An Ghníomhaireacht Tithíochta
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Compact Development and Multi-Unit Developments

13 November 2026

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Agenda

- Introduction
- Background/Context of MUDs and OMCs
- What Elected Members need to know
- Key Risks:
  - Finance
  - Insurance
  - Governance
  - Planning, Design & Taking in Charge
- LA Solutions/Resources

- Questions – at the end please



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Introduction to The Housing Agency





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Introduction to The Housing Agency

Purpose

To accelerate housing supply, in partnership with our key stakeholders, by providing our expertise, support and resources to deliver high-quality homes in vibrant communities.

In this strategic period, we will deliver our purpose in three ways.

The achievement of this purpose will be supported by a continued focus on organisational excellence.



www.housingagency.ie

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MUDs Team – Who We Are



Lisa Marie Sheehy
Senior Staff Officer

David Rouse
MUDs Advisor

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What We Do

- **Guidance and support:** Creating and signposting relevant resources
- **Stakeholder engagement:** Hosting and participating in online and in-person events
- **MUDs mailbox:** Answering queries MUD@housingagency.ie
- **Sector data:** National register / database of OMCs
- **Research:** Collaborating, and conducting research
- **Networking:** Building relationships with professional bodies, international experts, etc.

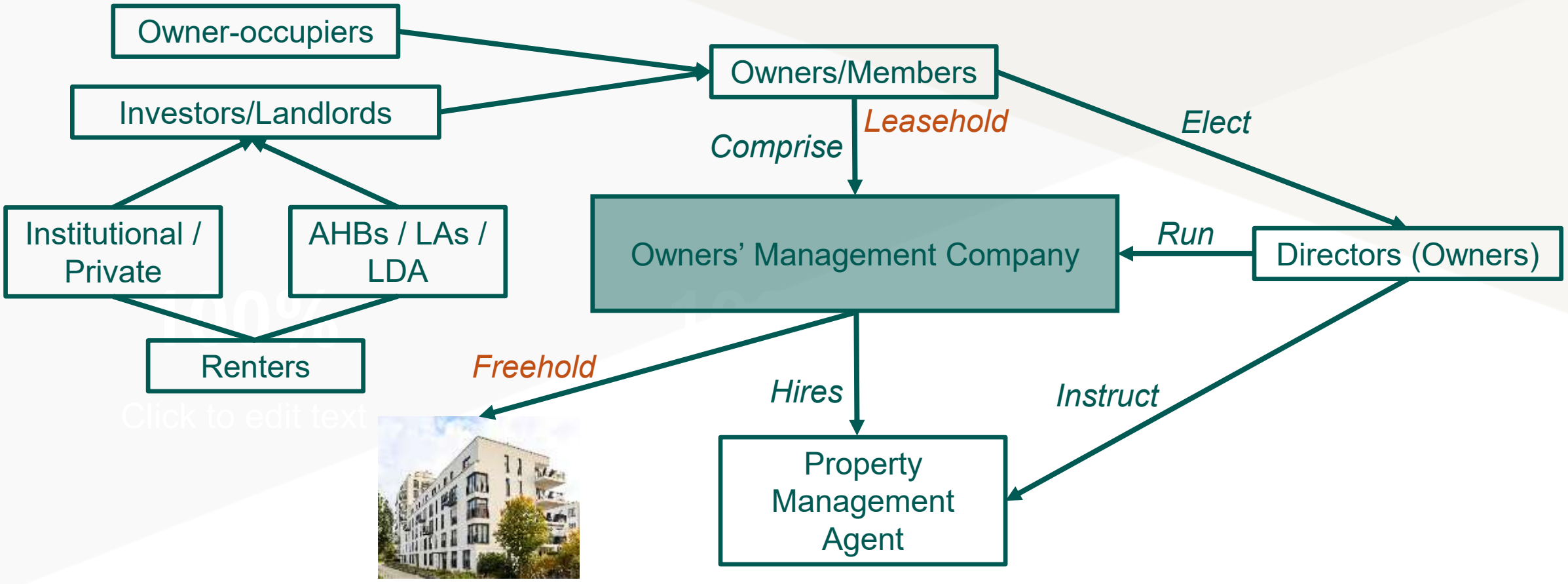


Background/Context

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Who/What?
Control and Ownership?



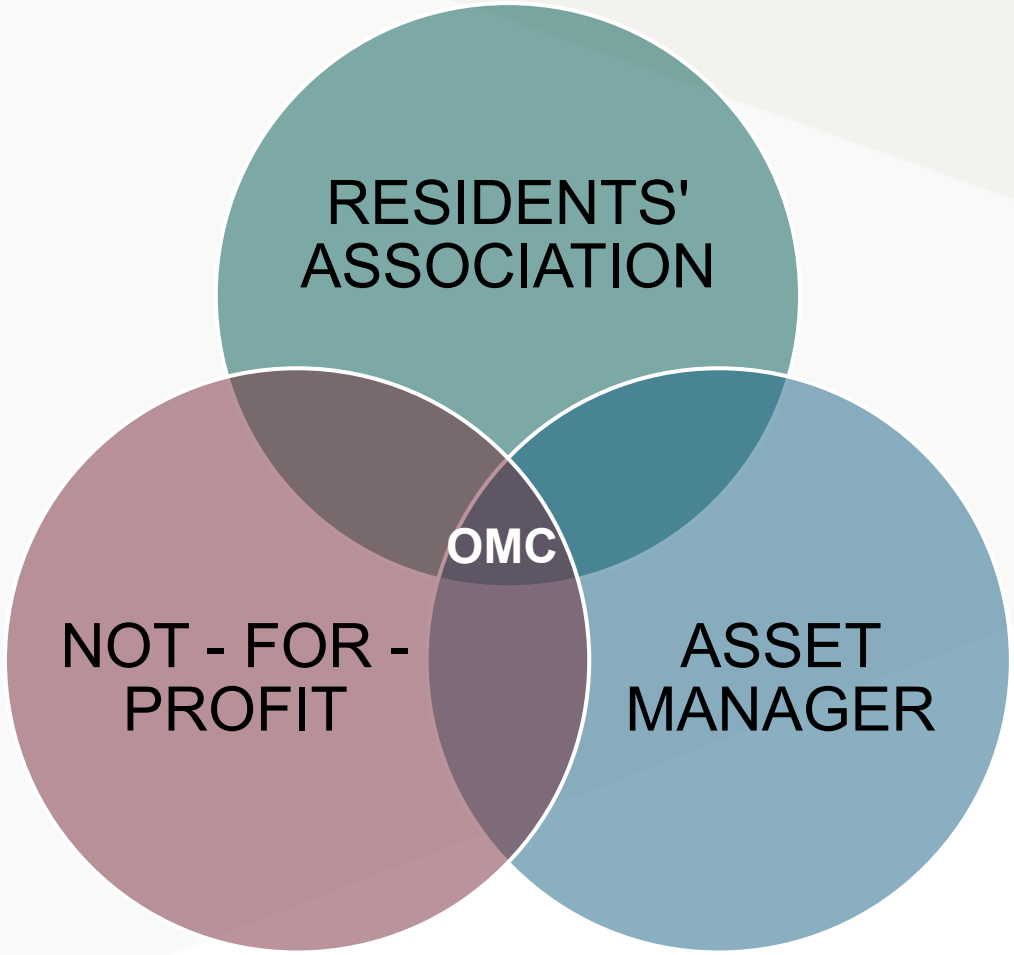
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Property Ownership = Diverse

Individuals	Companies Irish or Foreign	Partnerships	Trusts	Exempt Unit Trusts - €5bn
Insurance Corporations/Pension Funds - €3bn	REITs €1.75bn	Investment Funds Irish (not IREFs) or Foreign Domiclied	Investment Funds which are IREFs - €28bn	Government (local authorities, AHBs, LDA)

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OMC = Hybrid Company



In simple terms, the OMC is the glue that binds together the separate interests held by owners of property, where there are shared structures or services that cannot be provided individually or separated from each other



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What is the MUD Act?

- Applies to developments with 5+ residential units sharing common areas
- Requires developers to establish an OMC before selling units
- Common areas must be legally transferred to the OMC
- All unit owners automatically become OMC members
- OMCs must manage service charges, sinking funds, and hold annual meetings
- Supports dispute resolution and sets governance standards

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MUDs and OMCs – Scale and Scope

- Flats and apartments – Census 2022: 240,000
- Apartment completions 2022 to 2025: 50,000
- Total: 290,000-300,000

- MUDs are not apartments only!

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Who depends on OMCs?

- Approx. 300,000 flats and apartments?
- Conventional houses / duplexes?
- Social / public homes
- Private homes – own-occupied & rented
- Lenders' security

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Revised National Planning Framework

gov.ie News Departments

Press release

Revised National Planning Framework now approved by Oireachtas

From: Department of Housing, Local Government and Heritage
Published on: 30 April 2025
Last updated on: 1 May 2025

Both Houses of the Oireachtas have approved the first revision to the National Planning Framework (NPF). The approval by the Seanad and the Dáil followed the decision of Government to approve the Draft Final Revised NPF on 8 April.



National Policy Objective 44

Support the provision of lifetime a homes that can accommodate the needs of a household over time.

While apartments made up 13% of all occupied households in Ireland and 38% of occupied households in the Dublin City Council area in 2022

Historically, low-density housing devel has been a feature of Ireland's housing in cities, towns, villages and the countr avoid urban sprawl and the pressure th both the environment and infrastructu compact housing and increased reside are required in our urban areas.

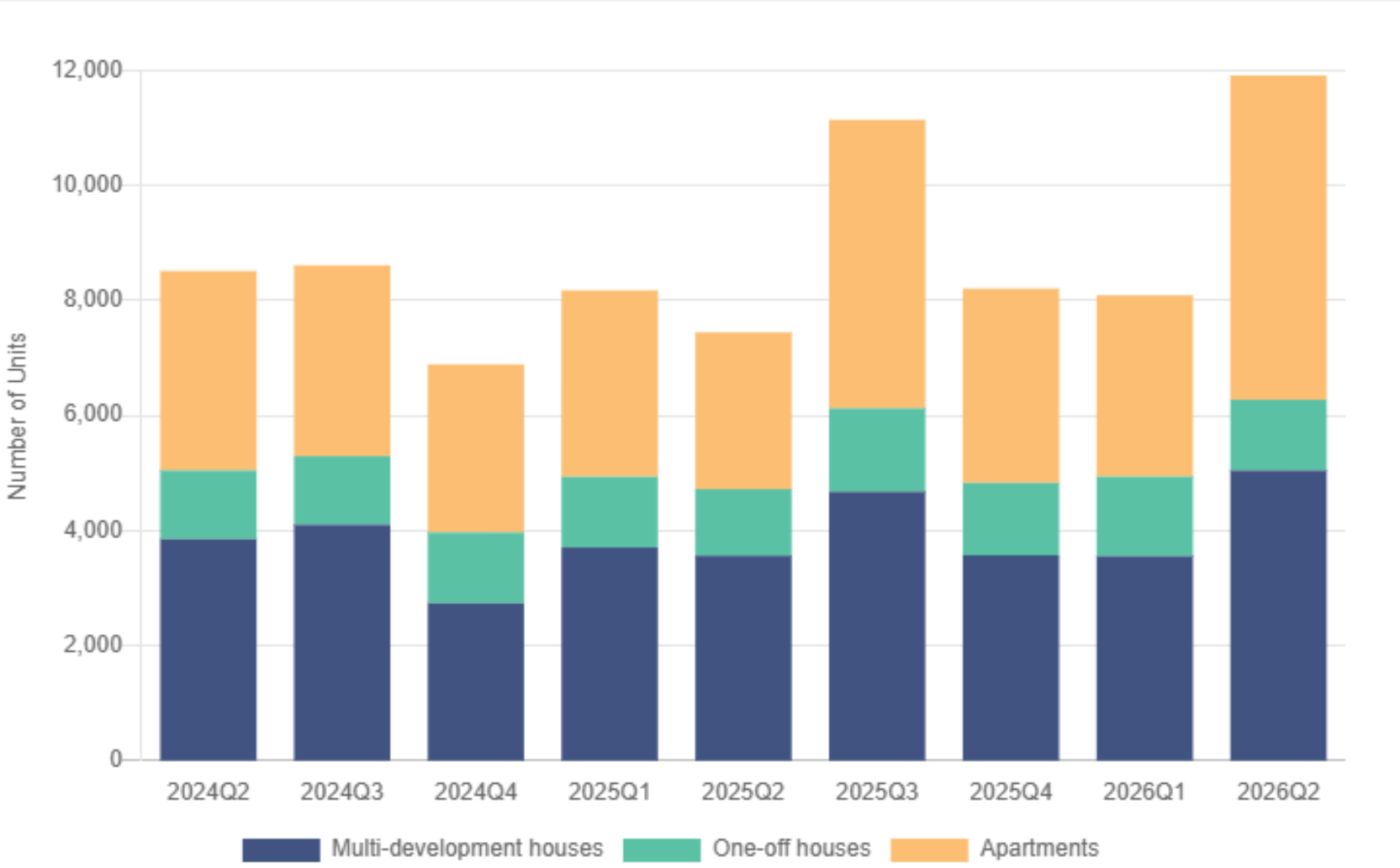
Well designed and located high and m density housing will assist:

To more effectively address the challenge of meeting the housing needs of a growing and more diverse population in our key urban areas, it is clear that we need to build inwards and upwards, rather than outwards. This means that apartments and compact housing models will need to become more prevalent, particularly in Ireland's cities.

www.gov.ie/en/department-of-housing-local-government-and-heritage/press-releases/revised-national-planning-framework-now-approved-by-oireachtas/

