



Q3 | 2026

Property Report

Quarterly report from Ireland's
trusted property portal

myhome.ie/reports



In association with
Bank of Ireland





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Summary

- 3.9%**
Annual asking price inflation slows to 3.9% nationwide, to 2.1% in Dublin, and to 4.8% outside the capital
- 14,630**
Properties for sale on MyHome at end Q3
- 38,000**
Homes built in the year to June can accommodate 100,000 people
- 7.7x**
Current sold prices now 7.7 times' average earnings



Introduction

The latest MyHome Property Report, in association with Bank of Ireland, paints a relatively bright picture for homebuyers.

The rate of annual asking price inflation nationwide is now at its softest pace in over three years, at 3.9%. In Dublin the rate is 2.1% while elsewhere around the country it is 4.8%.

This means the median asking price nationally is now €390,000. In Dublin it is €480,000, while outside of the capital it is €349,000.

This good news is amplified by promising statistics on supply, after many years of sluggish growth. There are now over 14,600 properties for sale on MyHome, which is up by 12.5% on the year. There have been 10,400 new listings for sale in the year to June, which is also up by 5.3% on the year.

Indeed, we have hit a new milestone in homebuilding, whereby the total accommodation of the units built in the last year now comfortably outpaces population growth. This is the kind of housing delivery we need to see to ease the sustained demand in the market.

We also note that Budget 2027 has helped homebuyers with an increase of €5,000 to the Help-to-Buy Scheme, while the rental market has been boosted by an increase in the rent tax credit and Rent-a-Room relief.

The market is defined by two very different trends at present. On the one hand, the first-time buyer market is very robust, with transactions and mortgage activity all performing very

strongly. Remarkably, first-time buyers now account for three in four mortgages sold in Ireland.

On the other hand, the mover market, in terms of transactions and mortgage activity, is not performing well, and it appears that this cohort is still reluctant to sell their home for fear they will not be able to find another one they desire.

For all homebuyers and homeowners, energy efficiency is clearly a major consideration, given the volatile geo-political climate and rising inflation. Our report also references recent analysis undertaken by MyHome and the SEAI which shows how home prices increase with every step along the BER scale. For example, the analysis notes a maximum price increase of 10-13% going from a C-rated to an A-rated home – which will resonate very strongly at such a critical time.

As always, MyHome will continue to provide clear, data-driven insights into these evolving trends, and I hope you enjoy our latest report.



Joanne Geary
Managing Director, MyHome

Commentary

A chink of light for homebuyers

This quarter's MyHome report provides some good news for homebuyers. First, asking price inflation continues to slow. MyHome prices fell by 1.4% in Q3 2026, as they often do following the busy summer trading season, with the annual inflation rate slowing to 3.9% - the softest pace in three years.

Asking price inflation was 2.1% in Dublin and 4.8% in the rest of Ireland. Second, the number of properties listed for sale on MyHome has improved, 14,631 at end-September, up 12.5% on the year. New listings have been particularly strong since June, 10,400 up 5.3% year-on-year. While existing home sales will likely contract for a fourth consecutive year in 2026, liquidity looks to be finally be improving.

Third, homebuilding has picked up. We have left our forecast for housing completions unchanged at 39,600 in 2026 and 42,000 in 2027. This is still a far better outlook than many commentators had suggested just 12-18 months ago. Homebuilding in Ireland has now hit a key milestone. The 38,000 homes built in the year to June are more than sufficient to accommodate over 100,000 people, substantially exceeding population growth of 67,000 for the first time.

In this quarter's report we have taken a closer look at affordability. This is clearly prob-

lematic for many homebuyers. The median residential property price at €412,000 is now 7.7 times average pay of €55,000. However, the typical joint income of first-time-buyers in 2025 was €95,000, purchasing a property worth €408,000, equivalent to 4-times their income.

It still makes more financial sense to buy than rent - given rental yields at 5% are still far higher than mortgage interest rates of 3.5%. Average monthly rents were €1,839 in Q1 2026 the average residential property price was €455,000 in July. The monthly payment on a 90% LTV mortgage to buy this property would be €1,825 (based on a 30-year term and 3.4% interest rate) - including both interest (two-thirds) and principal (one-third).

Given recent events in the Middle East and rising oil/gas prices, energy efficiency is a growing concern for many homebuyers. MyHome were recently delighted to partner with the Sustainability Energy Authority of Ireland (SEAI) to facilitate a study of how



12.5% more properties are listed on MyHome compared to this time last year



Building Energy Ratings (BER) impact on house prices*. The key finding was that the value of a typical house price rises by 2.7% for each step on the BER scale (e.g. B2 to B1).

For example, the maximum price uplift from moving from C-rated homes to A-rated was estimated to be in the range 10-13%, even after accounting for other key factors such as house type and location. That said, the uplift can be smaller in more expensive urban areas, e.g. just a 1.8% for each point on the BER scale in Dublin.

The SEAI findings point to a more positive impact onto house prices than previous studies perhaps because homebuyers are now more conscious of energy efficiency. Specifically, energy savings and reduced exposure to vola-

tile household electricity and gas charges. Also, the availability of 'green mortgages', offering lower interest rates for higher rated BER homes, can lead to a large reduction in mortgage payments over the life of the loan. That said, vendors may not fully appreciate the potential price gain by investing in their property. BER ratings had a stronger impact on final sale price (2.7%) than the originally listed price (2.3%).

Conall MacCoille
Chief Economist
Bank of Ireland Group



*See 'Building Energy Ratings and Property Sales Prices in Ireland'. Sustainable Energy Authority of Ireland, August 2026.

Asking prices

Annual pace of asking price inflation slows to 3.9%

MyHome asking prices fell by -1.4% in Q3 2026, as they often do as the summer trading season comes to an end. This means the annual pace of asking price inflation fell to 3.9% in Q3 2026, down from 5% in Q2 2026 – the softest pace in three years. In Dublin, asking price inflation fell to 2.1% and was 4.8% in the rest of Ireland.

We are almost exactly on track for our forecast to match that of the official CSO measure of transaction prices, the Residential Property Price Index (RPPI), which predicts a 4% rise through 2026.

RPPI transaction price inflation was 5.5% in

July. However, the bulk of these price gains occurred in 2025, with the RPPI up just 2.1% in the first seven months of 2026. The Dublin RPPI is up just 1.3% so far this year. This is a marked slowdown from previous years.

That said, momentum in house prices clearly emerged during the summer. In July and August properties were still being sold 8% above the original asking price (at the median). Also, the RPPI saw robust gains of 0.6% in June and 0.8% in July. However, the Q3 MyHome asking price data suggest these sharp price gains will peter out during winter, so the RPPI rises 4% through 2026.

