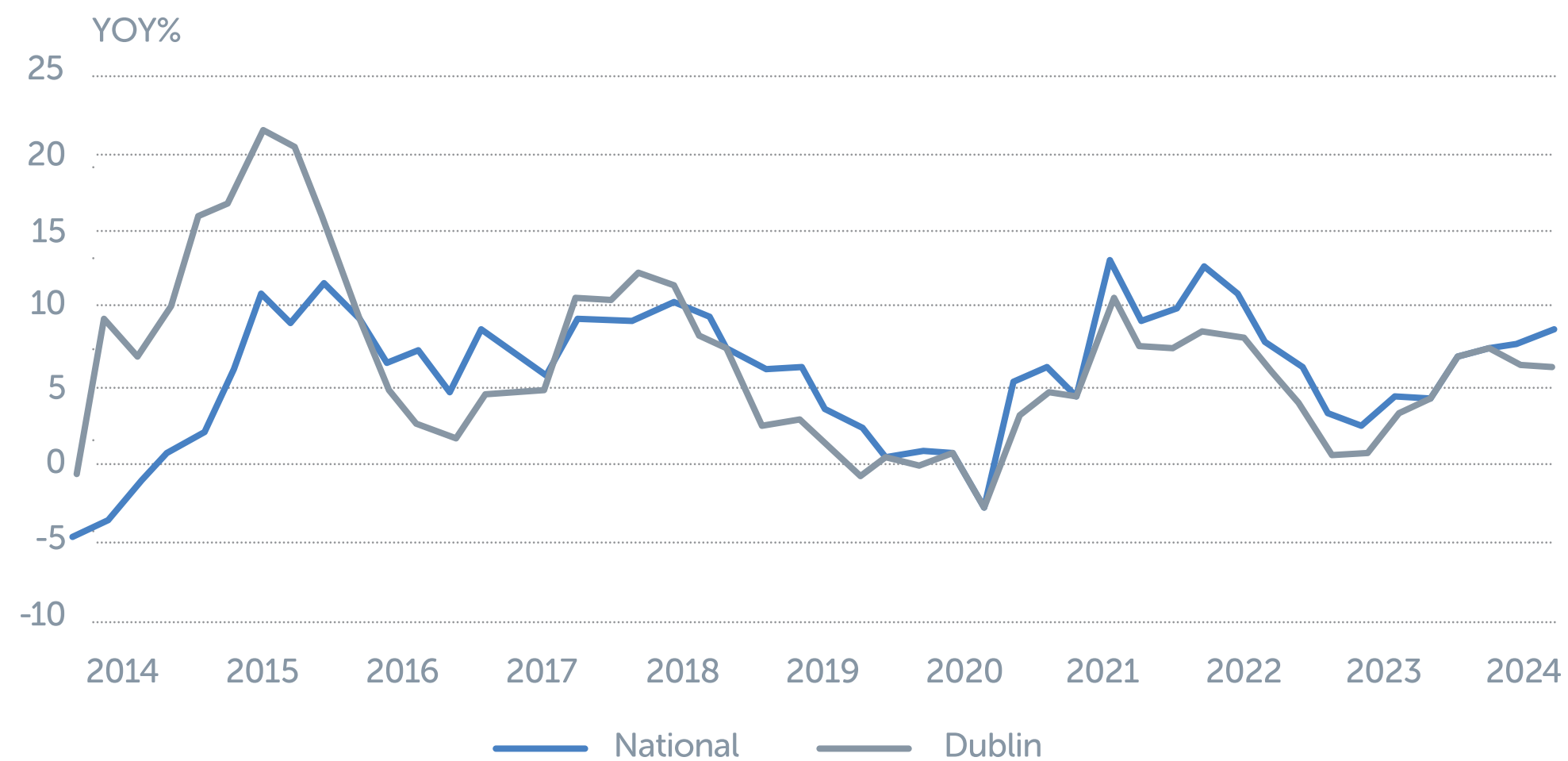
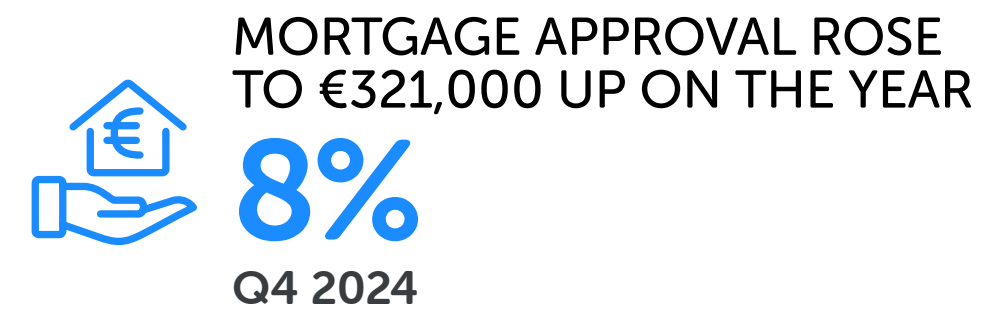
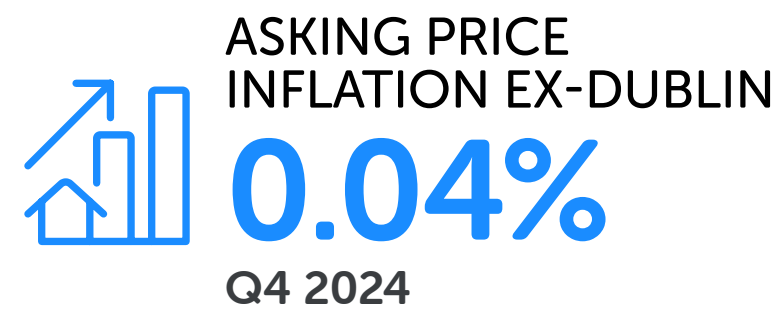
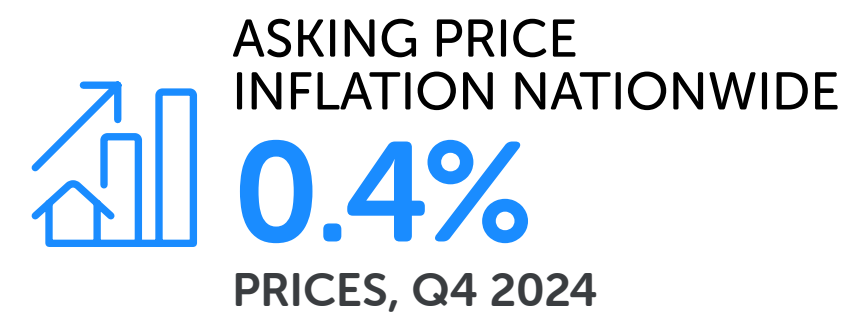