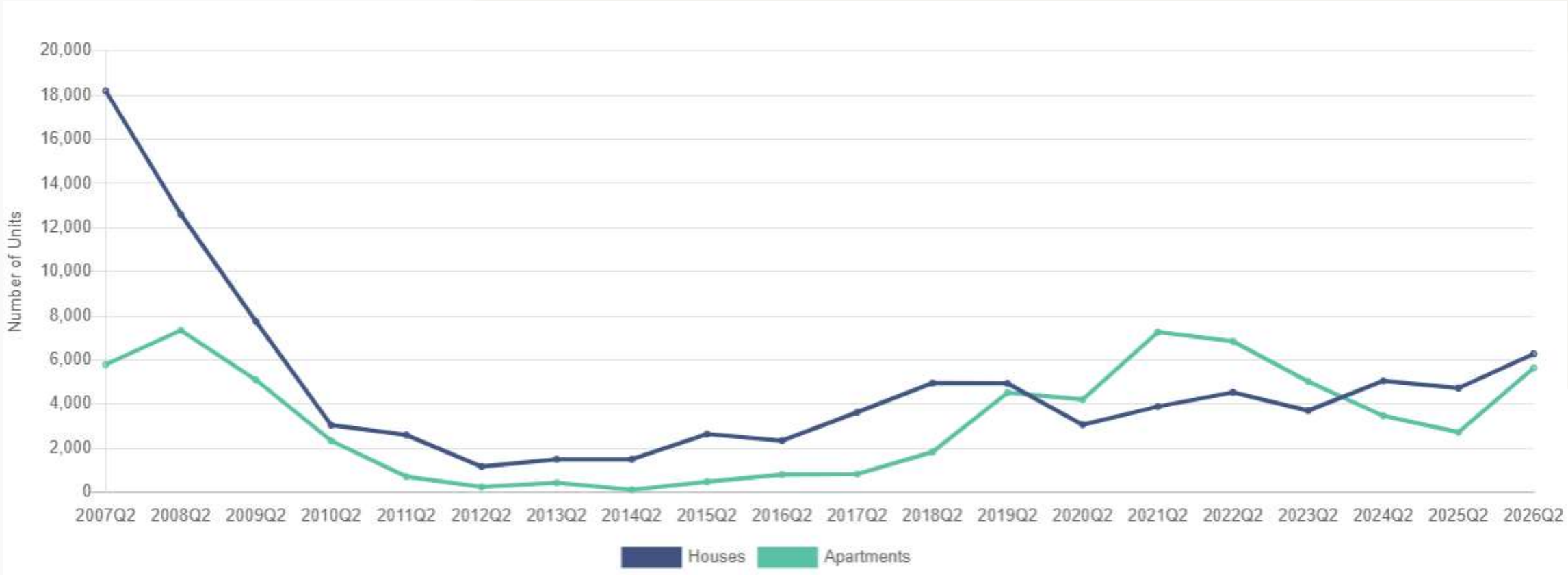
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Planning Permissions: 2024 – 2026



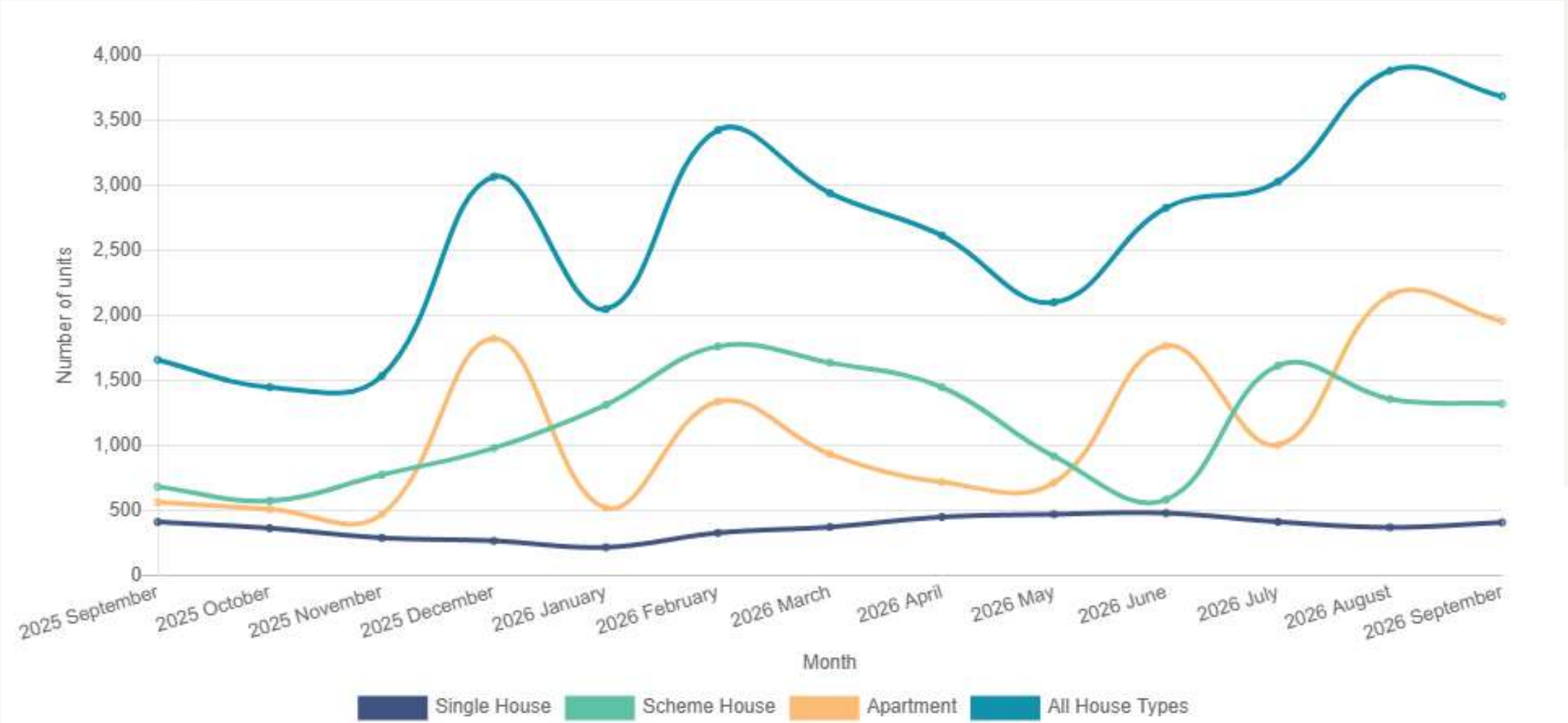
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Permissions: 2007 – 2026



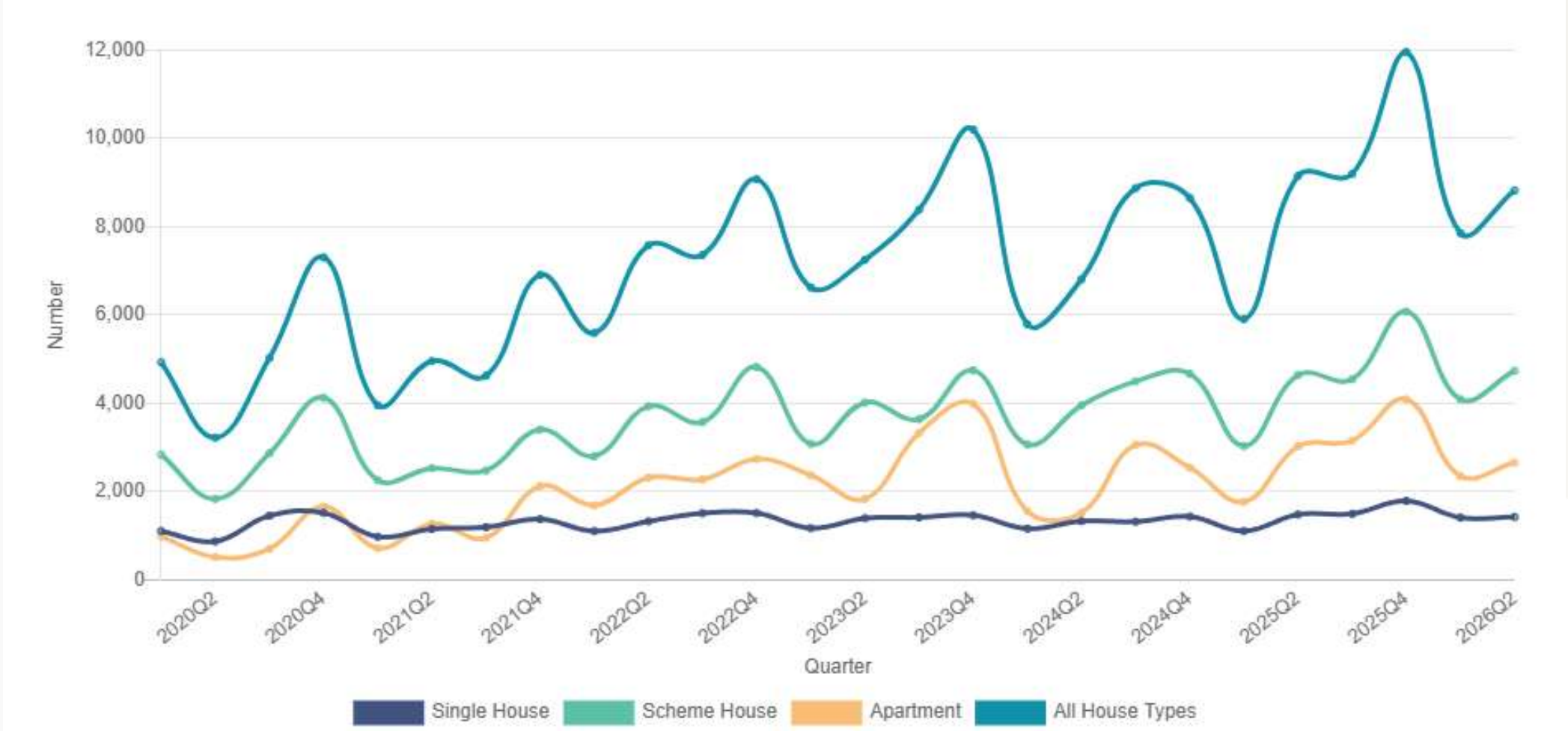
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Commencements 2025-2026



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Completions: 2020 – 2026



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Apartment Completions 2025

- 12,047 completed up 39% from 2024
- 33% of all completions nationally (2019: 16%)
- 70% of completions in Dublin
- 80% of all apartments completed were in Dublin
- Q4 2025: 61% rise on Q4 2024
- (Q1 2026: 95% of Dublin City completions)

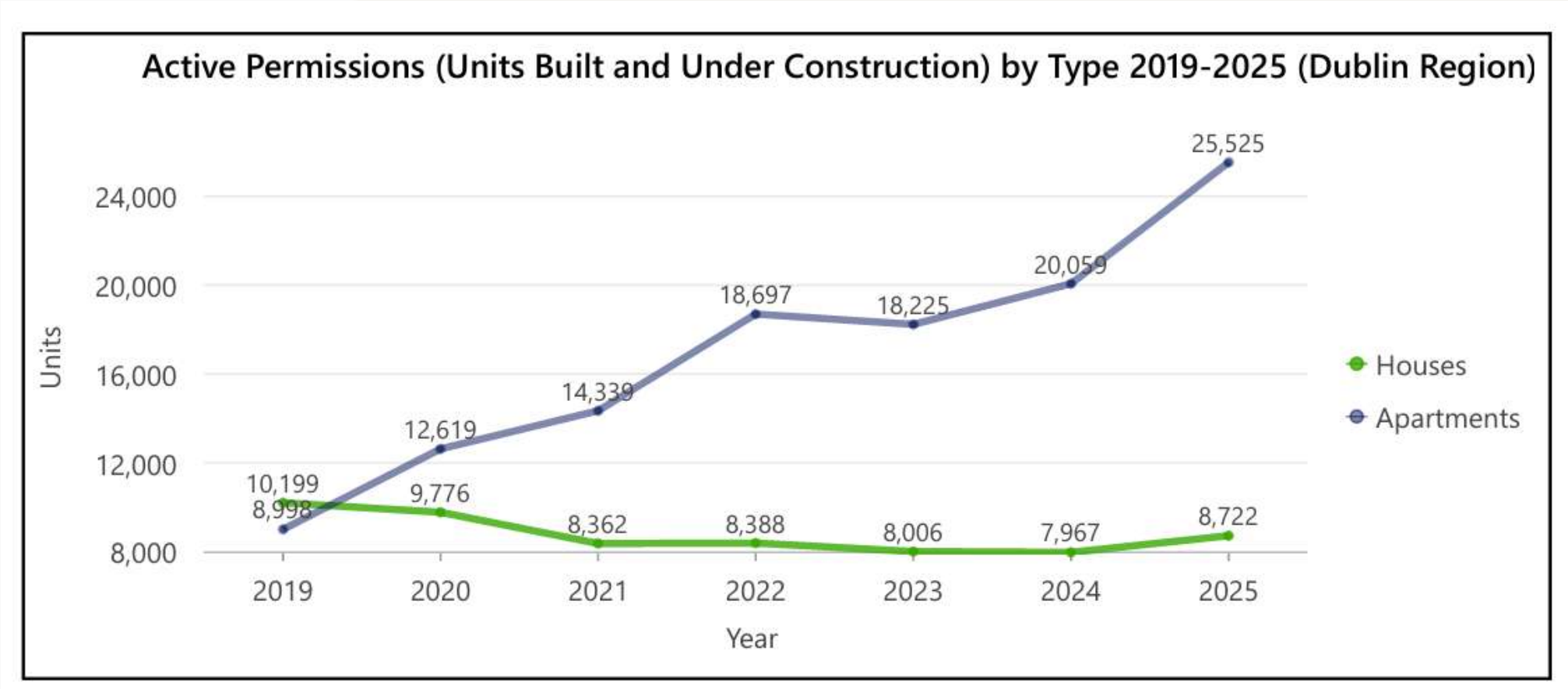
MUDs are on the rise

www.cso.ie/en/releasesandpublications/ep/p-ndc/newdwellingcompletionsq42025/

www.cso.ie/en/releasesandpublications/ep/p-ndc/newdwellingcompletionsq12026/

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Dublin Housing Supply Pipeline Q4 2025