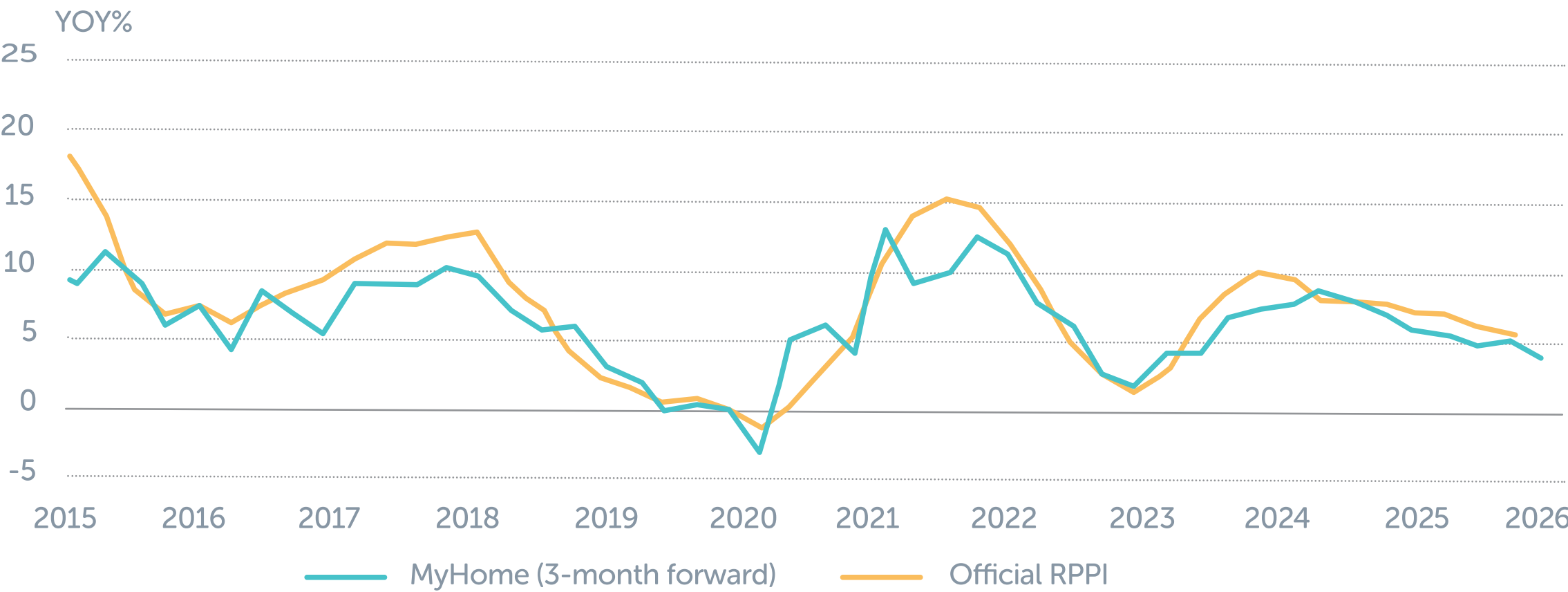


Figure 1 MyHome Asking Price Inflation and RPPI Inflation

Source: MyHome and Central Statistics Office

	Median ('000's)	qoq%	yoy%
National	390	-1.4	3.9
Dublin	480	-2.3	2.1
ex-Dublin	349	-1.0	4.8

Table A: MyHome Asking Prices

Source: MyHome

Affordability

It still makes more sense to buy over renting

The CSO data show the average residential property rose above €450,000 in July for the first time, to €455,412. The median price is now €412,000 – only moving above the €400,000 mark two months ago. This raises questions around affordability – which we believe is stretched so that softer price gains close to the current rate of pay growth (3.5-4%) are now more likely.

Current prices are 7.5-8 times average earnings of €54,000. However, mortgage lending reveals homebuyers have higher earnings and in the majority of cases (70-80%) are joint applicants with double incomes.

Central Bank of Ireland data show in 2025 the average first-time-buyer with a mortgage purchased a house worth €408,000, a 4.3 times multiple of their earnings of €95,000. The average mover bought a home worth €606,000 a 4.1 times multiple of €146,000 earnings.

However, the past two years have seen a rise in both first-time-buyer price-to-income (4.3x) and loan-to-income (LTI) ratios. This followed the period following the relaxation of the Central Bank lending rules. In 2022 just 6% of borrowers had a mortgage with an LTI in the range 3.5-4x – but that area of

First Time Buyer	2018	2019	2020	2021	2022	2023	2024	2025
Purchase Price (€'000s)	284	290	299	314	339	360	385	408
Loan (€'000s)	223	232	242	249	269	285	303	322
Deposit (€'000s)	61	58	57	65	70	74	82	86
Income (€'000s)	74	76	79	80	85	88	92	95
Price-to-Income	3.9	3.8	3.8	3.9	4.0	4.1	4.2	4.3
Mover								
Purchase Price (€'000s)	421	422	427	474	516	524	570	606
Loan (€'000s)	273	279	281	305	328	334	360	384
Deposit (€'000s)	149	143	146	170	187	191	210	221
Income (€'000s)	111	113	112	120	125	129	138	146
Price-to-Income	3.8	3.7	3.8	4.0	4.1	4.1	4.1	4.1

Table B: Average First-Time-Buyer and Mover Characteristics

Source: Central Bank of Ireland

the mortgage market now accounts for 50% of first-time-buyers. That said, the median LTI for first-time-buyers of 3.65 is still low by European standards.

However, it is clear it still makes more sense to buy than to rent. Figure 2 illustrates that average rents and house prices have gone up in tandem. In Q1 2026 the average rent on new tenancies was €1,839, implying a 5.1% rental yield on an average price of €434,000 – little changed over the past 5 years. Implied rental yields in Dublin were only slightly lower, at 4.7%. Given retail mortgage interest rates are still below 4% it still makes sense to buy than to rent.

For example, the average residential property price was €455,000 in July (median €412,000). The monthly payment on a 90% LTV mortgage (i.e. a €409,500 loan), with a 30-year term and interest rate of 3.4% would be €1,825 – of which just two-thirds would be interest and the remaining one-third

principal. In comparison, the RTB reported average rents on new tenancies in Q1 2026 were €1,839.

So, it is clear there is no bubble in the mortgage market. Also, it still makes more financial sense to buy rather than rent. This is a very different picture of the Celtic Tiger period when rental yields fell close to or below 3% - with many investors harbouring unrealistic expectations of future capital gains.

Rather, the concern now might be that Ireland’s housing market is illiquid compared to European countries and the UK, reliant on a relatively thin pool of homebuyers at the top-end of the income distribution – and therefore potentially vulnerable to unanticipated economic shocks. However, as long as economic conditions remain favourable, Irish house prices should continue to rise at moderate pace – close to pay growth of 3-4%.