Figure 1 MyHome Asking Price Inflation

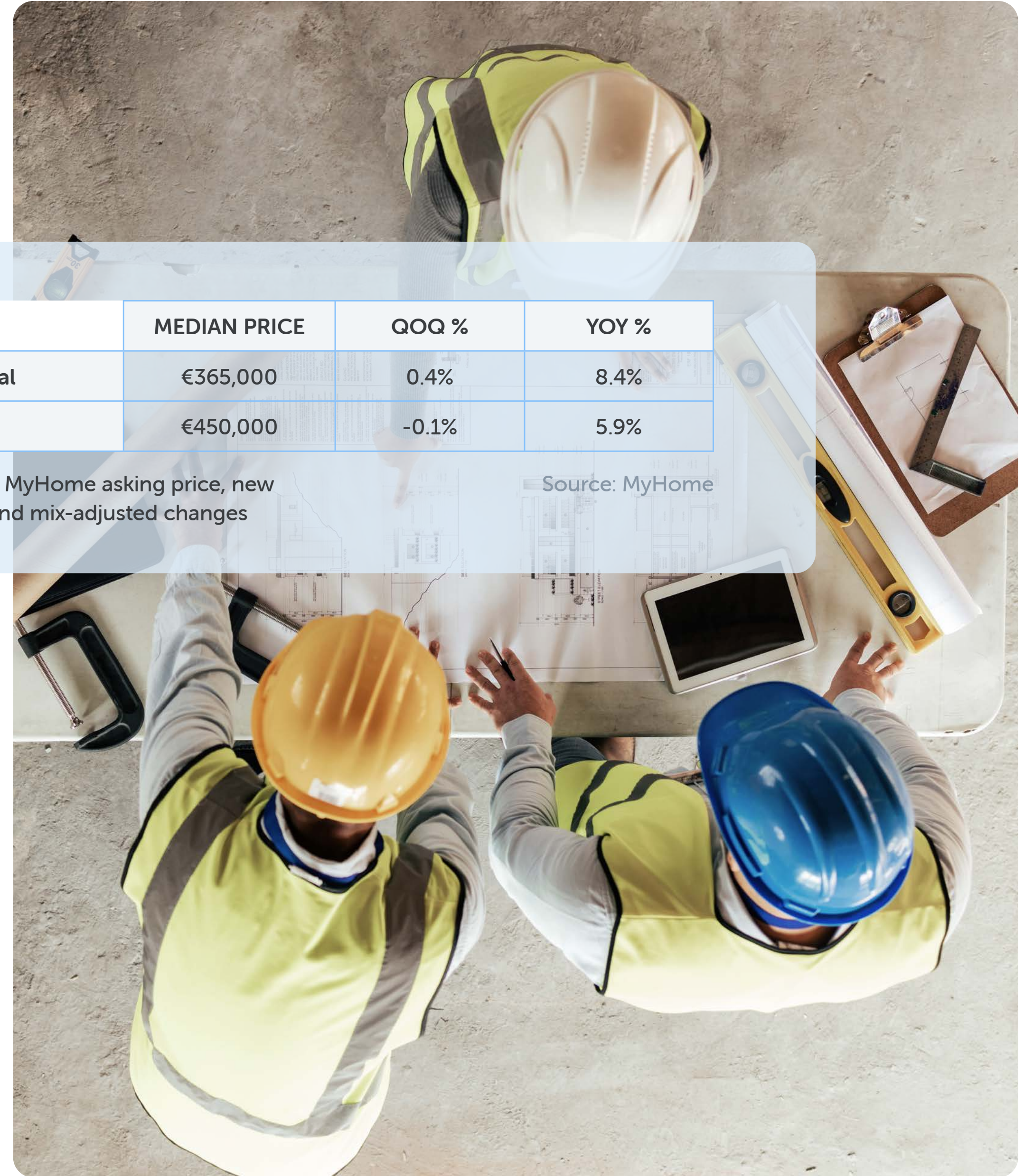
Source: MyHome



	MEDIAN PRICE	QOQ %	YOY %
National	€365,000	0.4%	8.4%
Dublin	€450,000	-0.1%	5.9%

Figure 2. MyHome asking price, new listings and mix-adjusted changes

Source: MyHome



Homebuyers still bidding up prices well above asking

In November, the median residential property transaction was settled 7.4% above the original asking price. Again, this is a fresh high, indicating the degree of competition in the housing market is even more intense than during the summer of 2022. In Dublin, the median property transaction in November was 8.6% above the asking price.

Consistent with the 'hot' market only one-in-six (17%) of transactions were settled at discount to the asking price in November, whereas a remarkable 40% were sold at a premium exceeding 10% of the asking price. One-in-seven

homes (15%) is still being sold at a premium to the asking price exceeding 20%.

We believe that measuring how transactions prices are being settled relative to the original asking price provides a useful gauge of housing market conditions. Over time, competition has heated up. In January, the median premium was 4.6%, well below the 7.4% recorded in November. It is also the reason the CSO's RRPI measure, accelerating to 10% in September, has exceeded asking price inflation.

	Q1	Q2	Q3	Q4
Discount	25%	24%	19%	18%
> 10%	6%	7%	5%	5%
> 5%	12%	13%	10%	9%
> 5%	47%	50%	57%	58%
> 10%	30%	33%	38%	40%
> 20%	9%	11%	13%	14%

Figure 3. Proportion of transactions at discount/premium over asking

Source: MyHome



Consistent with the 'hot' market only one-in-six (17%) of transactions were settled at a discount to the asking price in November.