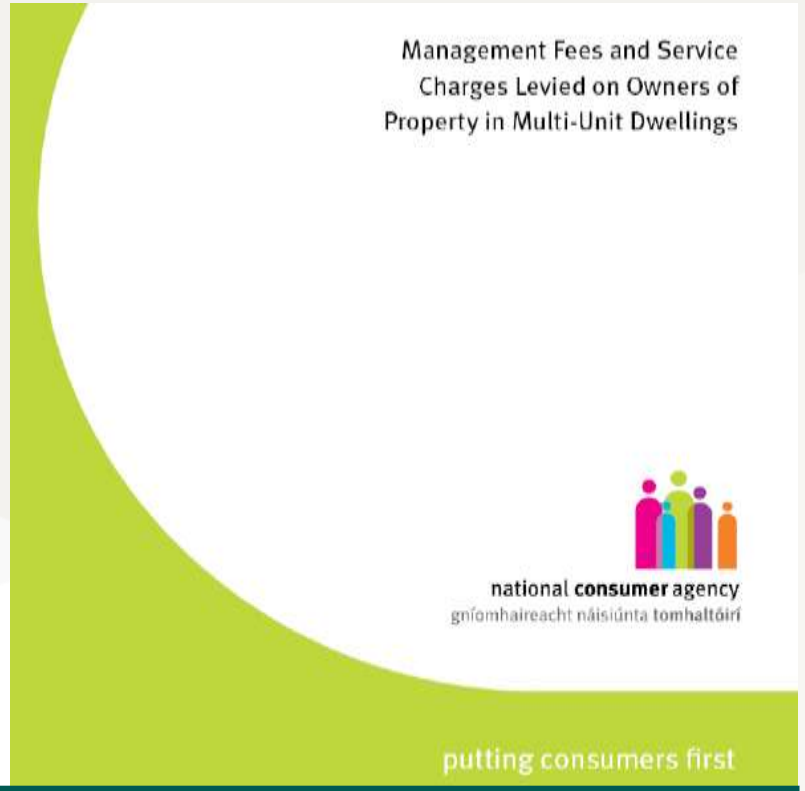


www.gov.ie/en/department-of-housing-local-government-and-heritage/publications/4dublin-housing-supply-pipeline-quarterly-2025-returns/

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10,000 OMCs?

1. National Consumer Agency report (2006): **4,600**
2. c. **2,100** new OMCs since 1 January 2011
3. Average rate of about **140 new OMCs p.a.**
4. 140 new OMCs p.a. 2006 to 2010 = say **700**
5. Guesstimate of OMCs that are not bodies corporate **300 or 400**. Too low?
6. Accuracy of estimates at #1 and #4 and #5?
7. Range of **8,000 to 9,000** OMCs? Upper limit of **10,000**?



or renewal over time. It is estimated that there are currently approximately 4,600 management companies, based on an analysis of management companies incorporated and registered with the CRO.

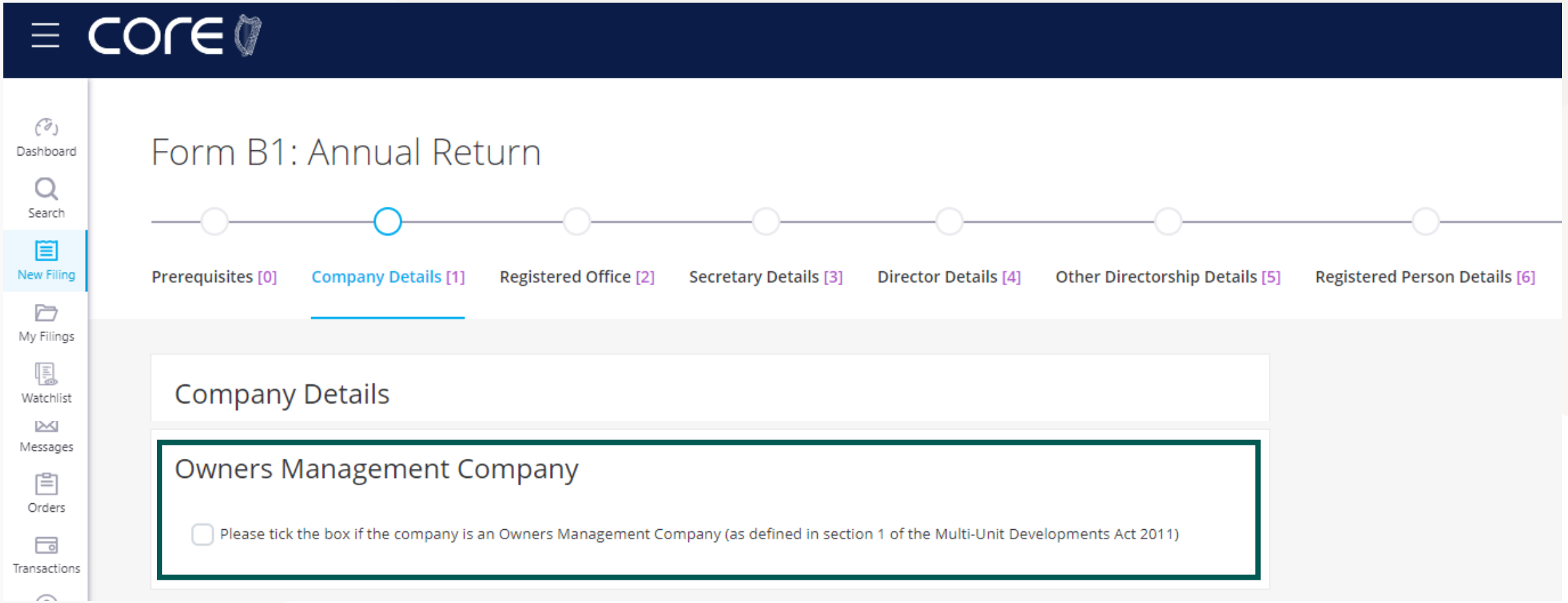
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Estimated New OMCs – 2011 to date

Year	OMCs
2026 (to date)	200
2025	199
2024	234
2023	162
2022	129
2021	154
2020	154
2019	174
2018	153
2017	177
2016	120
2015	116
2014	80
2013	58
2012	79
2011	50
Total	**2,239**

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Filing & Compliance – CRO Form B1



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AHBs & OMCs – 2024 (€14m)

Tuath Housing	190	respond	42
clúid housing	191	Co-operative housing Ireland	29
oaklee housing	60	circle MORE THAN HOUSING	63

How many OMCs does your LA pay service charges too?

» **Owner Managed Companies (OMCs):** Clúid has approximately 2,992 homes across 191 schemes with OMCs. Our principal concern is to ensure that construction defects are addressed in relevant schemes alongside appropriate provisions in accordance with owner responsibilities. Clúid has appointed a dedicated OMC Risk Manager to ensure adequate sinking funds are being provided for in each scheme and to uphold strong governance. We have appointed Clúid staff and professional directors to protect our financial interests and manage our associated operational risks. Our housing staff are PRSA accredited and participate in ongoing training to maintain CPD and ensure OMC directorship responsibilities are complied with. Clúid continues to advocate for reform of the Multi Unit Development Act 2011.

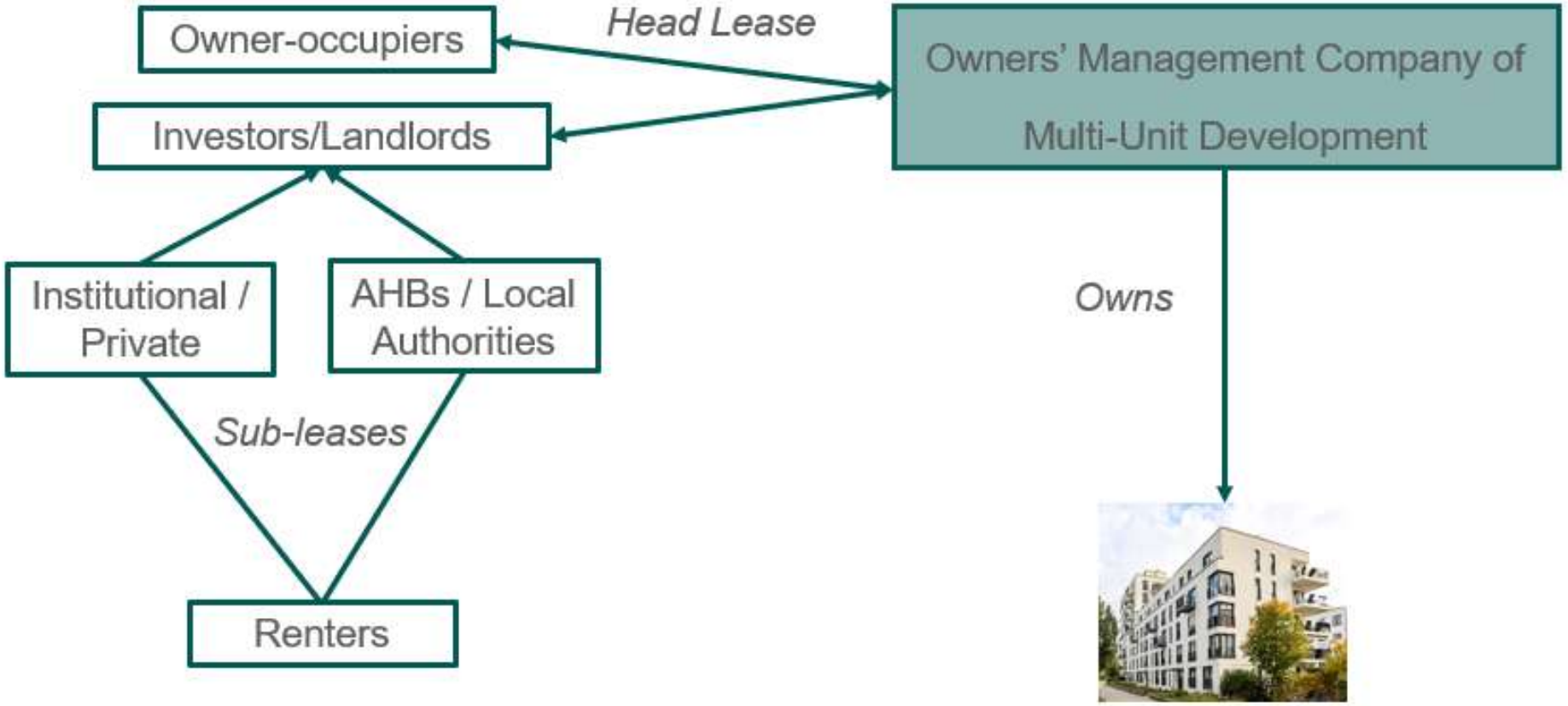
In 2024, Tuath engaged with the Department of Housing, Local Government and Heritage Working Group on apartment defects, contributing to the legislative framework for the remediation of buildings constructed between 1991 and 2013. We also continued our work as part of the Construction Defects Alliance, the Apartment Owners Network and the Multi Unit Development Act Reform Group, advocating for practical solutions and financial support to address widespread structural and safety issues in defective homes.

Owners Management Company Manager

Following our desire for Respond to provide homes in mixed tenure developments, there are additional legal obligations which fall upon us as members of Owners Management Companies. Eadaoin Finnegan, with a strong background in private sector property management, supports our participation in Owners Management Companies (OMCs), ensuring tenants' needs are met and that OMCs fulfil their legal obligations whilst getting value for money.

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Leases & House Rules



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Challenges

THE IRISH TIMES

'How can I find out if an apartment I want to buy meets fire-safety requirements?'

'I'm wary as so many apartment blocks built during the Celtic Tiger failed to comply'

Damian King

Meath Chronicle



Fire service orders closure of carpark under apartments

THE IRISH TIMES

Do we have the right to name and shame owners who don't pay management fees?

Our owners' management company quotes GDPR as the reason non-paying owners cannot be nam



Business Post

Apartment owners need to take proactive approach on €2.5bn defects scheme



THE IRISH TIMES

My apartment is costing me a fortune to heat. What can I do?

While apartments were historically considered more energy efficient than individual houses, many units are now in need of an upgrade



Irish Independent News Opinion Business Sport Life Style

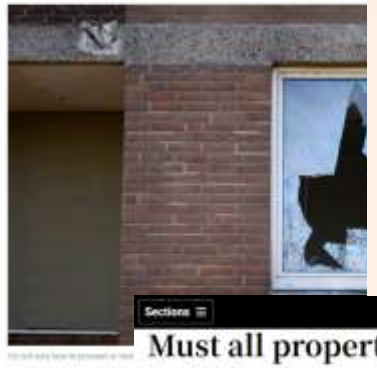
Home / Business / Money

Home economics: 'We want to buy an apartment and are shocked by the annual management fees – why are they so high?'

THE IRISH TIMES

I'm worried about a broken window in my apartment block and the management company has failed to act. What can I do?

I have security concerns because anyone could building



Irish Independent News Opinion Business Sport Life Style

Home / Business / Personal Finance

What's the true cost of buying an apartment, rather than a house?

Before you buy, beware these following financial risks



Business Post August 24, 2026

Companies Markets Analysis Politics Tech Legal Banking Property

The €200 problem threatening Ireland's apartment blocks

Business Post



Buyer beware: The dire financial health of apartment owners' management companies

Sections THE IRISH TIMES 10°

Is there a statute of limitations covering nonpayment of property management fees?