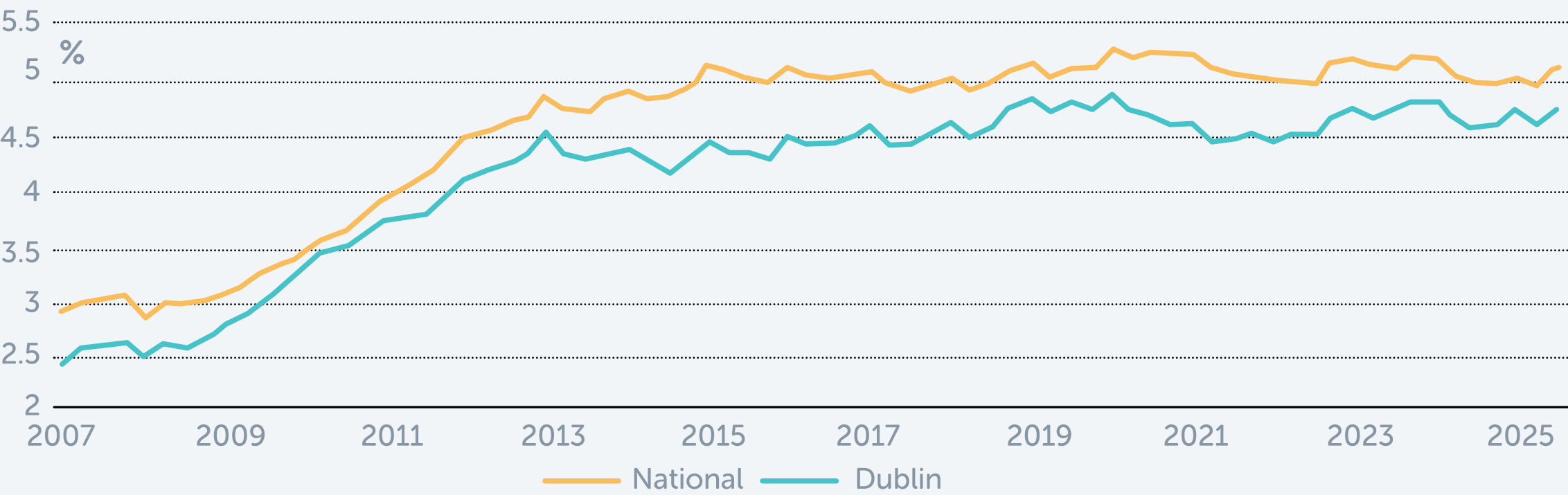


Figure 2 Implied Rental Yields

Source: Central Statistics Office and Residential Tenancies Board

BER Ratings and House Prices

How much does a higher BER rating contribute to house prices?

MyHome recently partner with the Sustainable Energy Authority of Ireland (SEAI) providing key data to inform a study measuring the impact higher Building Energy Ratings (BER) have house prices. The study was particularly significant for Ireland as it assessed final sales prices, rather than the original listed price, that many previous studies had focused on. Close to 50,000 transactions through 2023 and 2024 were analysed.

The key finding was the significant positive relationship between the BER rating and sale price, even after accounting for key factors such as location and property characteristics. Specifically, on average the value of a typical home goes up by 2.7% for each step on the previous BER scale (e.g. B2 to B1). Figure 3 shows the maximum uplift is proportionately stronger when upgrading poorly rated homes (e.g. G & F). The maximum price uplift from moving from a C rated homes to A rated was estimated to be in the range 10-13%.

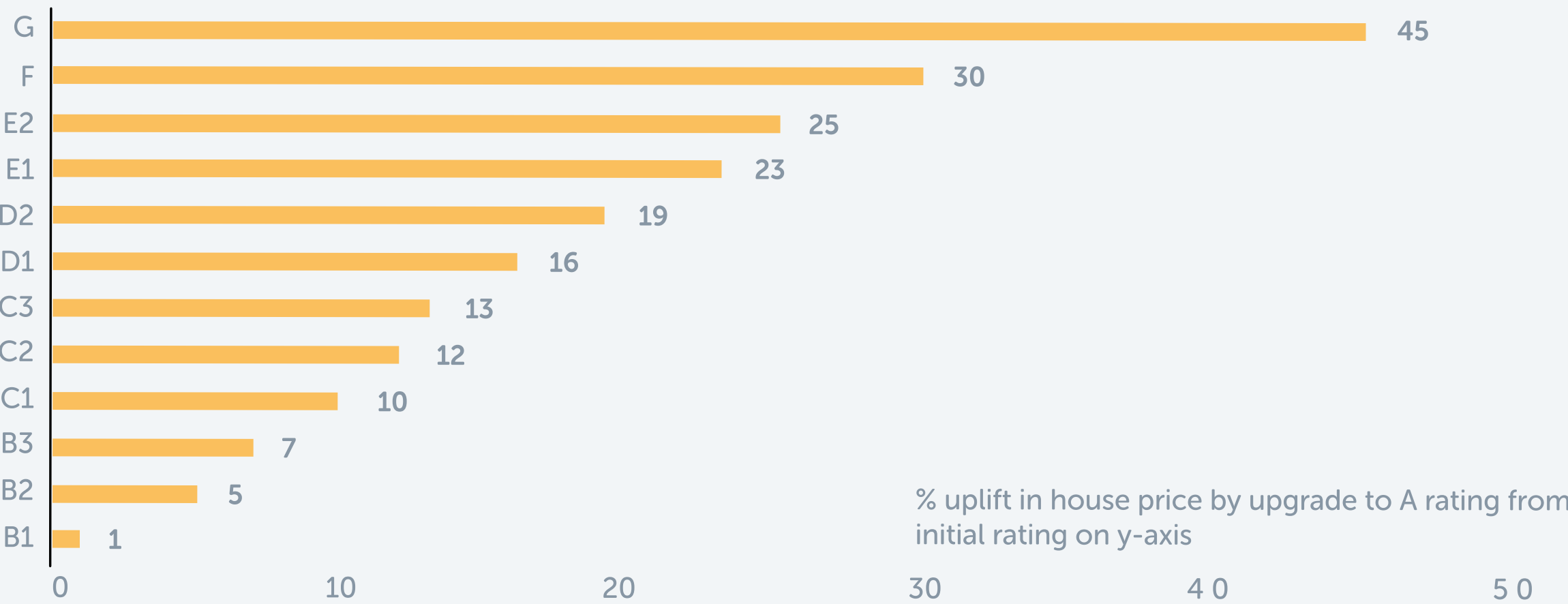


Figure 3 Estimated Maximum Price Gain When BER Upgraded to A-Rating Source: Sustainable Energy Authority of Ireland



This is a more positive impact than previous studies from 2013 and 2015 found, perhaps because homebuyers are now more conscious of energy efficiency. A BER provides energy savings, reduces exposure to volatile energy prices and improves health and comfort. The availability of ‘green mortgages’ by Irish banks, offering lower interest rates for higher rated BER homes, can lead to a large reduction in mortgage payments over the life of the loan.