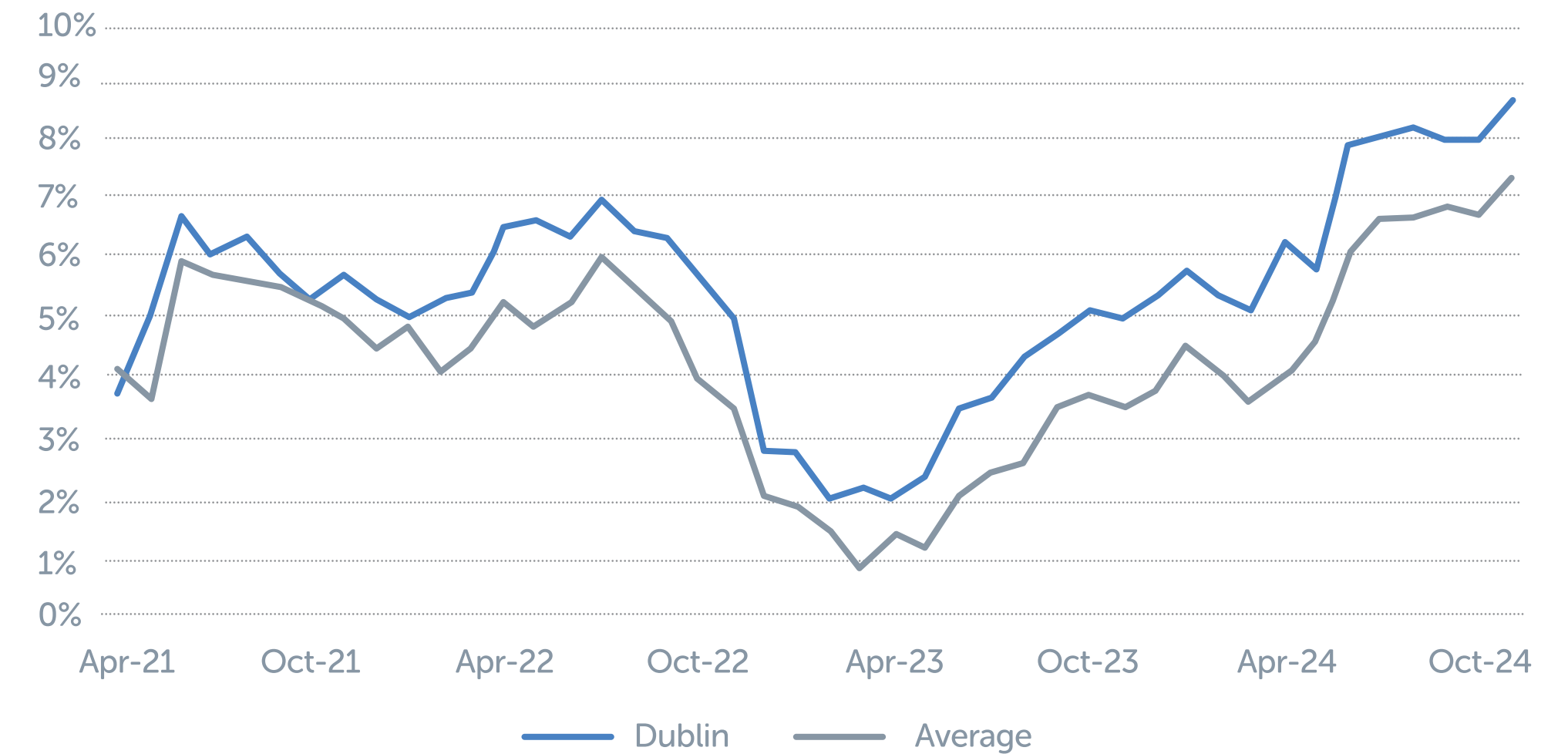


Figure 4 Median Gap between original asking and final transaction price

Source: MyHome



Housing market availability still exceptionally challenging for homebuyers

The Irish housing market is clearly exceptionally tight. The average time to sale agreed was just three months in Q4, still close to a historic low. Whatever stock is available for sale on estate agents' books is being sold ever more quickly.

Also, there were just 11,500 homes listed for sale on MyHome in December, down 1.4% on the year, and from levels above 20,000 pre-pandemic. However, the winter is the usual low-point of the year for stock levels, after the busy summer trading season. Some improvement in housing availability will likely occur in early 2025.

However, there are some modest signs of improvement. There were 6,400 new homes listed for sale in the first nine weeks of Q4 2024, up 8% on the same period of 2023. Of course, the acid test will come in the spring of 2025, as new listings tend to start to accelerate ahead of next summer.

It is worth remembering that while the market is very tight, overall transactional activity remains close to its highest level since the Celtic Tiger era. The tight market reflects that any improvement in supply has been met by demand. We expect

total residential transaction volumes in 2024 will be close to 62,500, down slightly from 63,300 in 2023. The Property Price Register (PPR) shows that so far in 2024, €21.7bn of residential transactions, or 51,657, have been recorded, or €420,000 on average.

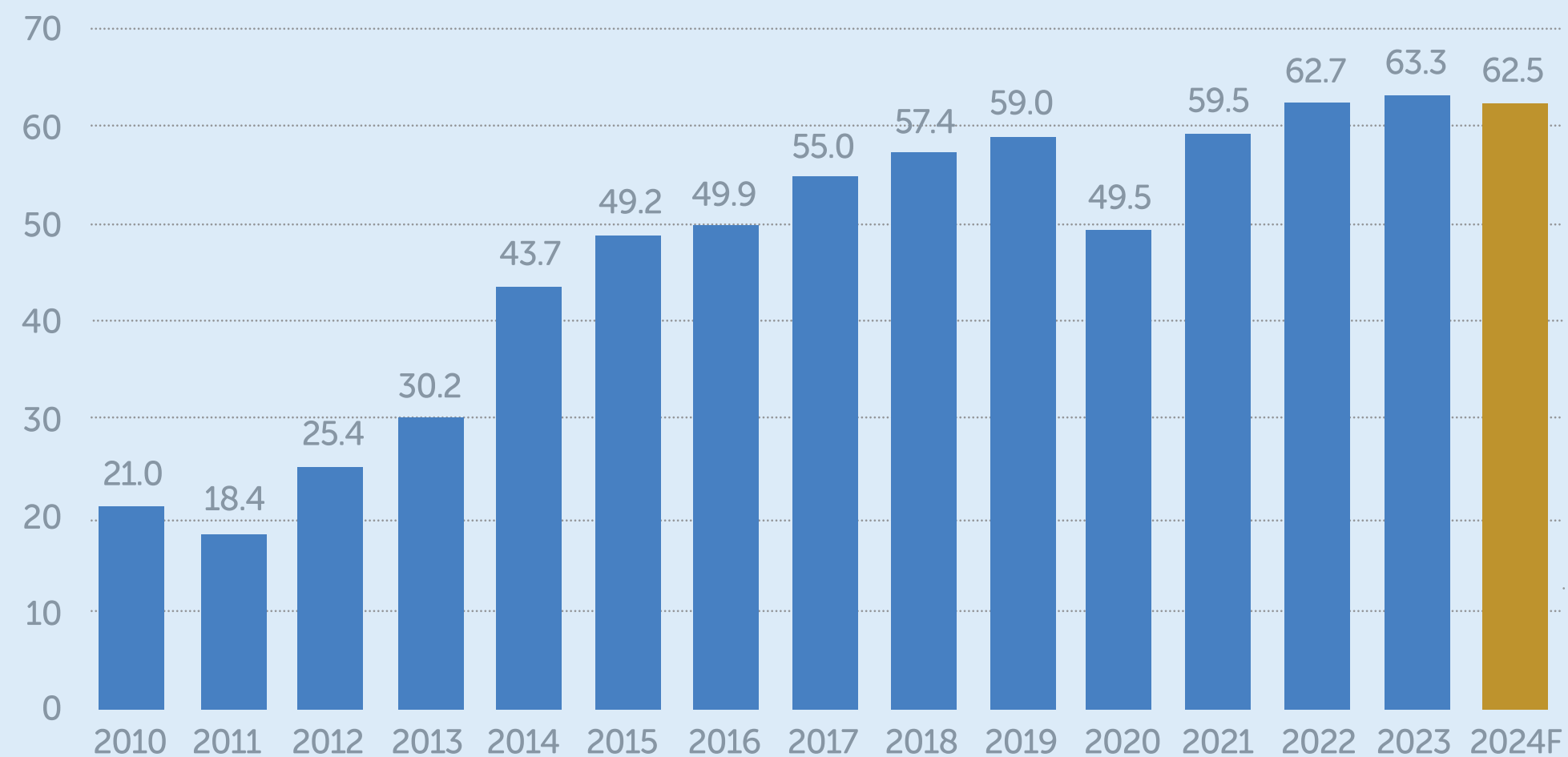


Figure 5 Irish Residential Property Market Transactions

Source: Property Price Register



Mortgage market developments point to upward pressure on prices

The average mortgage loan for house purchase was €308,200 in Q3 2024, exceeding €300,000 for the first time and up 7% on the year. The latest October mortgage approvals data indicate that the process of homebuyers taking on higher levels of debt will put further upward pressure on house prices in 2025. The average mortgage approval for a house purchase in October was €321,200, up 7.9% on the year.