Property Clinic: Some owners in our complex are trying to avoid paying their longest-standing arrears

Sections THE IRISH TIMES 10°

Must all property types in a multi-unit scheme pay equal share of building insurance premium?

Should block-unit as opposed to own-door owners bear most of the cost, as that is where fire risks were identified?

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Social Housing Challenges

THE IRISH TIMES 17°

Social Affairs

Social tenants in Rathgar complex excluded from certain facilities

Gym, meeting rooms and roof terrace restricted to non-council residents



Kitty Holland Social Affairs Corresponde

Sat Nov 21 2020 - 01:00

Irish Independent

Apartment management firm must pay €2,500 to social housing tenant denied use of on-site gym



THE IRISH TIMES 18°

Woman denied access to apartment complex gym wins discrimination case

WRC directs Dillon Marshall Property Consultants to pay tenant €2,500 compensation



LATEST STORIES

Irish Independent

Social tenants should not be blocked from using apartment amenities if they pay for them, says Dublin City Council

Irish Independent confirms that the apartment complex at the centre of recent WRC dispute is Castleview in Dublin 12



Irish Independent

Web of buck-passing surrounds amenities dispute in Dublin apartment scheme as social tenants lodge more discrimination cases

Tenant blocked from using on-site gym was awarded €2,500 in damages by WRC



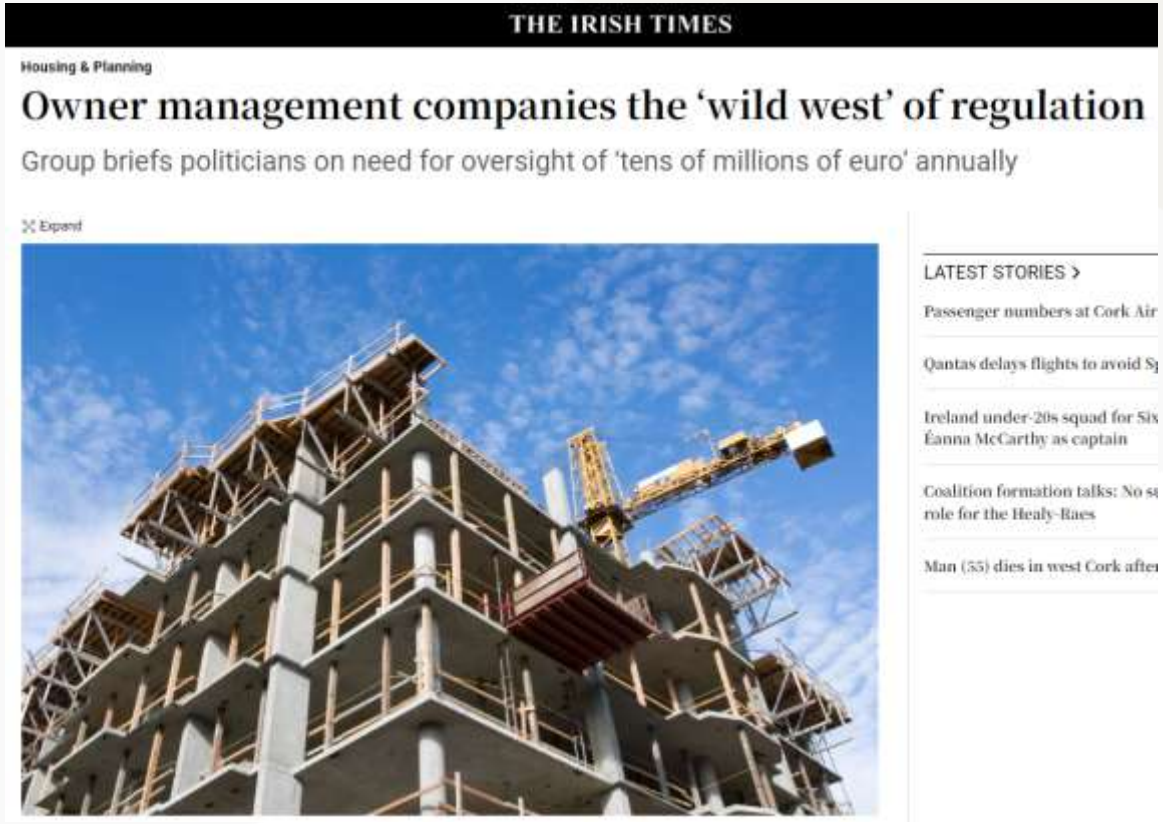
The Castleview apartment complex in Inchicore, Dublin © Daft.ie

Liam Coates
Local Democracy Reporter - Dublin
15 Aug 2026 5:30 AM

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OMCs = “Wild West”



THE IRISH TIMES

Housing & Planning

Owner management companies the ‘wild west’ of regulation

Group briefs politicians on need for oversight of ‘tens of millions of euro’ annually

Expand

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Passenger numbers at Cork Air

Qantas delays flights to avoid S

Ireland under-20s squad for Six
Éanna McCarthy as captain

Coalition formation talks: No s
role for the Healy-Raes

Man (55) dies in west Cork afte



Irish Independent

News Opinion Business Sport Life Style Enter

Home / Opinion

‘Don’t buy a new apartment’ – why this was my advice during the Celtic Tiger

Some apartment dwellers have had to put up with noise pollution as their flats were not properly built

Mark Keenan

Fri 17 Sep 2021 at 02:30

‘Don’t buy a new apartment.”

www.irishtimes.com/ireland/housing-planning/2024/06/25/owner-management-companies-the-wild-west-of-regulation/

www.independent.ie/opinion/dont-buy-a-new-apartment-why-this-was-my-advice-during-the-celtic-tiger/40858439.html



Finance

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What are Service Charges?

- Cleaning and maintenance of common areas
- Lighting and heating in shared spaces
- Building insurance
- Waste collection
- Landscaping and grounds maintenance
- Security

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MUDs – What's Going On?

How to establish what's happening day-to-day in a MUD

MUD Act – S.17 Annual Report

NOT the statutory financial statements

17.—(1) An owners' management company shall— Annual meetings and reports of owners' management companies.

(*a*) prepare and furnish to each member an annual report which complies with *subsection (2)*,

(*b*) hold a meeting at least once in each year for purposes which include the consideration of the annual report referred to in *paragraph (a)*.

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Worst Case!

Irish Independent News Opinion Business Sport Life Style Enter

Rubbish piles up at housing estate with no bin collection for weeks



Mess: Piles of refuse at the Applewood Estate in Swords, Co Dublin. Photo: Tony Gavin

Conor Feehan

Thu 10 Jan 2019 at 02:30





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Costs – Reality Check?

Cost category	All Apartments	Per apartment
		142
1. MANAGEMENT COSTS		
1.1 Management Fee	€ 21,300.00	€ 150.00
1.2 Audit Fees	€ 1,845.00	€ 12.99
1.2.1 Company Secretarial Services	€ 345.00	€ 2.43
2. INSURANCE		
2.1 Block Insurance	€ 9,000.00	€ 63.38
2.2 Directors & Officers Liability	€ 420.00	€ 2.96
GRAND TOTAL	**€ 141,999.75**	€ 1,000.00

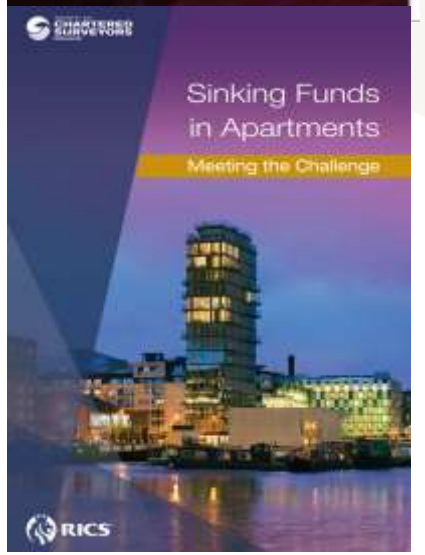
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Sinking Funds

"Subject to subsection (6) the amount of the contribution to be paid as respects a unit by each unit owner of such a unit to the sinking fund in respect of a particular year shall be the amount of €200 or such other amount as may be agreed by a meeting of the members as the contribution in respect of the year concerned."

- Long Term Funding
- Adequacy
- Risks





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Building Investment Report

Appendix A

ITEMS TO BE INCLUDED IN A TYPICAL BIF

A BIF table will be included in the planning submission. It will include for the calculation of a Sinking Fund. It is based on Block 1 in the development which consists of 40 apartments over 4 floors.

	BUILDING INVESTMENT FUND (SINKING FUND) CALCULATIONS		
Ref	**Elements**	**Life Expectancy**	**Amount**
1.00	**Roofs**		
1.01	Replacement felt roof covering incl. insulation to main roofs/ overhaul to green roofs.	18	€121,000
1.02	Replacement parapet details	18	€26,000
1.03	Replacement/ repairs to facias	18	€18,000
1.04	Replace roof access hatches	25	€12,000
1.05	Specialist Roof Systems - Fall arrest	25	€8,000
1.06	Overhaul waterproofing details to paved areas	12	€10,000
2.00	**Elevations**		
2.01	Decorate rendered panels to apartments	25	€32,000
2.02	Minor repairs and preparation for decorations of rendered areas	18	€5,000
2.03	Replace exit/ entrance doors	25	€8,000
2.04	Replace Rainwater goods	20	€15,000
2.05	Recoat powder coated Finishes to balconies	5	€7,000
2.06	Periodic replacement and overhauling of external fixings	25	€5,000
2.07	Replace Balcony floor finishes	25	€30,000

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Sinking Fund Gap

Key Findings from the Real Cost of Apartment Block Maintenance Report (2024)

Mud Act 2011

'shall be the amount of 200 or such other amount as may be agreed by a meeting of the members'

Data Source	1-49 units	50-99 units	100-199 units	+200 units
PMFM Sentiment Survey	ca.€237	ca.€206	ca.€261	ca. €297
Average Cost Data from Case Studies	ca. €2,042	ca.€1,637	ca.€2,459	ca.€2,053
Shortfall of Sinking Funds per unit	-€1,805	-€1,431	-€2,198	-€1,756

SCSI Chartered property, land and construction surveyors

RICS



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BIF – New Guidance





https://scsi.ie/wp-content/uploads/2026/06/SCSI-Building-Investment-Fund-Professional-Standard-V5.pdf
https://scsi.ie/wp-content/uploads/2026/06/SCSI-Building-Investment-Fund-Client-Guide-V3.pdf

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Webinar – Sinking Funds





https://youtu.be/2EWKUSxnZjM?si=6FkcQFMUfJV72d6O

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Apartment Planning Guidelines 4 November 2026

Accordingly, planning applications for apartment development should include a costed building lifecycle report which in turn includes an assessment of long term running and maintenance costs as they would apply on a per residential unit basis at the time of application, as well as demonstrating what measures have been specifically considered by the proposer to effectively manage and reduce costs for the benefit of residents.

The Multi-Unit Developments Act, 2011 (MUD Act) sets out the legal requirements regarding the management of apartment developments. In this regard it is advised that when granting permission for such developments planning authorities attach appropriate planning conditions that require:

- Compliance with the MUD Act,
- Establishment of an Owners Management company (OMC) and:
- Establishment and ongoing maintenance of a sinking fund commensurate with the facilities in a development that require ongoing maintenance and renewal.

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Red Flags in OMCs

- Very low service charges (“too good to be true”)
- No sinking fund or poor sinking fund levels
- Large arrears carried by the OMC
- Missing or late company filings
- Lack of planned maintenance programme
- Quick turnover of directors
- Insurance claims
- Defects



Insurance

Protecting Local Authority Assets

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Insurance Risks

- Entire building insured collectively
- OMC has **overall control** not LA
- **Underinsurance** = major exposure
- Risk only becomes **visible at crisis**

Regardless of how many units are owned within a MUD, these are still LA assets and it's important you're confident they are properly protected.

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Dublin, May 2026

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News ▸ Dublin ▸ Politics Regional Ireland Middle East Climate Nuacht World Prog

Hundreds evacuated after fire at Dublin apartment complex

Updated / Friday, 22 May 2026 19:48



Firefighters tackle the blaze at the apartment complex in Castleknock (Pic: Collins)

News › Dublin News › Dail

Residents facing homelessness and uncertainty after fire destroyed Castleknock apartments

Deputy Roderic O'Gorman raised a number of concerns in the Dail this morning on behalf of the residents of a Castleknock apartment block which was severely damaged by fire last week

Comments

NEWS By Sarah Magliocco Reporter

11:33, 27 May 2026



Fire on Auburn Avenue. Image: Collins

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Case Study

NEWS

‘Gas piped into Creeslough building for free’ before fatal blast



Creeslough case a wake-up call for apartment owners across Ireland

Creeslough insurance payout is heading for the High Court as apartment and building owners dispute how it should be split



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THE IRISH TIMES

Creeslough explosion: Dispute over payout for apartment owners goes to High Court

Explosion at filling station in 2022 left 10 dead and buildings badly damaged



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DONEGAL DAILY



CREESLOUGH INSURANCE DISPUTE GOES TO MEDIATION

Highland Radio

News Sport Obituaries Playback Events Shows Bingo Jobs

Home for Christmas | Country Music Weekend | Ours to Protect | The Outlet

Home / News & Sport / Insurance firm seeking High Court direction in dispute over Creeslough explosion insurance claims

Insurance firm seeking High Court direction in dispute over Creeslough explosion insurance claims

News, Top Stories | September 5, 2025

THE IRISH TIMES

Dispute over insurance payouts after Creeslough explosion partially settled, court hears

Ten people killed in 2022 incident at service station, with apartments on site affected



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Gas explosion victims are left with ‘nothing’

Calls grow for public inquiry into Creeslough disaster

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Checking for adequate Insurance:

- Appropriate level of cover
- Up to date **reinstatement value**
- **Excess** amounts
- **Claims** history
- Inclusion of **fire safety components**
- Whether **Directors' and Officers' (D&O)** cover is in place

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MUDs Insurance Guide



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Multi-Unit Developments - A Guide to Insurance

Building / Block Insurance

Building (or block) insurance protects the development against damage caused by unforeseen risks such as fire, flood, burst pipes, malicious damage, theft, and subsidence. Not all building insurance policies cover all of these risks. The risks covered will depend on the terms of an individual policy.