Furthermore, the SEAI found that given this uplift in the house price, a typical upgrade to the BER rating gives a positive financial return across all regions, types and levels of urbanisation. Also, the impact of higher BER

ratings on the sales prices, is stronger than for the list price, suggesting vendors aren't fully appreciating the positive impact on the value of their home.

Notably, the SEAI found the estimated uplift to the sale price from a higher BER rating (i.e. 2.7% nationally) varied across regions. In Dublin, the uplift was smaller at just 1.8% - which could indicate that in markets with tighter supply, other characteristics such as location, access to amenities, and type play a relatively stronger role. Nonetheless, in urban areas outside Dublin the uplift was still estimated at 2.7% and was far stronger in rural areas at 4.7%.

Buyer Profiles

A housing market increasingly dominated by First-Time-Buyers

The Property Price Register (PPR) indicates that €19bn, or 38,142 transactions, worth €500,000 on average, or €390,000 at the median, have been recorded so far in 2026, up to mid-September. We estimate this represents a modest 1.6% rise in transactional activity, in volume terms.

However, 2026 has seen starkly different trends between different parts of the market. CSO data up to July indicate there were 33,570 transactions filed, up 1.8% yoy, but split between a 16% rise for newly built homes to 11,000, but a 3.9% decline in existing home sales.

Existing home sales now look set to contract for a fourth consecutive year. The liquidity

rate for the existing homes market is now 2%, the lowest level in a decade (excluding the pandemic) and indicating the average property is sold once every fifty years. Homeowners are increasingly reluctant to move, for fear of failing to secure another property once they sell their own.

This trend is also evident in the split between buoyant first-time-buyer (+12%) transactions, but existing homeowner (movers) transactions continuing to contract by -1.2%. Notably, household non-occupier (e.g. buy-to-let) sales fell by 11% in the first seven months. These sales now constitute just 7.5% of transactions, down from one-fifth ten years ago.

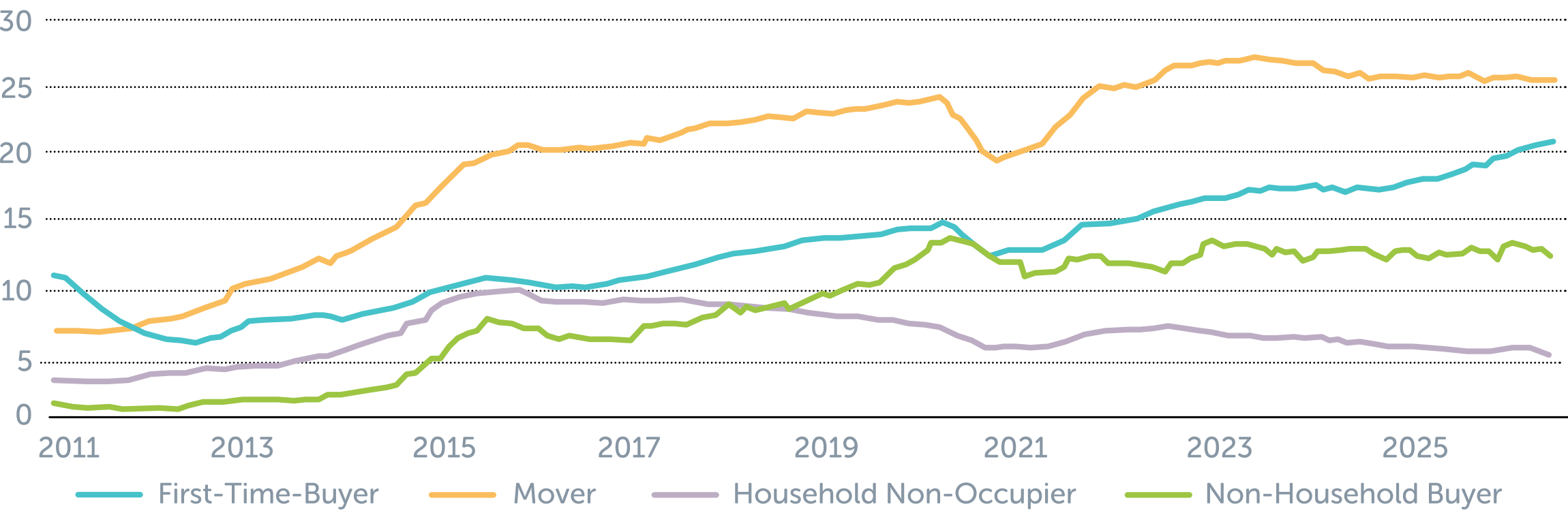


Figure 4 Residential Transactions, 12-month sum

Source: Central Statistics Office

Stock Levels

A chink of light for homebuyers as stock levels rise

Liquidity in the existing homes market has clearly been very challenging for homebuyers, ever more reliant on newly built homes. However, the latest MyHome data indicate conditions may be improving slightly.

First, the number of homes listed for sale on MyHome was 14,631 in September, the highest level since 2022 and up 12.5% year-on-year. In Dublin there were 4,300 homes listed for sale, up 7.6% yoy and 10,300 in the rest of Ireland - up more aggressively by 12.5%.

The improvement in stock gathered pace during the summer months. In the first nine months of 2026 there were 32,843 properties listed for sale on MyHome, up 3.3% on 2025. However, since end-June 10,377 properties have been listed, up 5.3% on last year.

These figures bode well for transaction levels later in 2026 and into 2027. They should imply that the four-year contraction in existing home sales is finally coming to an end – and some rebound is likely next year.



Figure 5 Stock Levels on MyHome

Source: MyHome

Mortgages

Mortgage lending data point to softer gains in house prices to come

There were €5.6bn of mortgage loans for house purchases drawn down in H1 2026. Here, the average mortgage loan was €339,000, up 3.8% on the year. To an even greater extent than the overall market, mortgage lending is becoming dominated by first-time-buyers and ever more reliant on newly built homes.

in H1 2026, up 3.5% on the year, but entirely reflecting the 12% on those for newly built homes to 6,100. In contrast, lending on existing homes fell 0.9% to 10,500. First-time-buyer lending volumes were up 6.6% to 12,567 but for movers were down 4.1% to 3,785 loans. Remarkably, first-time-buyers now account for three-in-four mortgages.