New Central Bank data suggest savings and deposits played a significant role in the sharp

6%, or €21,000 rise in the average first-time-buyer purchase price to €375,000 in H1 2024. The average loan saw a smaller €13,800 rise to €295,000. First-time-buyers are also taking on more leveraged loans, an average LTI was 3.37x in H1 2024 vs 3.25x in H1 2023. This follows the loosening of the Central Bank of Ireland mortgage lending rules, and reflects greater numbers of borrowers just below 4x threshold. Finally, the average first-time-buyer age is now 36 years vs 34 up to 2020 and in the UK.



	Ireland		UK
	H1 2023	H1 2024	H1 2024
Loan Size (€)	€281,106	€294,909	€204,480
Property (€)	€353,409	€374,485	€267,350
Loan-to Value (%)	81%	80%	77%
Income (€)	€88,259	€90,002	€63,427
Loan-to Income	3.25	3.37	3.31
Loan Terms (Years)	29	29	31
Interest Rate (%)	3.5%	4.2%	n.a.
Borrower Age (Years)	36	36	34
Joint Applicant	72	69	n.a.

Figure 7 Average First-Time-Buyer Characteristics Source: Central Bank of Ireland, UK Finance

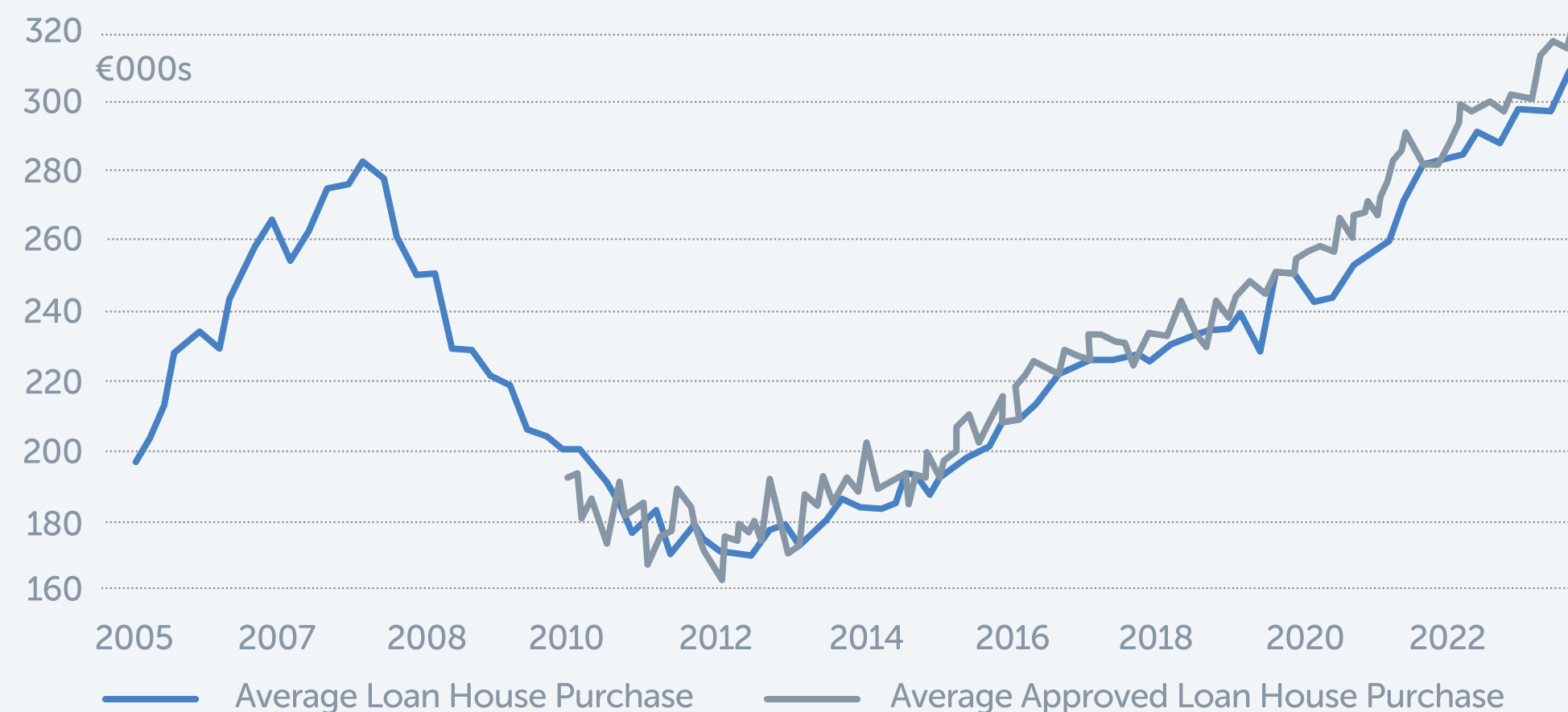


Figure 6 Average mortgage approval and drawdown Source: Banking Payments Federation Ireland



The average first-time buyer age is now 36 years vs 34 up to 2020 and in the UK.

Rent price inflation continues to moderate



The Central Statistics Offices' private index rose by 0.4% in October, up 4.8% on the year. Whilst substantial this pace is below the high single-digit levels seen over the past decade and below pay growth of 5.6% in Q2 2024. It is also clearly below house price inflation, pointing to further downward pressure on rental yields.

The Residential Tenancies Board (RTB) measure also indicates that rental price inflation for new tenancies has cooled off, falling to 4.7% in Q2 2024, the softest pace in three-years. This slowdown is clearly concentrated in the capital. In Dublin rents were up only 2.5% on the year, but by 8.9% in the rest of Ireland.

The standardised average rent was €1,644 per month nationally, €2,147 in Dublin and €1,331 in the rest of Ireland. For renewals of existing tenancies the average rent was €1,415, up 5.8% on the year. This also illustrates the two-tier rental market due to rent controls, the average new tenancy 16% higher than the €1,415 for renewals.