When taking out building (or block) insurance it is important to note that the sum insured is not the market value of the property. The development should be insured for the costs of demolition, clearing the site, and a complete rebuilding of the property. This cost is known as the reinstatement value.

Apartment developments often involve complex building designs and construction types. In deciding what insurance will be required, and the extent of the insurance cover, the directors may need to liaise with property management agents, chartered surveyors, and insurance providers. If it is a new development the developer may be able to advise as to what the construction costs of the development were. For older developments it is best practice to have an independent chartered building surveyor or quantity surveyor carry out a rebuilding cost assessment on a regular basis.

This will provide an estimate of what the total rebuilding costs are likely to be. These costs represent the sum for which the building should be insured.

When taking out insurance cover it is important not to under- or over-estimate the value of the property being insured. If an OMC underinsures a building, in the event of damage the insurance company might not pay out enough to cover the cost of repairing or rebuilding.

Underinsurance can result in the application to claims of an 'average condition' in a policy. For example, if the reinstatement cost of a MUD was deemed to be under-insured by a factor of 20%, the OMC could be deemed to be self-insured for 20% of losses arising. The insurance company would cover only up to 80% of the losses.

If, on the other hand, a building is insured for too much, the premium may be higher than necessary and the OMC will not receive any extra benefit in the event of a claim.

04 Multi-Unit Developments - A Guide to Insurance

Contents

05 OMCs and Insurance
05 Head Lease - Obligation to Insure
06 Multi-Unit Developments Act 2011
07 Types of Insurance Policies
07 Building / Block Insurance
08 Common Area Contents Insurance
08 Public Liability Insurance
09 Employer's Liability Insurance
09 Engineering (Lift) Insurance
10 Directors' and Officers' Liability Insurance
11 Other Forms of Insurance
12 Who Does What
15 Defective Properties
15 Further Information
16 Appendix I - Glossary
19

www.housingagency.ie/publications/multi-unit-developments-guide-insurance



Governance

A Key Pillar in Running an OMC

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Directors' Duties - Legal

Comply with company law and fiduciary responsibilities

Act honestly & responsibly

Avoid conflicts of interests

Maintain proper financial management, transparency, and compliance



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Governance & Key Documents

> What documents and information am I entitled to as a property owner in a MUD?

- Head or Main Lease
- OMC Constitution
- Register of Members
- Annual Reports & Financial Statements
- House Rules
- Minutes of AGMs and EGMs of the OMC
- Insurance Details

NEW FAQ

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How to reinstate an OMC?
I wouldn't start from here!



https://lgma2015.sharepoint.com/sites/extranet/hd/SitePages/Webinar-Multi-Unit-Developments---Owners%E2%80%99-Management-Companies(1).aspx

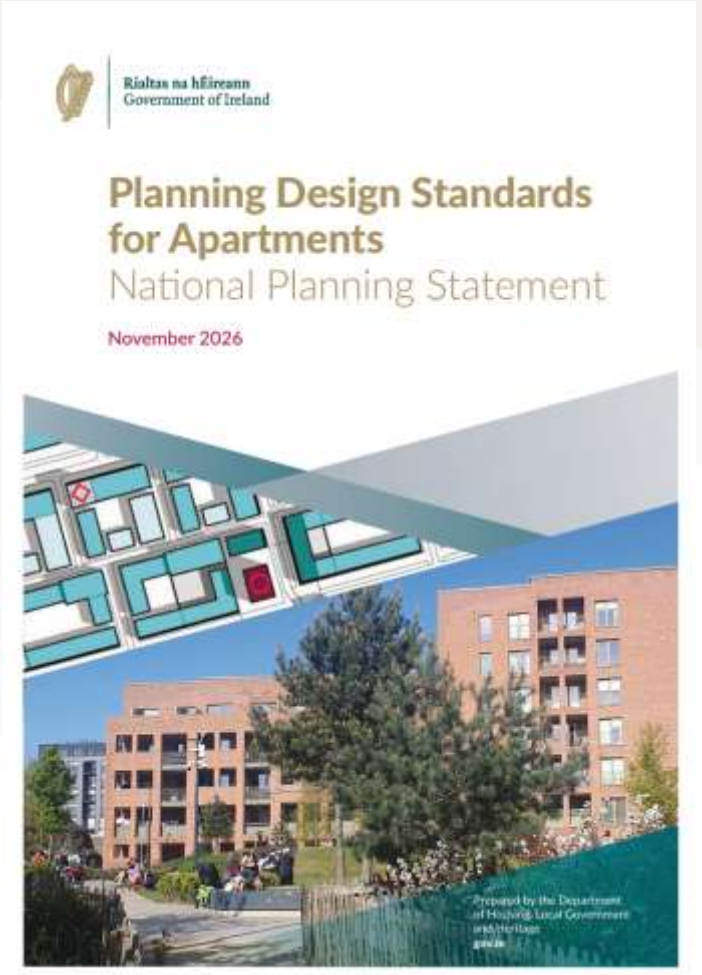


Planning, Design & Taking in Charge

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An Ghníomhaireacht Tithíochta
The Housing Agency

Apartment Planning Guidelines 4 November 2026



www.gov.ie/en/department-of-housing-local-government-and-heritage/publications/national-planning-statement-on-planning-design-standards-for-apartments/

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Apartment Planning Guidelines 4 November 2026

Accordingly, planning applications for apartment development should include a costed building lifecycle report which in turn includes an assessment of long term running and maintenance costs as they would apply on a per residential unit basis at the time of application, as well as demonstrating what measures have been specifically considered by the proposer to effectively manage and reduce costs for the benefit of residents.

The Multi-Unit Developments Act, 2011 (MUD Act) sets out the legal requirements regarding the management of apartment developments. In this regard it is advised that when granting permission for such developments planning authorities attach appropriate planning conditions that require:

- Compliance with the MUD Act,
- Establishment of an Owners Management company (OMC) and:
- Establishment and ongoing maintenance of a sinking fund commensurate with the facilities in a development that require ongoing maintenance and renewal.

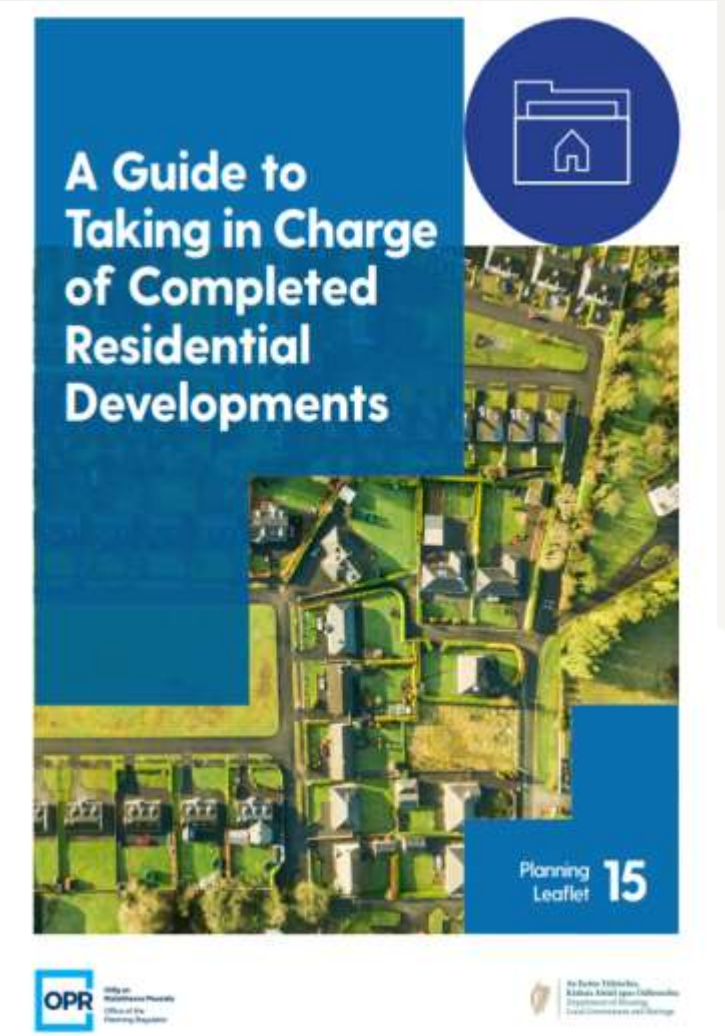
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Considering OMCs

Design decisions impact long term costs for OMCs

Building Lifecycle Reports should be completed at planning stage

Taking in Charge: Today's planning decisions determine tomorrow's ownership, maintenance responsibility & costs





Defects

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Risk – Defects Remediation

gov.ie Departments Consultations

Press release

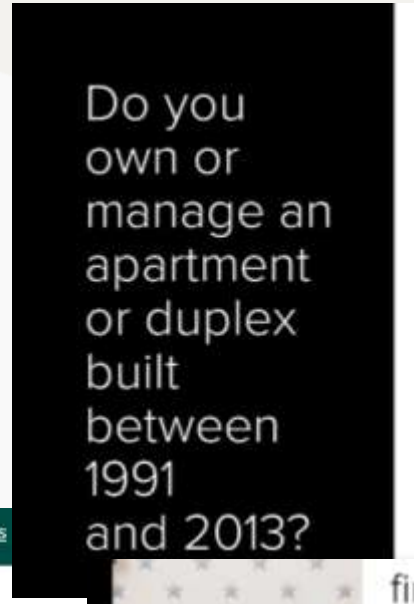
Government approves establishment of defects scheme for apartments and duplexes

From Department of Housing, Local Government and Heritage
Published on 18 January 2023
Last updated on

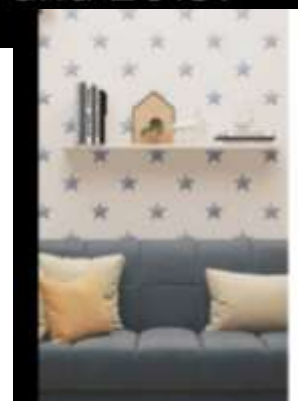
gov.ie Departments Consultations

Publication

Proposed approach to support remediation of defects in apartments and duplexes: Your questions answered







fire safety, structural safety and water ingress defects

Minister O'Brien welcomes the report of the working group examining defects in purpose-built apartments and duplexes constructed between 1991 and 2013

From Department of Housing, Local Government and Heritage
Published on 28 July 2022
Last updated on 28 July 2022

The Minister for Housing, Local Government and Heritage, Darragh O'Brien, has today published the report of the working group he established to examine defects relating to fire safety, structural safety and water ingress in purpose-built apartment and duplex buildings constructed in Ireland between 1991 and 2013.

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Risk – Defects Remediation



www.housingagency.ie/remediation-defects-apartments-and-duplexes

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Defects Update – Full Scheme

Government Legislation Programme

Autumn 2026

Department of Housing, Local Government and Heritage		
Apartment and Duplex Defects Remediation Bill	The Bill puts in place a statutory scheme to establish supports for the remediation of fire safety, structural safety and water ingress defects in purpose-built apartment buildings, including duplexes, constructed between 1991 and 2013.	Heads of Bill approved in September 2024.

https://assets.gov.ie/static/documents/5d6bc854/Government_Legislation_Programme_Autumn_2026.pdf

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Defects – Where? (Oct 2026)

					Percentage
Overall Totals	316	1498	28,680	▶	100%
Dublin (Total)	167	955	21,233	▶	74%
Rest of Leinster	76	294	4,093	▶	14%
Munster	55	202	2,751	▶	10%
Connaught	16	43	571	▶	2%
Ulster	2	4	32	▶	0%

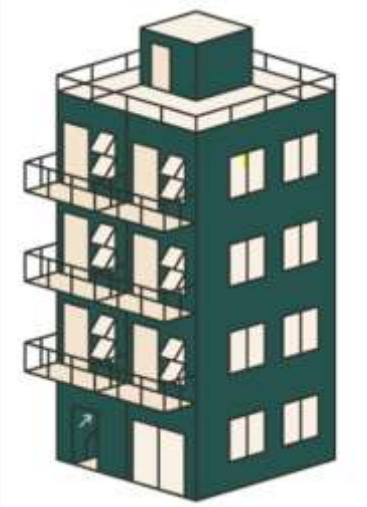
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Defects – Where? (Oct 2026)

Province	ID	Local Authority Area	MUD	Blocks	Units
Dublin/Leinster	7	Dublin City Council	83	376	9,471
Dublin/Leinster	8	Dun Laoghaire-Rathdown County Council	33	203	3,718
Dublin/Leinster	9	Fingal County Council	24	163	3,521
Dublin/Leinster	26	South Dublin County Council	27	213	4,523
Leinster	1	Carlow County Council	2	3	79
Leinster	13	Kildare County Council	25	125	1,205
Leinster	14	Kilkenny County Council	5	16	273
Leinster	15	Laois County Council	1	2	97
Leinster	18	Longford County Council	2	10	131
Leinster	19	Louth County Council	10	36	605
Leinster	21	Meath County Council	7	27	538
Leinster	23	Offaly County Council	2	12	140
Leinster	29	Westmeath County Council	10	25	334
Leinster	30	Wexford County Council	3	6	134
Leinster	31	Wicklow County Council	9	32	557
Munster	3	Clare County Council	4	26	362
Munster	4	Cork City Council	9	47	610
Munster	5	Cork County Council	13	56	416
Munster	12	Kerry County Council	4	8	254
Munster	17	Limerick City & County Council	11	33	605
Munster	27	Tipperary County Council	2	4	67
Munster	28	Waterford City and County Council	12	28	437
Connaught	10	Galway City Council	9	22	315
Connaught	11	Galway County Council	1	2	10
Connaught	16	Leitrim County Council	1	9	52
Connaught	20	Mayo County Council	3	5	74
Connaught	24	Roscommon County Council	0	0	0
Connaught	25	Sligo County Council	2	5	120
Ulster	2	Cavan County Council	1	3	20
Ulster	6	Donegal County Council	0	0	0
Ulster	22	Monaghan County Council	1	1	12

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Defects – Contact



interim.remediation@housingagency.ie





Policy / Reform?