There were 16,700 mortgages drawn down

The latest BPFI data do not point to

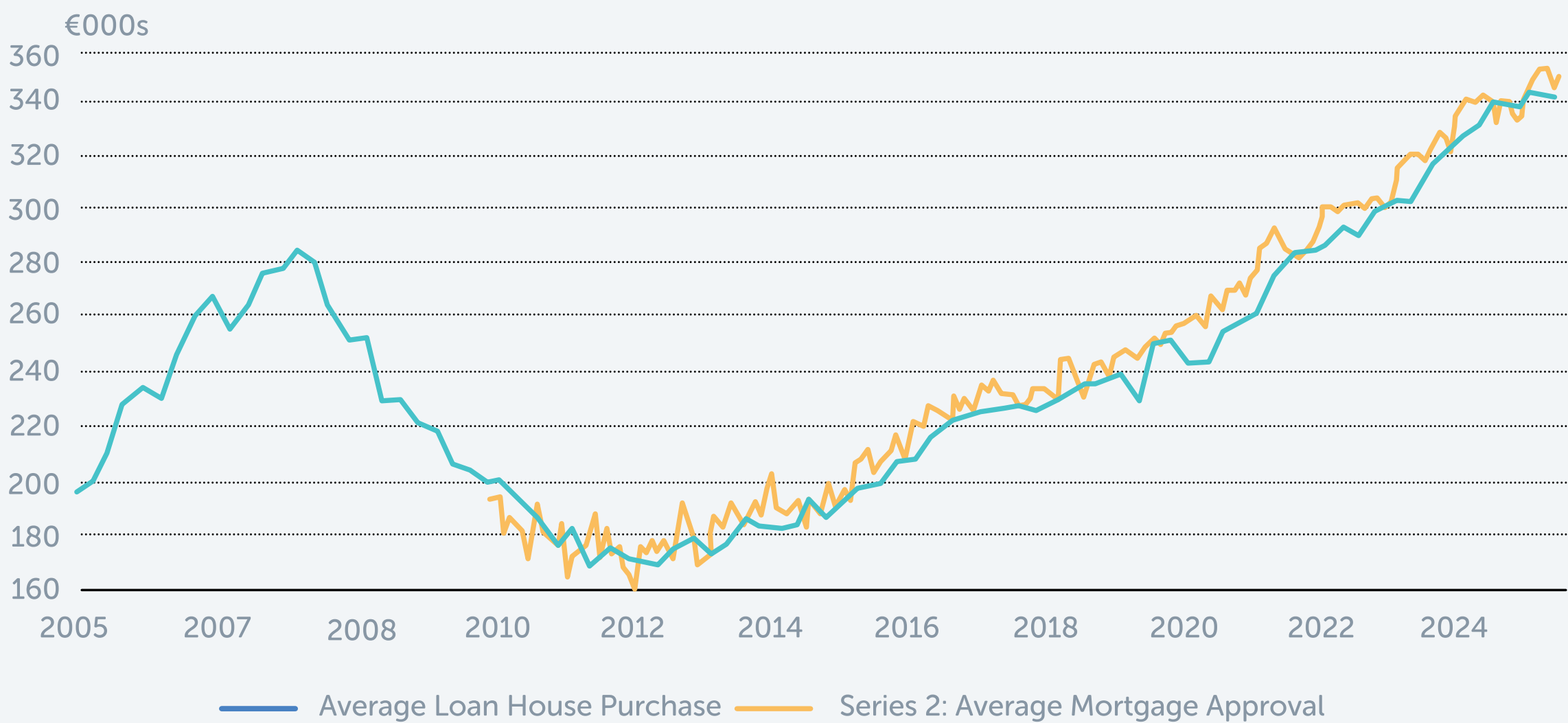


Figure 6 Average mortgage drawdown and approval

Source: Banking Payments Federation Ireland



16,700 mortgages drawn down in H1 2026



any shortfall in demand from prospective homebuyers. Mortgage approval volume in the first eight months was up 4.6% to 30,771. Momentum has grown during the summer. Through June-August there were 13,411 approvals, up 9% on the year. However, the average mortgage approval in August was €346,000, up only 2.8% on the year. There has been a clear slowdown in the levels of debt prospective homebuyers are being approved for in 2026.

The underlying explanation is that the process of rising leverage within the mortgage market is starting to wane. Through 2024 and 2025 greater numbers of first-time-buyers taking on loan-to-incomes (LTI) close to 4x following the relaxation of the Central Bank mortgage lending rules. However, house price inflation looks set to slow as the new 4x regulatory threshold starts to become a more binding constraint.

Rent Prices

Surge in rents on new tenancies as new regulations introduced

The Residential Tenancies Board (RTB) measure of rent prices rose sharply, by 4.3% in Q1 2026 to €1,839 per month on average, pushing the annual inflation rate to 9.1% - the strongest pace since mid-2023. In Dublin prices rose by 3.9%, up 7.8% on the year to €2,355 on average. It seems clear that new regulations, involving 5-year tenancies have contributed to an unexpected surge in the RTB rent price measure.

However, the impact of the new regulations may have passed. There were 17,674 notices of termination from landlords in nine months

to March 2026, up 43% yoy. However, in Q2 there were only 4,031 notices, down 15% yoy.

Focusing on the 13,000 new tenancies may overstate rent price inflation. The RTB indicated that the number of existing tenancies that were renewed was 46,510 in Q1 2026. For these existing tenancies the RTB indicated average rents were €1,513, up 4.2% in the year to March 2026. The timelier CPI private rents measure, capturing both new and existing tenancies, also points to a more sedate picture. The CPI private rents index was flat in August, but up 4% on the year.

