HFA
An Ghníomhaireacht
Airgeadais Tithíochta
Housing Finance Agency



Who We Are

Housing Finance Agency

The Housing Finance Agency (HFA) is Ireland's leading provider of finance for social and affordable housing. We work with Approved Housing Bodies, Local Authorities and other housing partners to provide long-term, competitively priced funding that enables the delivery of homes across the country.

Through innovative, reliable and cost-effective financing we help our customers deliver high-quality social and affordable homes that meet diverse housing needs and support the development of sustainable, inclusive communities.

2025
at a Glance

Loan Book:

€10.3bn

Total Advances:

€2.1bn

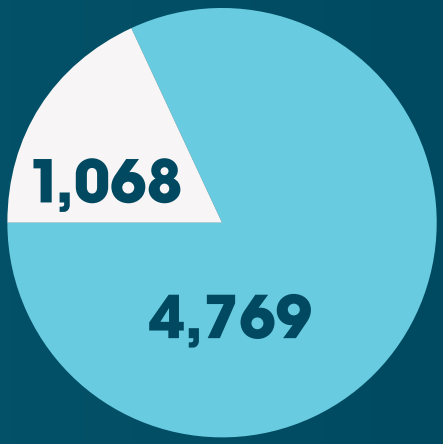
up 44% on 2024 (€1.46bn)

Total Homes Delivered:

5,837

up 29% on 2024 (4,525)

Cost Rental Homes Delivered



Social Homes Delivered

For more information visit our **Annual Report**

How We Work with AHBs

We support a diverse range of Approved Housing Bodies, from local organisations serving individual communities to large national providers delivering homes at scale. Through funding options from Category 2 lending up to full Certified Body Status we provide the long-term finance needed to help you grow, invest and deliver high-quality Social and Cost Rental homes for people across Ireland.



Cost Rental

- Secure rental homes offered at below-market rents
- Supported by the HFA since 2021
- HFA provides up to 45% financing alongside DHLGH supports including CREL and State Equity Finance



Social Housing

- Supported by the HFA for over 40 years
- HFA provides up to 70% financing alongside CALF from DHLGH
- Over half of Social Homes in 2025 were delivered with HFA financing

For more information visit our **Annual Report**

AHB Case Study: Inis Housing

Inis Housing Association began as a small locally-focused organisation in Ennis, Co. Clare. With the support of the HFA it secured Category 2 Certified Body status in 2020, allowing access to funding of up to €5 million. It then received full Certified Body Status in 2025, unlocking the ability to borrow at a scale aligned with its long-term ambitions.

> **"Over the past few years, the HFA has been a steady partner in turning intention into tangible outcomes. Access to this structured funding has given us the confidence to plan beyond the immediate, to move from single projects to a coherent pipeline of delivery across County Clare."**
>
> Inis CEO Emer Watson



Emer Watson, Inis CEO with tenants Jaxson, Tia and AJ Barron Maunsey

How We Work With Local Authorities

The HFA provides long-term, affordable finance to support Local Authorities in delivering housing and essential infrastructure across Ireland.

PRODUCTS

- Cost Rental Loans
- Social Housing
- Local Authority Home Loan Scheme
- Section 11 Loans

For more information visit our **Annual Report**



Section 11 loans have supported infrastructure projects as diverse as the construction of new pavements, the refurbishment of leisure centres, cemetery improvements and the restoration of the historic Dublin Fruit & Vegetable Market.

The HFA Social Impact Fund

The HFA Social Impact Fund is awarded to projects that enhance wellbeing, inclusion and community life for residents in social and affordable housing.

Through the fund, the HFA has had many opportunities to work closely with AHBs and Local Authorities, broadening our collaboration beyond the financing of homes to the wider foundations of community development.

This year the total fund was increased to €750,000, with up to €75,000 available for an individual project.

For more information visit our **Annual Report**