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Legislation

- Multi-Unit Developments Act 2011
- Companies Act 2014
- Property Services (Regulation) Act 2011
- Fire Services Act 1981 and 2003
- Building Control Act 1990
- Planning and Development Act 2024
- Waste Management Act 1996

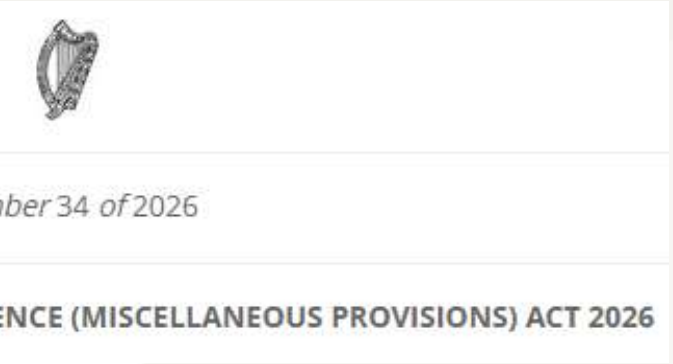
Department of Justice, Home Affairs and Migration → Department of Housing, Local Government and Heritage

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Programme for Government (Jan 2025)

Improving Management for Apartment and Duplex Owners

- Move responsibility for the Multi-Unit Development Acts to the Department of Housing to streamline support for owners' management companies and improve oversight.
- Establish a unit in the Housing Agency to regulate owners' management companies to ensure effective governance.



Number 34 of 2026

CRIMINAL LAW, CIVIL LAW AND DEFENCE (MISCELLANEOUS PROVISIONS) ACT 2026

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Housing Plan (Nov 2025)

8.12 Improving Management for Apartment & Duplex Owners

The primary purpose of the Multi-Unit Developments Act 2011 is to reform the law relating to the ownership and management of common areas of multi-unit developments and to facilitate the fair, efficient and effective management of owners' management companies (OMCs).

The Act of 2011 gives voice to residential unit owners, through their membership of the OMC, in the running of the development and in the amount of annual service charge and sinking fund contributions which they must pay and also includes a dispute resolution mechanism.

The *Programme for Government* committed to moving the responsibility for the Multi-Unit Development Acts to the Department of Housing, Local Government and Heritage to streamline support for OMCs and improve oversight. Once the responsibility has moved, the Department will undertake a review of the Multi-Unit Developments Act 2011 to strengthen the operation of management companies.

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Dáil PQ 3/11/26 – Update

Responsibility for the oversight of Owner Management Companies (OMCs) and related legislation including the Multi-Unit Developments Act, 2011 (the "MUDs Act") currently sits with the Minister for Justice, Home Affairs and Migration.

Arising from a Programme for Government commitment, responsibility for the MUDs Act is intended to transfer to my Department. Transfer was contingent on the resolution of a legal matter which was dealt with in the recent Criminal Law, Civil Law and Defence (Miscellaneous Provisions) Act, 2026.

As legal matters are resolved, a formal Transfer of Functions process will be undertaken and this is led by the Transferring Department. While no formal meetings have taken place there has been pro-active engagement on matters such as financing, staffing, records management and other such relevant matters.

A Transfer Order will be prepared and a Memo to Government advanced by the Transferring Department. It is anticipated that this will be finalised over the coming weeks.

www.oireachtas.ie/en/debates/question/2026-11-03/1136/

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Department – Statement of Strategy

Department of Housing, Local Government and Heritage
Statement of Strategy 2026-2028

KEY OBJECTIVES	ACTIONS
1 Lead on the implementation of the actions outlined in Delivering Homes, Building Communities: An Action Plan on Housing Supply and Targeting Homelessness, 2025-2030	1.1 Develop a framework to monitor the implementation of Delivering Homes, Building Communities 1.2 Monitor the actions in Delivering Homes, Building Communities and publish regular updates 1.3 Provide regular updates to Cabinet Committee on Housing, and any other forums as required

www.gov.ie/en/department-of-housing-local-government-and-heritage/publications/statement-of-strategy-2026-2028/



How MUDs Work:
What Elected Members need to know

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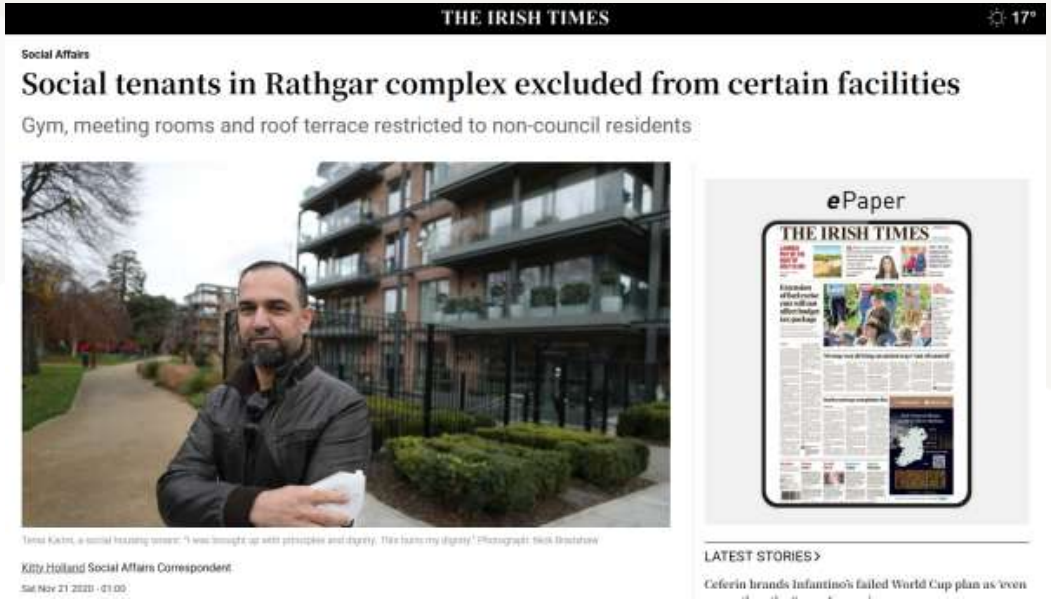
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Why it's important Elected Reps understand MUDs

- First point of contact
- MUDs are increasing

- Owner manages tenancy
- OMC manages common areas

- Media Interest



THE IRISH TIMES 17°

Social Affairs

Social tenants in Rathgar complex excluded from certain facilities

Gym, meeting rooms and roof terrace restricted to non-council residents

Kitty Holland Social Affairs Correspondent

Sat Nov 21 2020 - 01:00

ePaper

THE IRISH TIMES

LATEST STORIES >

Ceferin brands Infantino's failed World Cup plan as 'even

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Practical Example







"The lift hasn't been working for over a week with no update on when it will be resolved. I have three young children, and my husband has a disability. We're carrying everything up and down six flights of stairs every day."

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What do you do next?

Collect Facts

- Owner or Tenant?
- Service charges are being paid by LA
- Lift is a common area asset
- LA does not maintain the lift
- LA has 1/20 votes (TIS purchase)
- LA unrepresented on OMC board

QUESTIONS?

- Does the LA engage with the OMC?

What is the Reality?

- Tenant expects Cllr or LA to solve problem
- LA & Cllr cannot instruct PMA
- LA & Cllr cannot approve expenditure
- LA & Cllr cannot appoint contractor
- LA & Cllr cannot direct OMC

Look for Solution

- Engage with Council staff

- **What can staff do?**
- Become informed
- Undertake Risk Assessment
- LA call EGM
- Consider LA representation



Elected Member Signposts

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Common Queries

- Service charges – “My fees are increasing”
- Sinking fund – “There’s no money to replace the lift but I pay my service charges”
- Debt Management – “I am locked out of the car park by my OMC”
- Defects - “Our development has issues with fire stopping and I have concerns”
- Company Law – “The OMC won’t provide me with information I’m looking for”
- PSRA – “The Property Management agent is not responding”

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Important Questions to Ask



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Signposts for Renters

Inside the Apt

Common Areas

Complex Cases

Landlord → **Property Management Agent** → **Owners' Management Company**

I am a renter / tenant in a home that is part of a multi-unit development, such as an apartment block, where there is an OMC. How do I raise concerns in relation to the upkeep of the common areas, or the delivery of shared services in the development?

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Tenant Induction

- Tenant induction **tailored to the actual lease/house rules** for that development. **I.E.** Policy on pets, balcony use, waste, parking, quiet hours, and amenity access aligned with OMC rules and the tenancy agreement.
- Awareness of **apartment-specific issues** (access, keys, parking and fobs) at induction.
- Keep a **policy on access to additional shared facilities**
- **Encouraging respectful conduct house rules**
- **Notifications** about works by OMC

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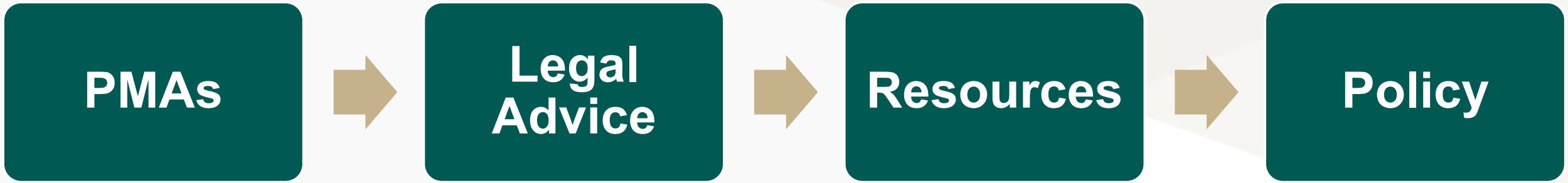
Signposts for Owners

- Members
- Influence
- Engagement

Property Management Agent → **Owners' Management Company**

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Signposts for OMCs





Dispute Resolution

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Dispute Resolution

Parties/Issue	Property Services Regulatory Authority	Corporate Enforcement Authority	Courts
OMC - Agent	✓		
Companies Act		✓	
MUD Act			✓
Leases			✓