It is worth noting that there were 12,000 new rental tenancies recorded in Q2 2024, down 8.5% on the year, but still indicating that the rental market is more liquid than some commentators have suggested, based on unreliable measures of the rental stock publicly advertised as available to rent.



Housing completions should pick-up rapidly in 2025

Housing completions in Q3 2024 were up 6% on the year to 8,900. The annual total in the twelve months to September was 31,900. So our forecast for 33,000 completions in 2024 is on track.

Notably, completions of scheme houses were 4,489 in Q3 2024, up 23% on the year, whereas for single-homes (-5%) and apartments (-7%), both down on the year.

in the existing homes market. There were 17,381 mortgages drawn down in the first nine months for the purchase of existing homes, down 7% on the year.



Looking ahead to 2025, the outlook is extremely uncertain. The expiry of a waiver on water infrastructure charges led to a secondary rush of housing commencements in September and October. Remarkably, in the twelve months to October the figures suggest construction began on almost 60,000 units. However, it remains to be seen when these starts will come to fruition. For now, we are sticking with our forecast for 42,000 completions next year, rising to 45,000 in 2026.

Housing completions are helping availability. In the first nine months of 2024 there were 7,844 mortgages drawn down for the purchase of newly built homes, up 7% on the year. Rather, the recent squeeze on availability has reflected weak liquidity



In the first nine months of 2024 there were 7,844 mortgages drawn down for the purchase of newly built homes, up 7% on the year.

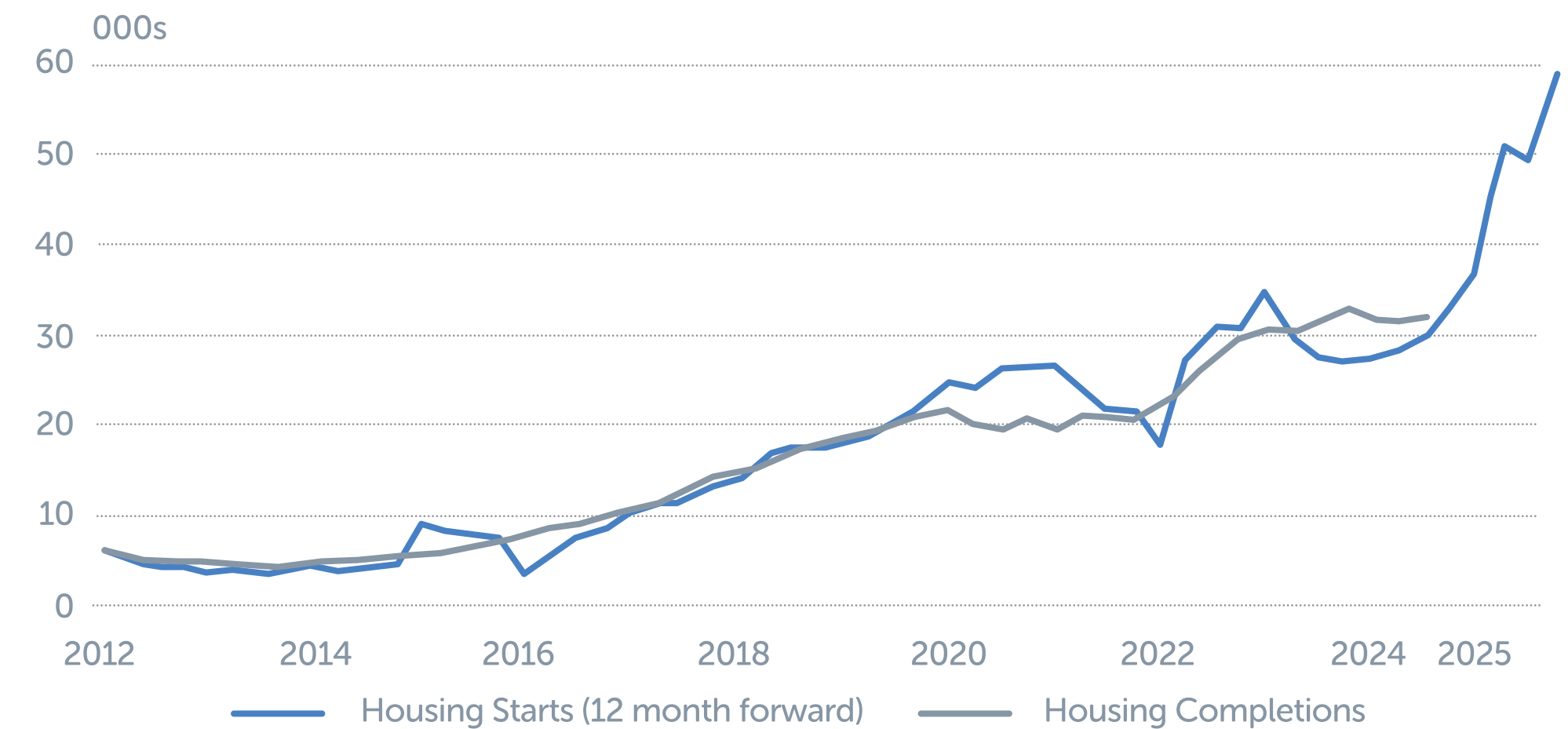


Figure 9 Housing Starts and Completions Source: Central Statistics Office and Department of Housing



Property Price Register Analysis



The Property Price Register (PPR) indicates that so far €21.7bn, or 51,657 residential transactions have been recorded in 2024. We estimate this means residential transaction volumes in the first nine months were down 5% on the year.

However, transactional activity has bounced back in October and November. We expect residential transactions should finish 2024 close to 62,500, down only slightly from 63,300 in 2023.



Summary

51,657

TRANSACTIONS WORTH
€21.7BN WERE RECORDED
IN 2024

10%

GROWTH IN VOLUME TERMS
ON THE SAME PERIOD OF
2024

€420,000

AVERAGE RESIDENTIAL
TRANSACTION PRICE SO FAR
THIS YEAR

Dublin Analysis



Q4 Rates of inflation moderated to 5.9%



ANNUAL INFLATION DUBLIN CITY

12.4%

Q4 2024



PRICE GROWTH

8.4%

NEW INSTRUCTIONS Q4 2024

The CSO's RPPI index for Dublin rose by 0.9% in October 2024, with annual inflation running at 10.9%. This strong pace of house price inflation is broad based across the city; Dublin city (12.4%), Dun Laoghaire-Rathdown (8.9%), Fingal (13.5%), South Dublin (11.3%). Clearly, the official data on transaction prices show little sign of any material slowdown thus far, despite stretched affordability.

However, our MyHome asking price data for the capital show the rate of inflation moderated to 5.9% in Q4 2024. This could be the first sign of a more moderate pace of price increase to come in 2025. In Q4 2024 the median asking price in Dublin was €450,000, up 8.4% on the year.