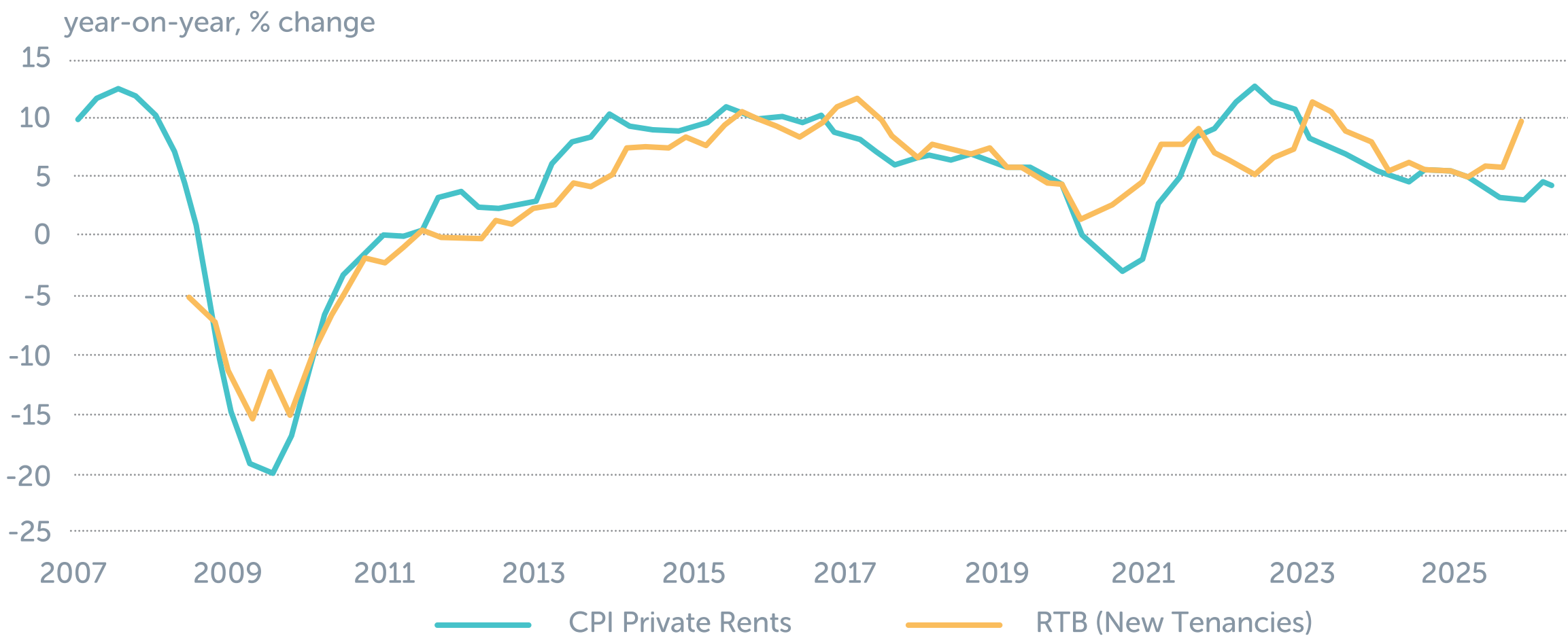


Figure 7 Rent Price Inflation

Source: Central Statistics Office, Residential Tenancies Board

Housing Completions

Completions on track to break 40,000 mark next year

The 8,823 completions in Q2 2026 were seen as disappointing by many, down 3.6% yoy and hurt by a 12% yoy drop in apartment completions. However, apartment completions are often lumpy and volatile. The 4Dublin Housing Supply Pipeline figures show there were still 20,500 apartments under construction in the capital in June, equivalent to 2-2.5 years of supply. So, the negative growth in Q2 2026 almost certainly reflects a timing effect – not a pernicious trend.

In contrast, scheme house completions rose to a fresh high of 19,500 in the twelve months to June. The Q2 2026 figures brought the annual total for completions to 37,835. Also, housing starts have picked-up to 30,555 in the twelve months to August – a marked

acceleration in recent months and despite the overhang likely still present following the rush of starts in 2024 as developers sought to take advantage of expiring waivers on levies and infrastructure charges. Therefore we are sticking with our forecast for 39,600 completions in 2026, rising to 42,000 in 2027.

Homebuilding in Ireland has now hit a key milestone. Census 2022 showed 93,000 homes were built between 2016-2022, accommodating 291,000 persons, or average household size of 3.1x. So the 38,000 homes built in the year to June, are more than sufficient to accommodate over 10,000 people, substantially exceeding population growth of 67,000 for the first time.

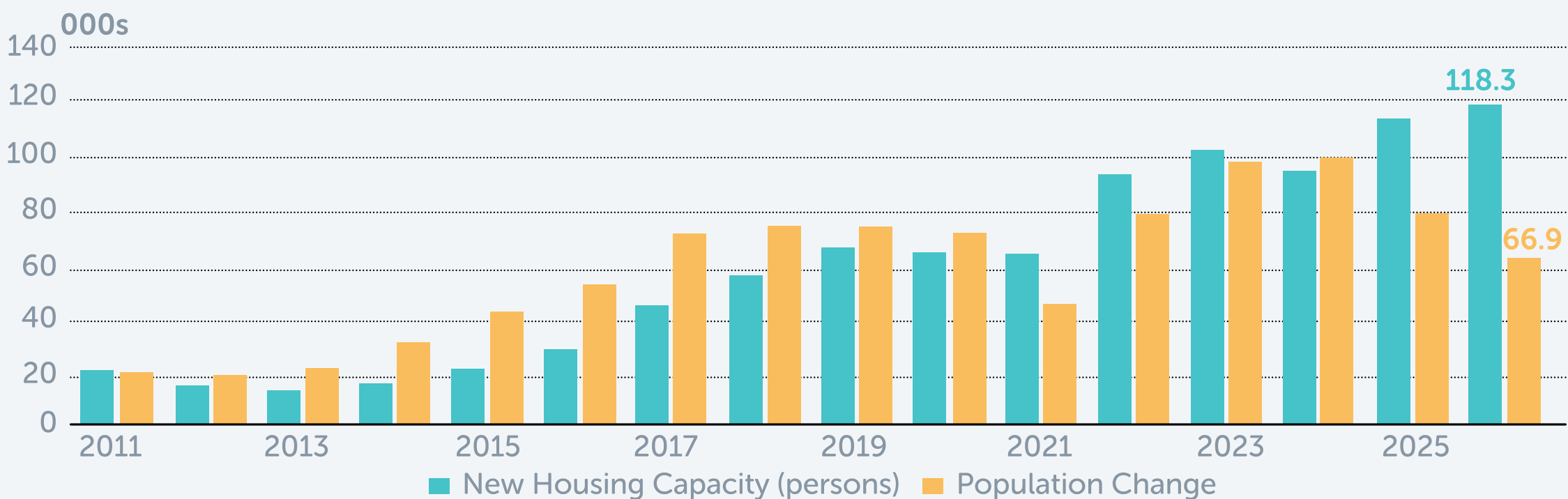


Figure 8 Population Change and New Housing Capacity

Source: Central Statistics Office

Property Price Register Analysis

The Property Price Register (PPR) indicates that so far 37,000 residential transactions have been recorded in 2026, worth €18.5bn, or €502,000 on average.



Summary



EARLIER THIS YEAR, WE FORECAST THAT THE OFFICIAL CSO MEASURE OF TRANSACTION PRICES, THE RPPI WILL SEE A 4% RISE THROUGH 2026 AND WE ARE TRACK FOR THAT INCREASE

€18.5BN

WE ESTIMATE THAT TOTAL RESIDENTIAL TRANSACTIONS ARE UP 0.8% ON 2025

16%

THERE WAS A 16% RISE IN THE NUMBER OF TRANSACTIONS FOR NEWLY BUILT HOMES, ACCORDING TO CSO DATA UP TO JULY

17%

THE AVERAGE RESIDENTIAL TRANSACTION WAS €502,000 IN 2026, THE MEDIAN PRICE WAS €390,000 UP FROM €373,000 IN 2025

1.8%

CSO DATA INDICATE THE NUMBER OF MARKET TRANSACTIONS IN THE FIRST SEVEN MONTHS OF 2026 WAS 33,570, UP 1.8% ON THE SAME PERIOD OF 2025

Dublin Analysis

After a soft start to year, prices rising by just 0.9% in H1 2026, the Dublin RPPI rose by 0.3% in July, with the annual inflation rate falling to 4.4%. The slowdown has been most pronounced in Dublin city (2.3%) and South Dublin (2.9%). Fingal house prices were up 3.8% on the year. Notably, Dun-Laoghaire-Rathdown house price inflation was still running a sharp 6% pace in July.