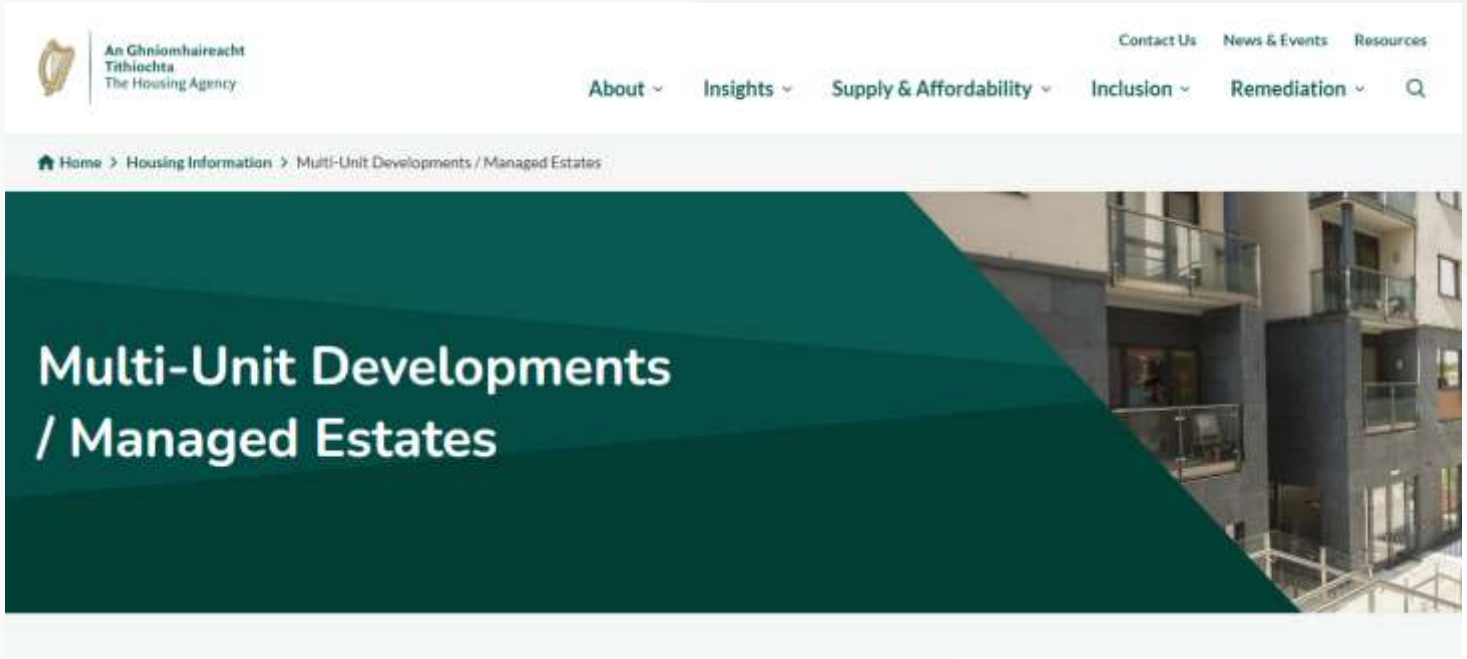


Resources

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Website Resources



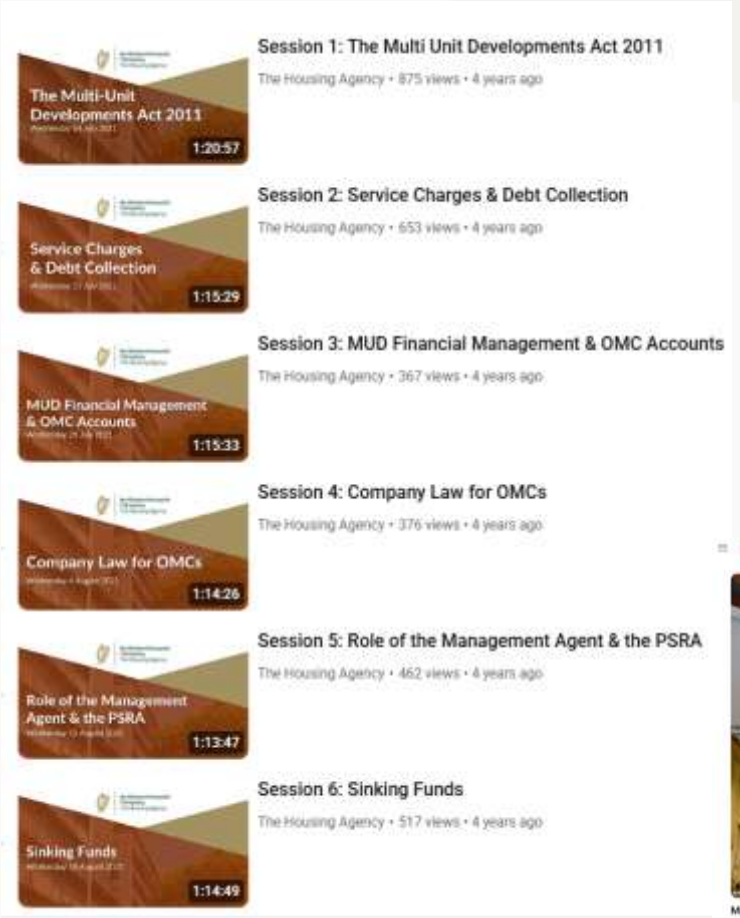
- MUD Matters Newsletter ↗
- Useful Links ↗
- Law for OMCs & MUDs ↗
- MUDs training webinars – YouTube ↗
- MUDs Information and Guidance webinars – YouTube ↗
- MUDs Retrofitting Resources – YouTube ↗
- FAQs ↗
- Complaints ↗
- Remediation of Defects in Apartments and Duplexes ↗

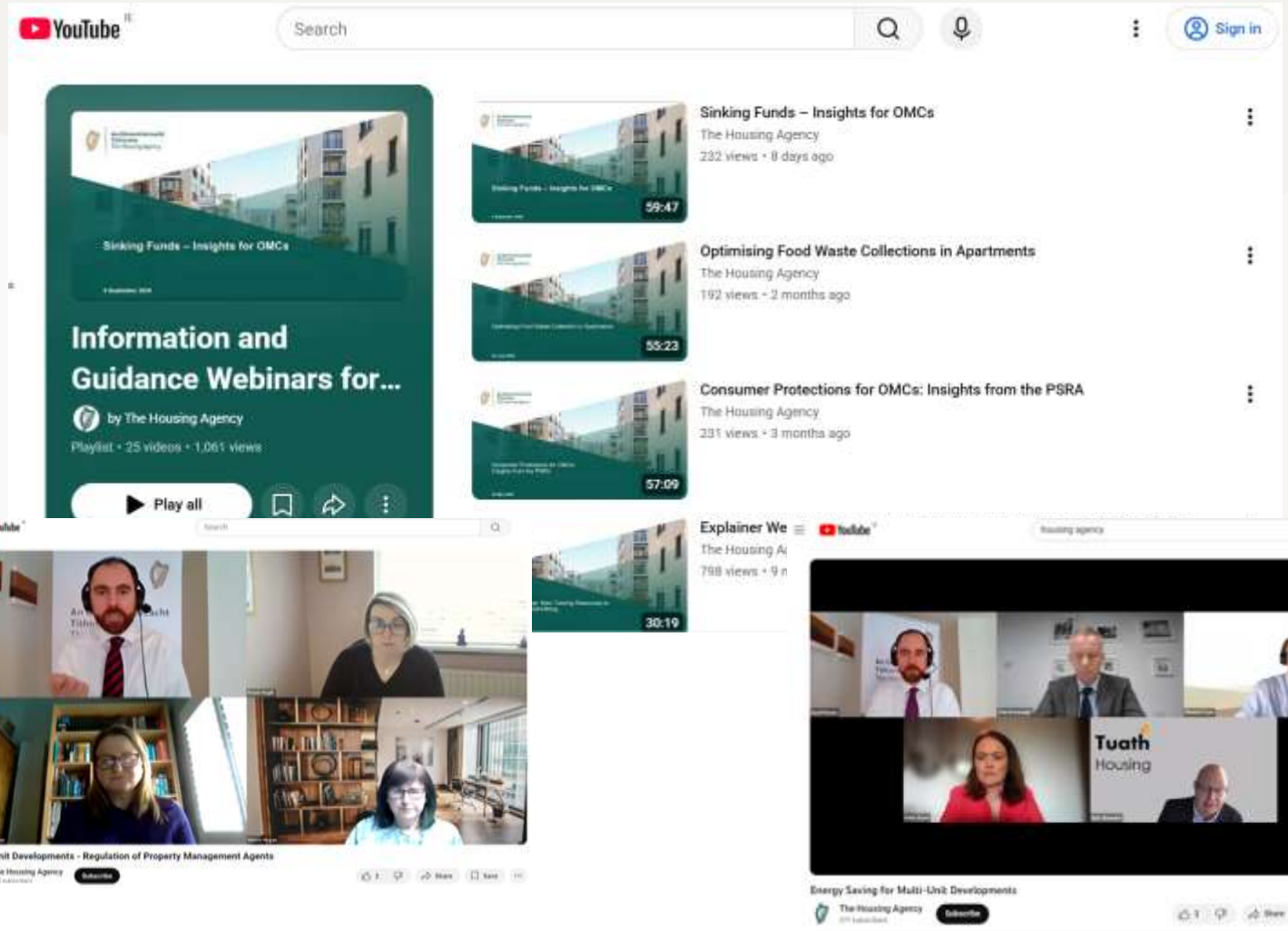
Complaints
Click to edit text

www.housingagency.ie/housing-information/multi-unit-developments-managed-estates/

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31 Webinars on YouTube

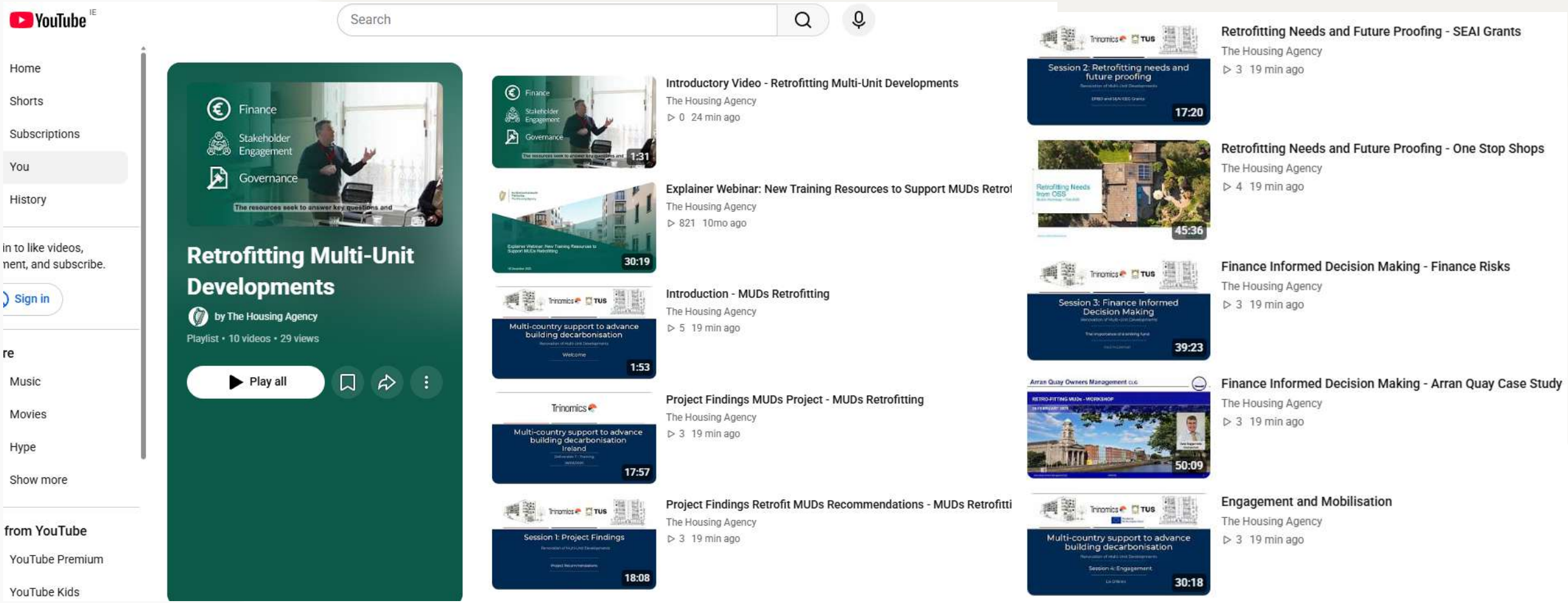




www.youtube.com/@HousingAgencyIE/playlists

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Retrofitting Apartment Buildings



www.youtube.com/playlist?list=PLIY2HGIkHvZ

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Housing Agency Podcasts

Apartment building – Croí Cónaithe (Cities)



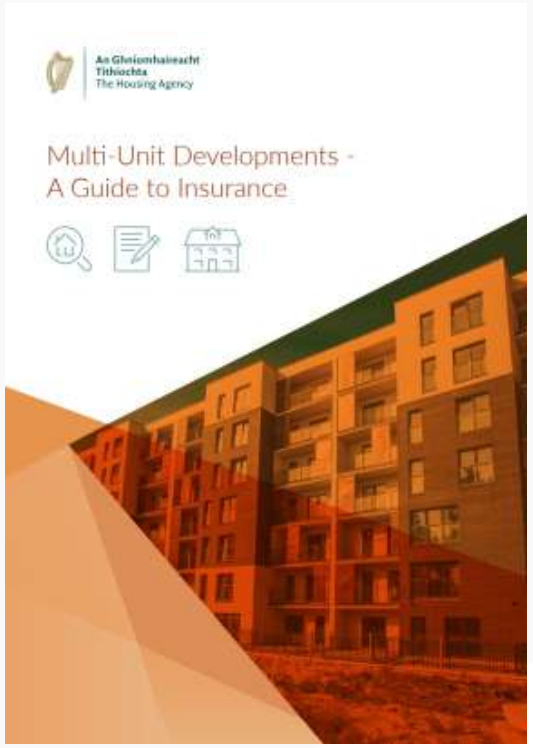
The Role of Apartments and MUDs in Ireland's Housing System



www.housingagency.ie/podcasts/

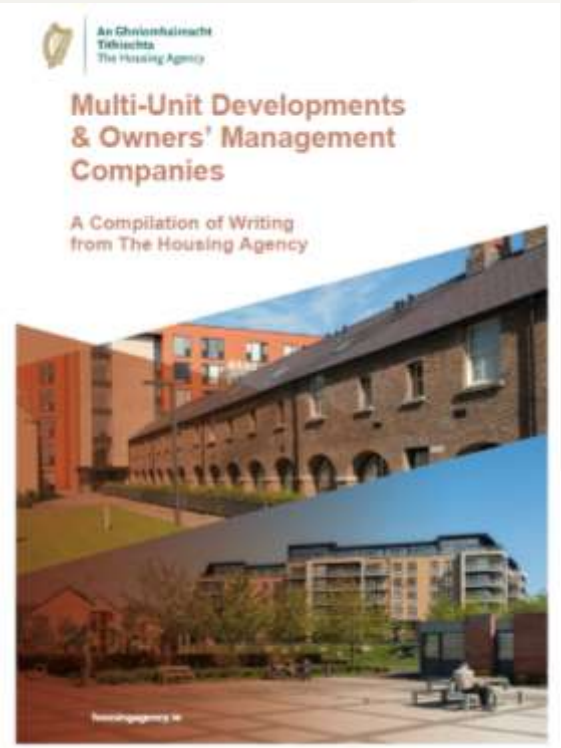
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Guides



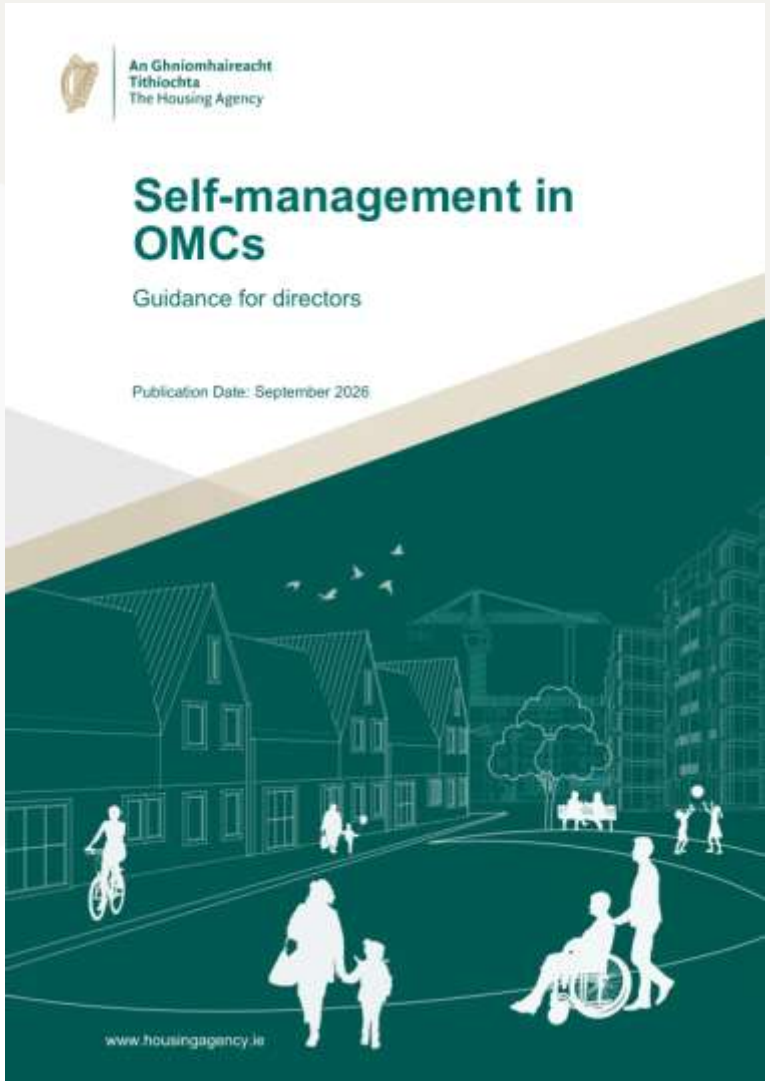






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Just Published!