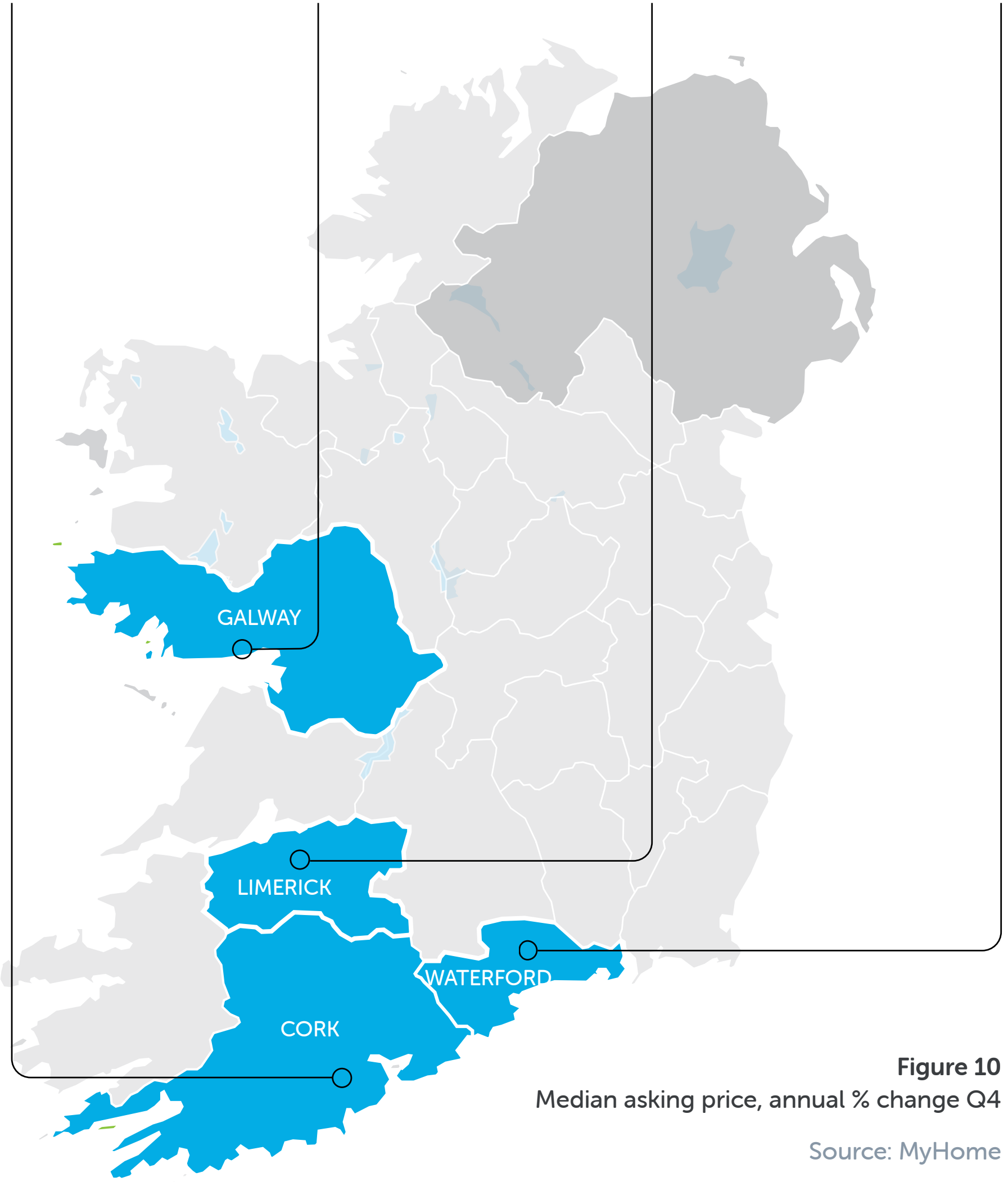


Figure 10
Median asking price, annual % change Q4

Source: MyHome

Regional Analysis

Amongst the commuter belt counties around Dublin, the clear standout rise in prices has been in Kildare. The median asking price in Kildare was €310,000, up 10.7% on the year. However, in Meath the median price was up just 1.7% on the year to €300,000 and was flat in Wicklow at €395,000.

KILDARE
 **10.7%**
to €310,000



“

In Meath, prices were up to €300,00

Leinster

Most counties in Leinster have seen substantial gains over the past twelve months. In Westmeath prices were up 15% on the year to €259,000. Medians price in both Offaly and Wexford were both up 6% over the past twelve months to €239,000 and €285,000 respectively. Prices in Kilkenny and Laois were both up 4% to €255,000 and €215,000 respectively. There were sedate 3% gains in Carlow to €257,500 and in Longford to €150,000. In Louth prices were flat at €250,000.

↑ **WEXFORD**
6%
to €285,000

Munster

Price inflation is running at least in high-single digit across most areas of Munster. In Cork county the median price is up 7% to €305,000 and by 12% in Cork city to €325,000. In Kerry prices are also up 6.4% to €250,000 and by 7% in Waterford to €225,000. In Waterford city the median price was up 2.8% to €185,000. Similarly, in Limerick the median price was up substantially, by 15% to €275,000 and by 11% in Limerick city to €270,000. Clare saw the sharpest rise, up 19% to €285,000. Tipperary also saw a 8.6% gain to €220,000.

↑ **CORK**
7%
to €305,000

Connacht / Ulster

The median price in Galway was €325,000 in Q4 2024, up 10% on the year. The median price in Galway city was €350,000, up 18.6% on the year. However, there were also double-digit gains in Leitrim, up 12.4% to €190,000, and in Roscommon, up 14% to €190,000. Prices were flat in Sligo at €199,000 and up just 2.6% in Mayo to €195,000.

↑ **GALWAY**
10%
to €325,000

The median price in Cavan in Q4 2024 was €225,000, up 13% on the year. Donegal also saw a sharp 17% rise over the past twelve months to €245,000. In Monaghan, the median price was €200,000, up 2.6%.