Looking forward, the MyHome data suggest the slowdown in the capital will continue. Asking prices for newly listed Dublin properties fell by 2.3% in Q3 2026, with the annual inflation rate slowing to 2.1%.



Regional City Analysis

	CORK CITY €355,000 4.41%		GALWAY CITY €385,000 4.76%		LIMERICK CITY €295,000 9.26%		WATERFORD CITY €195,000 3.17%
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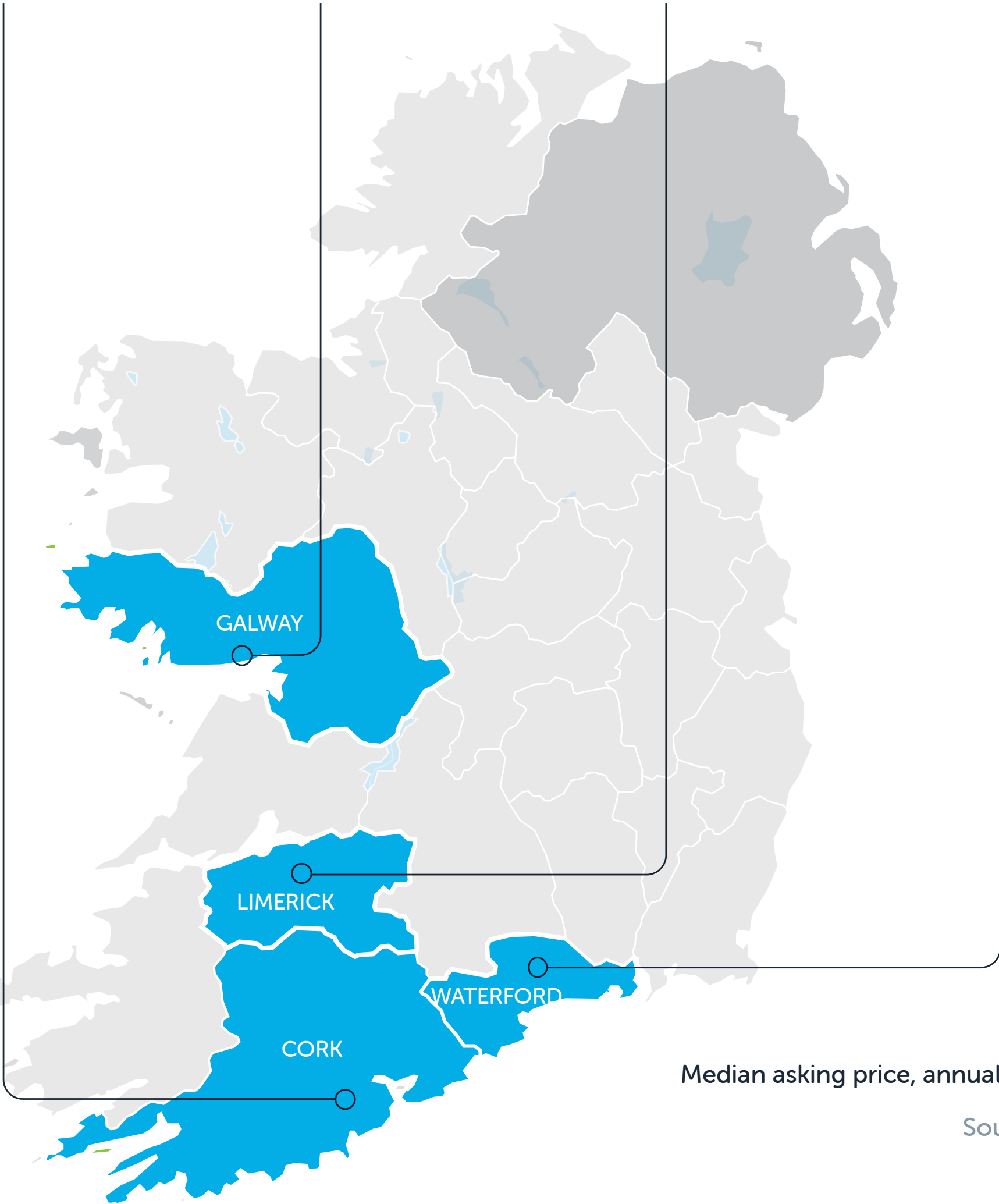


Figure 9
Median asking price, annual % change Q3
Source: MyHome

County Analysis

The median price in Kildare was €350,000, still up by 6% on the year. However, asking price inflation was more sedate in the other commuter counties. In Wicklow, the median price was €450,000, up 4.7%. Meath prices rose by 4.6% in the year to Q3 2026, to €340,000 at the median.

MEATH
↑ 4.6%
year-on-year
€340,000 in Q3

“

In Wicklow, the median price was €450,000, up 4.7%



Leinster

Several counties in Leinster continue to see high single-digit price gains. Kilkenny (7.8%), Laois (8.7%) and Offaly (8%) all saw rapid gains, to median prices of €275,000, €250,000 and €269,000 respectively in Q3 2026. Wexford prices were up 10% on the year to €325,000. There were also solid gains in Longford, up 6% to €169,000 and in Louth, up 5.8% to €275,000. Westmeath prices rose by 5.4% to €295,000. Bucking the trend, the median price was flat (+0.2%) in Carlow, at €265,000.

WEXFORD
↑ 10.17%
to €325,000

Munster

Most counties in Munster saw mid-single digit gains in the year to Q3 2026 – the pace of price increases softening. In Cork, prices were up 5.9% on the year, to €360,000. In Cork city the median price was €355,000, up 4.4%. However, other counties saw softer gains. Prices in Clare were up 3.5% to €295,000 and by 3.6% in Limerick to €290,000. In contrast, Limerick city prices rose sharply, by 9.3% to €295,000. Waterford saw the smallest price increase, up 2.3% to €235,000. In Waterford city prices rose 3.2% to €195,000. Kerry prices saw a more robust 4.6% rise to €290,000. Tipperary prices were up 4.3% to €245,000.