↑ CARLOW €246,250 7.3%	↑ CAVAN €192,500 10%	↑ CLARE €270,000 14.9%	↑ CORK €315,000 10.5%	↑ DONEGAL €185,000 7.6%
↑ GALWAY €309,000 12.4%	↑ KERRY €215,000 11.7%	↑ KILDARE €300,000 15.8%	↑ KILKENNY €235,000 4.4%	↑ LAOIS €215,000 7.5%
↑ LEITRIM €190,000 13.8%	↑ LIMERICK €265,000 6.9%	↑ LONGFORD €140,000 1.8%	↑ LOUTH €259,000 3.6%	↑ MAYO €175,000 3.6%
↑ MEATH €295,000 3.5%	↑ MONAGHAN €200,000 14.3%	↑ OFFALY €230,000 15.6%	↑ ROSCOMMON €162,500 6.6%	
↑ SLIGO €191,250 6.8%	↔ TIPPERARY €195,000 0.0%	↑ WATERFORD €229,000 1.8%		
↑ WESTMEATH €259,475 15.3%	↑ WEXFORD €249,000 9.1%			
↓ WICKLOW €390,000 -1.3%	↑ DUBLIN €395,000 4.0%			

11,468
NUMBER OF
PROPERTIES LISTED
ON MYHOME
Q4 2024

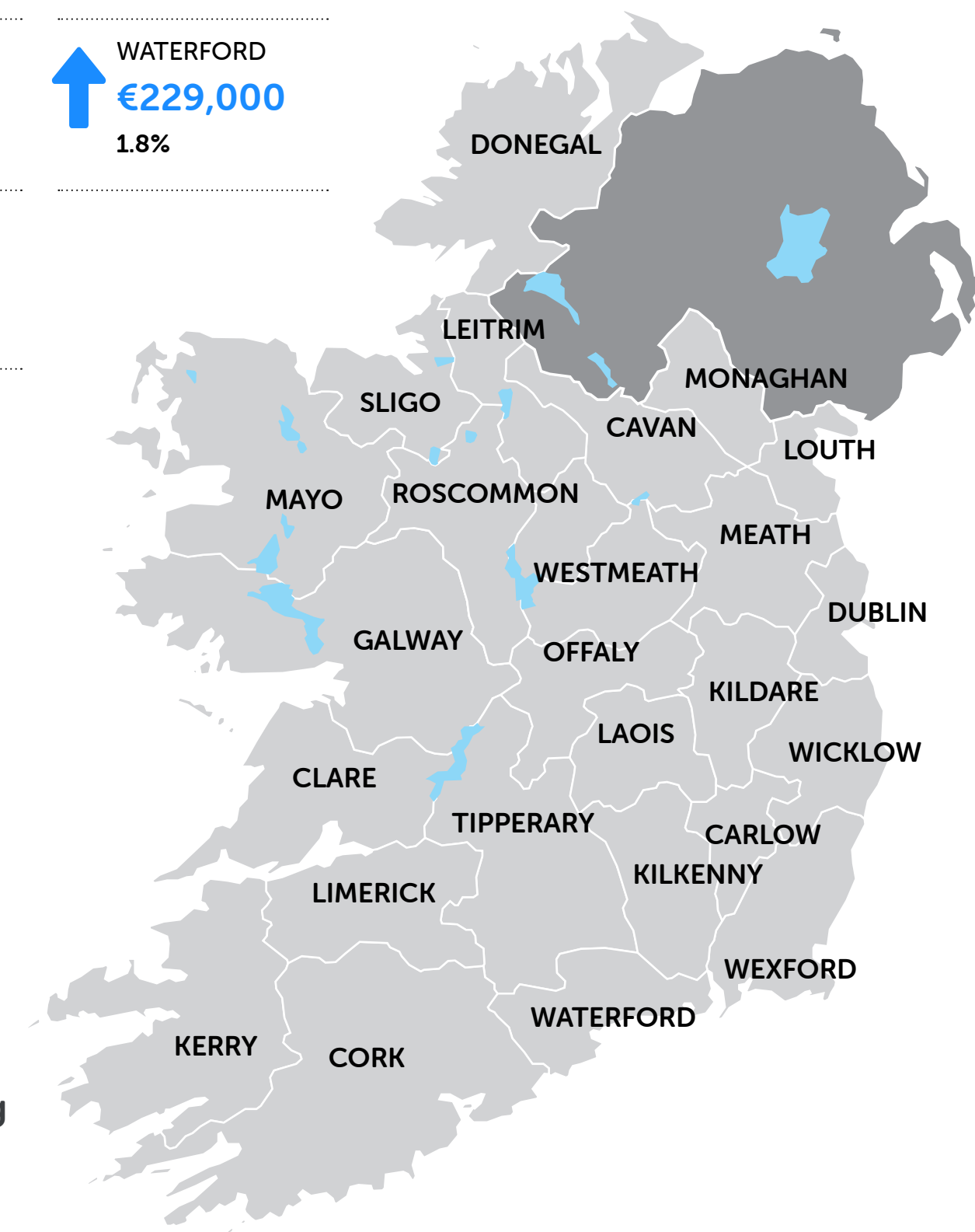


Figure 11
3 Bed semi-detached median asking price, annual % change Q4 2024

Source: MyHome

County Analysis



Two-bedroom apartments

TWO-BED, APARTMENT
 ↑ **1.8%**
 Dublin area

The median price of a two-bedroom apartment in Dublin was €290,000 in Q4 2024, up 1.8% on the year. However, there was a sharp 10.5% rise in Kildare to €210,000. Prices in Meath were up by 5%, again to €210,000. In Wicklow prices were flat on the year at €300,000. Cork prices also saw a substantial 9% rise to €235,000. In Galway prices were up an enormous 17% to €275,000.



€290,000

The median price of a two-bedroom apartment in Dublin in Q4 2024.

COUNTY	Q4 2024	Q/Q %	ANNUAL %
Carlow	165,000	10.0%	10.0%
Cavan	145,000	0.0%	23.9%
Clare	165,000	0.0%	10.0%
Cork	235,000	2.2%	9.3%
Donegal	130,000	18.2%	20.9%
Galway	275,000	0.0%	17.0%
Kerry	182,500	-13.9%	-17.0%
Kildare	209,950	5.0%	10.5%
Kilkenny	170,000	0.0%	0.0%
Laois	150,000	0.0%	3.4%
Leitrim	152,450	1.7%	17.3%
Limerick	185,000	2.8%	4.2%
Longford	99,000	0.0%	10.0%

COUNTY	Q4 2024	Q/Q %	ANNUAL %
Louth	185,000	0.0%	5.7%
Mayo	140,000	0.0%	-6.4%
Meath	210,000	0.0%	5.0%
Monaghan	130,000	0.0%	0.0%
Offaly	145,000	0.0%	26.1%
Roscommon	77,000	-29.4%	-9.4%
Sligo	126,250	-4.7%	-1.0%
Tipperary	129,950	13.0%	30.0%
Waterford	132,500	1.9%	2.7%
Westmeath	172,500	4.5%	8.5%
Wexford	197,000	6.5%	12.6%
Wicklow	300,000	-2.4%	0.2%
Dublin	290,000	0.0%	1.8%

County Analysis



Four-bedroom semi detached

FOUR-BED SEMI-DETACHED
 ↑ **4.8%**
 Dublin area

The median price of a four-bedroom semi-detached house in Dublin was €550,000 in Q4 2024, up 4.8% on the year. Most counties saw substantial gains, including Kildare up 16% to €370,000. There were 4% gains in both Meath, to €325,000 and Wicklow, to €510,000. In Cork the median price was up 5% on the year to €395,000, by 13% in Limerick to €350,000 and by 17% in Galway to €345,000.



€550,000

The median price of a four-bedroom semi-detached in Dublin in Q4 2024.