CORK
↑ 5.88%
to €360,000

Connacht / Ulster

Price inflation in Connacht lost momentum in Q3, albeit still in mid-single digit territory. In Galway price were up 5.6% to €375,000 and by 4.8% in Galway city to €385,000. Sligo prices were still up sharply by 8.7% to €239,000. However, price inflation slowed in Mayo to just 4.5%, with a median price of €230,000. In Roscommon prices rose 3.5% to €220,000 and by only 0.5% in Leitrim to €199,000. In the **Ulster counties** price inflation accelerated. Cavan prices were up 6.5% on the year, to a fresh high of €245,000 at the median. Donegal price inflation came in at 8%, the median price €270,000. Monaghan prices rose by 5% to €210,000.

GALWAY
↑ 5.63%
to €375,000

Median Asking Prices

↑ CARLOW €265,000 0.19%	↑ CAVAN 245,000 6.52%	↑ CLARE €295,000 3.51%	↑ CORK €360,000 5.88%
↑ DONEGAL €269,950 8.00%	↑ GALWAY €375,000 5.63%	↑ KERRY €282,500 4.63%	↑ KILDARE €349,950 6.05%
↑ KILKENNY €275,000 7.84%	↑ LAOIS €250,000 8.70%	↔ LEITRIM €199,000 0.51%	↑ LIMERICK €290,000 3.57%
↑ LONGFORD €169,000 5.96%	↑ LOUTH €275,000 5.77%	↑ MAYO €230,000 4.55%	↑ MEATH €340,000 4.62%
↑ MONAGHAN €210,000 5.00%	↑ OFFALY €269,000 8.03%	↑ ROSCOMMON €220,000 3.53%	↑ SLIGO €239,250 8.75%
↑ TIPPERARY €245,000 4.26%	↑ WATERFORD €235,000 2.29%	↑ WESTMEATH €295,000 5.36%	↑ WEXFORD €325,000 10.17%
↑ WICKLOW €450,000 4.65%	↑ DUBLIN €380,000 2.98%		



Figure 10
National median asking price,
annual % change Q3 2026

Source: MyHome

County four-bed Analysis



Four-bedroom
semi detached

↑
FOUR-BED
SEMI-DETACHED
3.5%
Dublin

Dublin prices for four-bed, semi-detached houses were up 3.5% on the year to €595,000 in Q3 2026. In Kildare prices were up only 1.3% to €400,000 and by 2.9% in Meath to €360,000. Wicklow recorded a far sharper pace of inflation, 8%, to a fresh high of €595,000. In Cork prices were up 6.6% to €445,000 and by 5.3% in Galway to €395,000.



€595,000

The median price of a four-bedroom semi-detached house in Dublin in Q3 2026.

COUNTY	Q3 2026	Q/Q %	ANNUAL %
Carlow	290,000	0.00%	3.57%
Cavan	232,500	-2.11%	3.33%
Clare	318,750	8.05%	8.05%
Cork	445,000	1.14%	6.59%
Donegal	280,000	-5.08%	0.00%
Galway	395,000	-1.25%	5.33%
Kerry	300,000	9.09%	13.21%
Kildare	399,950	-0.01%	1.25%
Kilkenny	322,500	-3.01%	0.78%
Laois	299,000	1.36%	8.73%
Leitrim	275,000	87.07%	10.44%
Limerick	359,500	1.99%	-1.51%
Longford	189,000	-1.56%	1.07%

COUNTY	Q3 2026	Q/Q %	ANNUAL %
Louth	335,000	3.08%	8.06%
Mayo	262,500	-0.94%	5.00%
Meath	360,000	0.01%	2.86%
Monaghan	280,000	0.00%	9.80%
Offaly	300,000	-2.44%	7.14%
Roscommon	239,000	-4.40%	6.22%
Sligo	279,000	10.50%	13.88%
Tipperary	275,000	1.85%	14.58%
Waterford	295,000	0.00%	0.00%
Westmeath	340,000	1.49%	7.94%
Wexford	349,000	5.77%	7.38%
Wicklow	595,000	1.71%	8.18%
Dublin	595,000	-0.83%	3.48%

County two-bed Analysis



Two-bedroom apartments

TWO-BED,
APARTMENT
 **8.5%**
Dublin

Price inflation for two-bedroom apartments in Dublin remained at a sharp 8.5% pace in Q3 2026, the median price at €320,000. Wicklow prices were up 5.4% to €342,500 and by 4.7% in both Kildare and Meath, both seeing a median price of €225,000. In Cork prices rose by 10% to €275,000 and by 8.8% in Galway to €310,000.



€320,000

The median price of a two-bedroom apartment in Dublin in Q3 2026.

COUNTY	Q3 2026	Q/Q %	ANNUAL %
Carlow	170,000	4.62%	3.03%
Cavan	170,000	3.03%	15.25%
Clare	175,000	-2.78%	6.06%
Cork	275,000	0.00%	10.00%
Donegal	175,000	14.75%	17.10%
Galway	310,000	5.08%	8.77%
Kerry	192,250	3.92%	9.86%
Kildare	225,000	0.00%	4.65%
Kilkenny	190,000	5.56%	8.57%
Laois	185,000	0.00%	16.35%
Leitrim	179,950	0.03%	12.47%
Limerick	195,000	-1.52%	2.63%
Longford	99,500	0.00%	0.00%

COUNTY	Q3 2026	Q/Q %	ANNUAL %
Louth	196,500	0.77%	3.97%
Mayo	187,500	33.93%	25.00%
Meath	225,000	2.27%	4.65%
Monaghan	152,500	1.67%	1.67%
Offaly	180,000	9.09%	20.00%
Roscommon	139,000	64.50%	115.50%
Sligo	150,000	-6.25%	3.45%
Tipperary	147,000	8.89%	-1.34%
Waterford	145,000	3.57%	7.41%
Westmeath	195,000	0.00%	5.41%
Wexford	220,000	0.46%	18.92%
Wicklow	342,500	3.79%	5.38%
Dublin	320,000	0.00%	8.47%

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.

Graham is Research Editor for an award-winning UK-based investment data platform. He was previously an equity portfolio manager for a mutual organisation in London with over £14 billion in assets under management and one million members across Canada, the US and the UK. He holds a degree in mathematics from Trinity College Dublin and is a CFA Charterholder (Chartered Financial Analyst).



Graham Neary
CFA, Dublin



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



Q3 2026 Highlights

Summary



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	Q3 2025	Q3 2026	% change
• Number of Properties on site	13,006	14,631	↑ (12.5%)
• Number of properties sold from PPR (As of August 31st)	37,782	37,259	↓ (1.4%)
• Number of new properties on the market	8,343	8,914	↑ (6.8%)
• National average time to sale agreed	2.7 months	2.9 months	
• National average asking price	€329,621	€341,894	↑ (3.7%)



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