COUNTY	Q4 2024	Q/Q %	ANNUAL %
Carlow	279,500	3.9%	2.6%
Cavan	225,000	0.0%	5.9%
Clare	295,000	0.0%	11.3%
Cork	395,000	0.0%	5.3%
Donegal	269,000	7.6%	37.9%
Galway	345,000	0.0%	16.9%
Kerry	252,500	1.0%	3.1%
Kildare	369,950	4.2%	15.6%
Kilkenny	315,000	1.6%	1.6%
Laois	249,500	5.3%	6.2%
Leitrim	244,475	1.9%	38.1%
Limerick	350,000	4.5%	12.9%
Longford	169,500	-1.5%	6.4%

COUNTY	Q4 2024	Q/Q %	ANNUAL %
Louth	297,500	2.6%	6.4%
Mayo	229,500	-2.3%	3.1%
Meath	325,000	0.0%	4.0%
Monaghan	250,000	-1.0%	6.4%
Offaly	280,000	12.0%	12.4%
Roscommon	220,000	-3.9%	10.0%
Sligo	239,000	3.9%	2.8%
Tipperary	227,500	-4.8%	5.8%
Waterford	282,500	2.7%	11.0%
Westmeath	287,500	3.6%	8.5%
Wexford	280,000	-5.1%	4.7%
Wicklow	510,000	-1.9%	4.1%
Dublin	550,000	0.0%	4.8%

Report Methodology

The trends presented in this report are based on actual asking prices of properties advertised on MyHome with comparisons by quarter over the last eight years.

This represents the majority of properties for sale in Ireland from leading estate agents nationwide. The series of data in this report has been produced using a combination of statistical techniques.

Our data is collected from quarterly snapshots of active, available properties on MyHome. Our main indices have been constructed with a widely-used regression technique which adjusts for change in the mixture of properties for sale in each quarter. Since the supply of property in each quarter has different combination of types, sizes and

locations, the real trends in property prices are easily obscured.

Our method is designed to reflect price changes independent of this variation in mix. For detailed statistics at a local level, we also provide a wide selection of median asking prices broken down by county or by urban location. For analysis of the Property Price Register, prices were adjusted upwards to account for VAT where necessary, and only full market value prices were used.

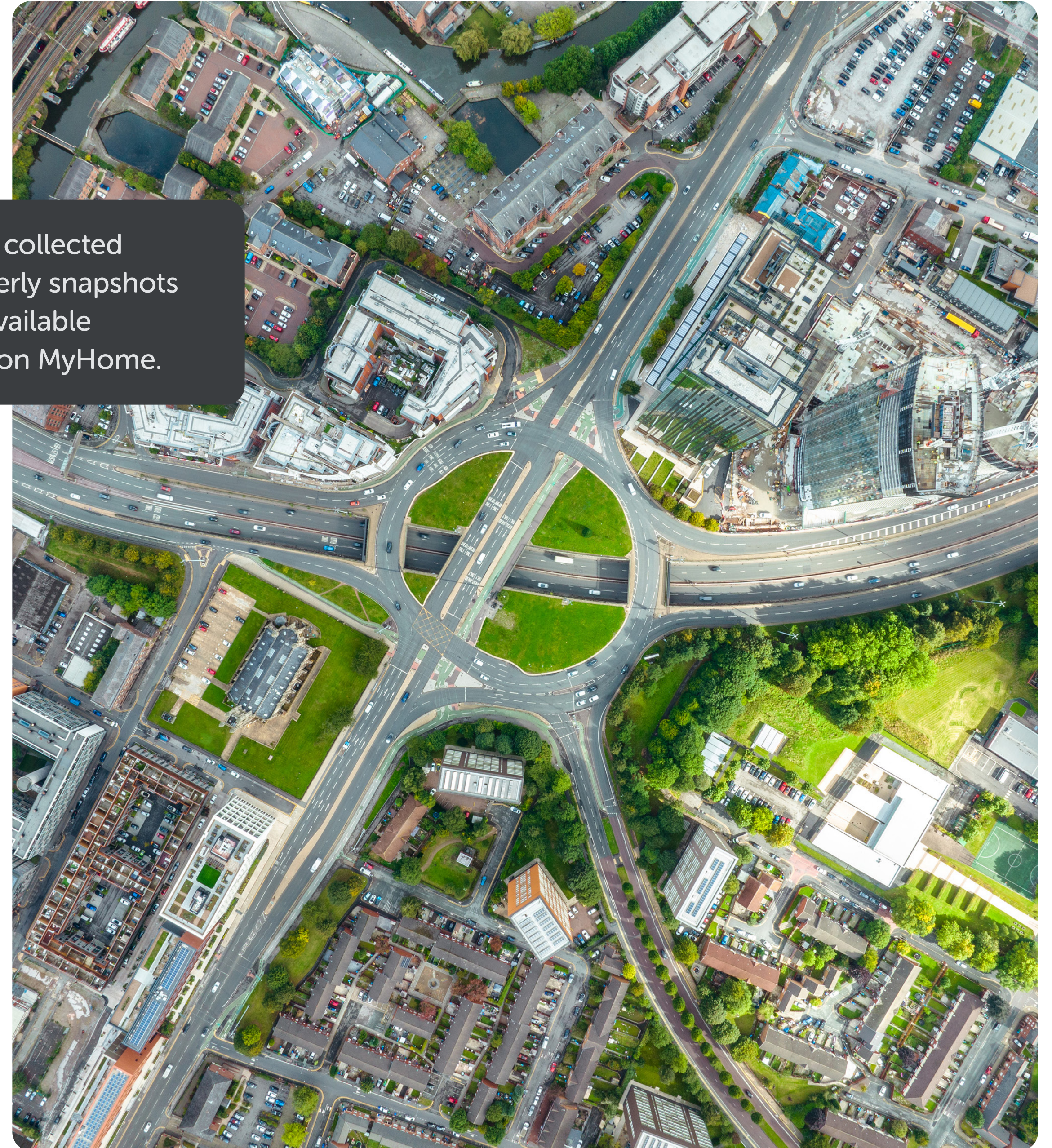


Our data is collected from quarterly snapshots of active, available properties on MyHome.

Graham is an independent financial analyst who specialises in investment consulting services. He previously managed portfolios for an international mutual organisation in London with over £14 billion in assets under management and one million members across Canada, the US and the UK. He has eight years of financial marketplace experience, holds a degree in mathematics from Trinity College Dublin, and is a CFA Charterholder (Chartered Financial Analyst).



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Q4 2024 Highlights

Summary



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	Q4 2023	Q4 2024	% change
Number of Properties on the site	11,628	11,468	↓ (Down 1.7%)
Number of properties sold from PPR (As of November 30th)	56,008	51,657	↓ (Down 7.9%)
Number of new properties on the market	6,291	5,812	↓ (Down 7.6%)
National average time to sale agreed	3.2 months	3.1 months	
National median asking price	€325,000	€356,000	



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