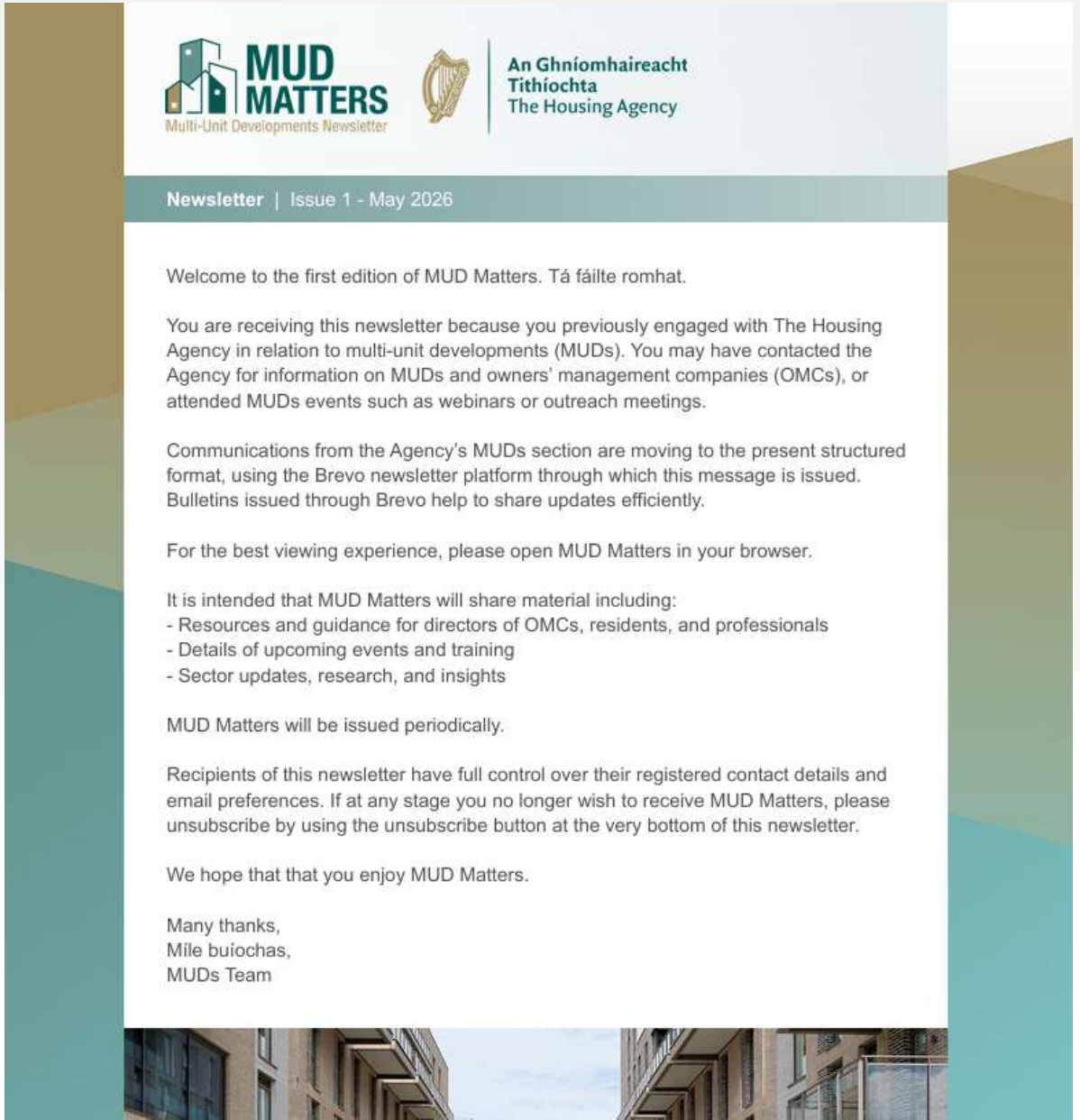
www.housingagency.ie/faqs/#whatshouldweknow

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MUD Matters Newsletter

MUD MATTERS
Multi-Unit Developments Newsletter

www.housingagency.ie/mud-matters-newsletter



MUD MATTERS
Multi-Unit Developments Newsletter

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Newsletter | Issue 1 - May 2026

Welcome to the first edition of MUD Matters. Tá fáilte romhat.

You are receiving this newsletter because you previously engaged with The Housing Agency in relation to multi-unit developments (MUDs). You may have contacted the Agency for information on MUDs and owners' management companies (OMCs), or attended MUDs events such as webinars or outreach meetings.

Communications from the Agency's MUDs section are moving to the present structured format, using the Brevo newsletter platform through which this message is issued. Bulletins issued through Brevo help to share updates efficiently.

For the best viewing experience, please open MUD Matters in your browser.

It is intended that MUD Matters will share material including:
- Resources and guidance for directors of OMCs, residents, and professionals
- Details of upcoming events and training
- Sector updates, research, and insights

MUD Matters will be issued periodically.

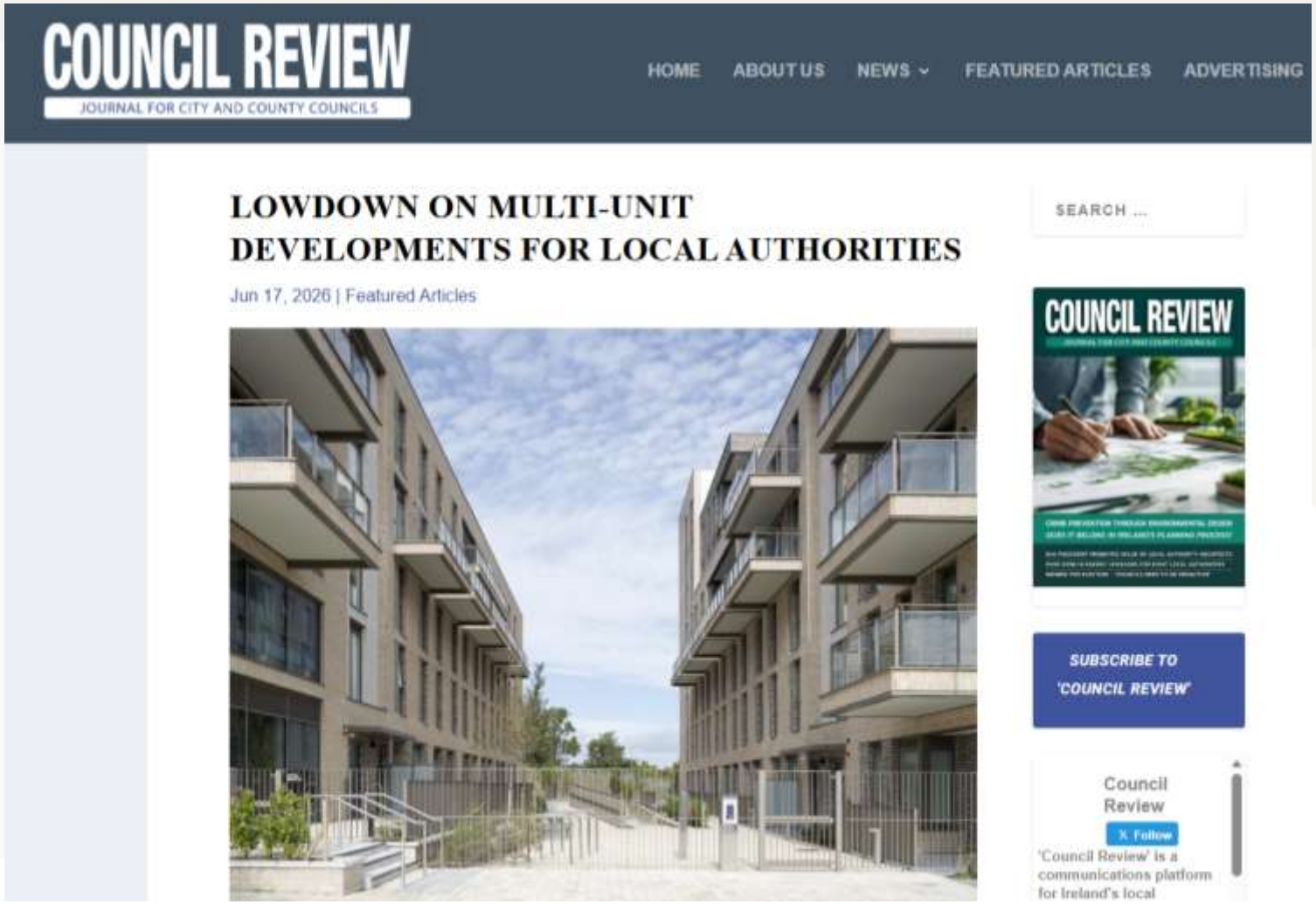
Recipients of this newsletter have full control over their registered contact details and email preferences. If at any stage you no longer wish to receive MUD Matters, please unsubscribe by using the unsubscribe button at the very bottom of this newsletter.

We hope that that you enjoy MUD Matters.

Many thanks,
Míle buíochas,
MUDs Team

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Further Reading



www.councilreview.ie/lowdown-on-multi-unit-developments-for-local-authorities/



Events

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Local Authority Training

- ✓ Dublin City, DLR, Fingal, South Dublin (4)
- ✓ Cork City and County (2)
- ✓ Galway City and County (2)
- ✓ Limerick
- ✓ Waterford
- ✓ Meath
- ✓ Leitrim
- ✓ Wexford
- ✓ Wicklow
- ✓ Kildare
- ✓ CCMA
- ✓ LGMA



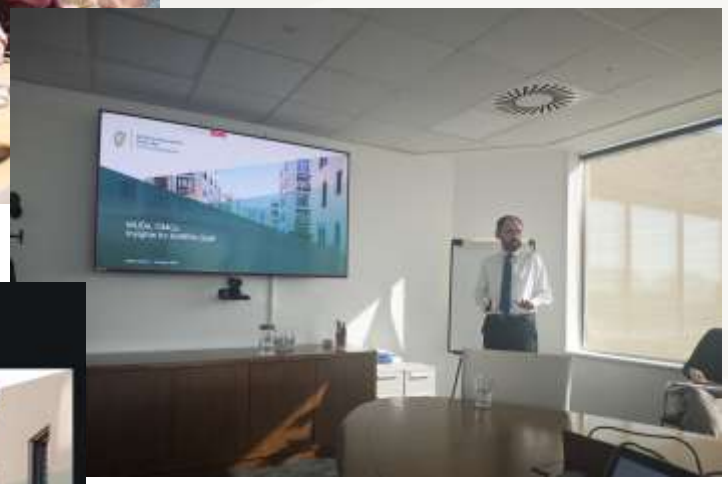


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State and Other Agencies

- ✓ HSA
- ✓ LDA
- ✓ HFA
- ✓ CRU
- ✓ PSRA
- ✓ AHBRA
- ✓ EPA
- ✓ NTA
- ✓ SEAI







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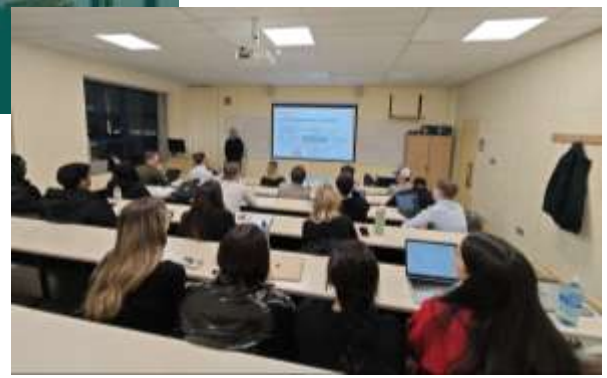
Trade, Professional, Representative Bodies

- ✓ ICSH
- ✓ SCSI
- ✓ IPAV
- ✓ AON
- ✓ Law Society
- ✓ Construction Bar Association
- ✓ Engineers Ireland
- ✓ RIAI
- ✓ IPI
- ✓ Chartered Accountants Ireland
- ✓ ACCA
- ✓ IPOA
- ✓ CIH









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Regional Outreach Events: 39















"This information will be a great tool for the board I work on"

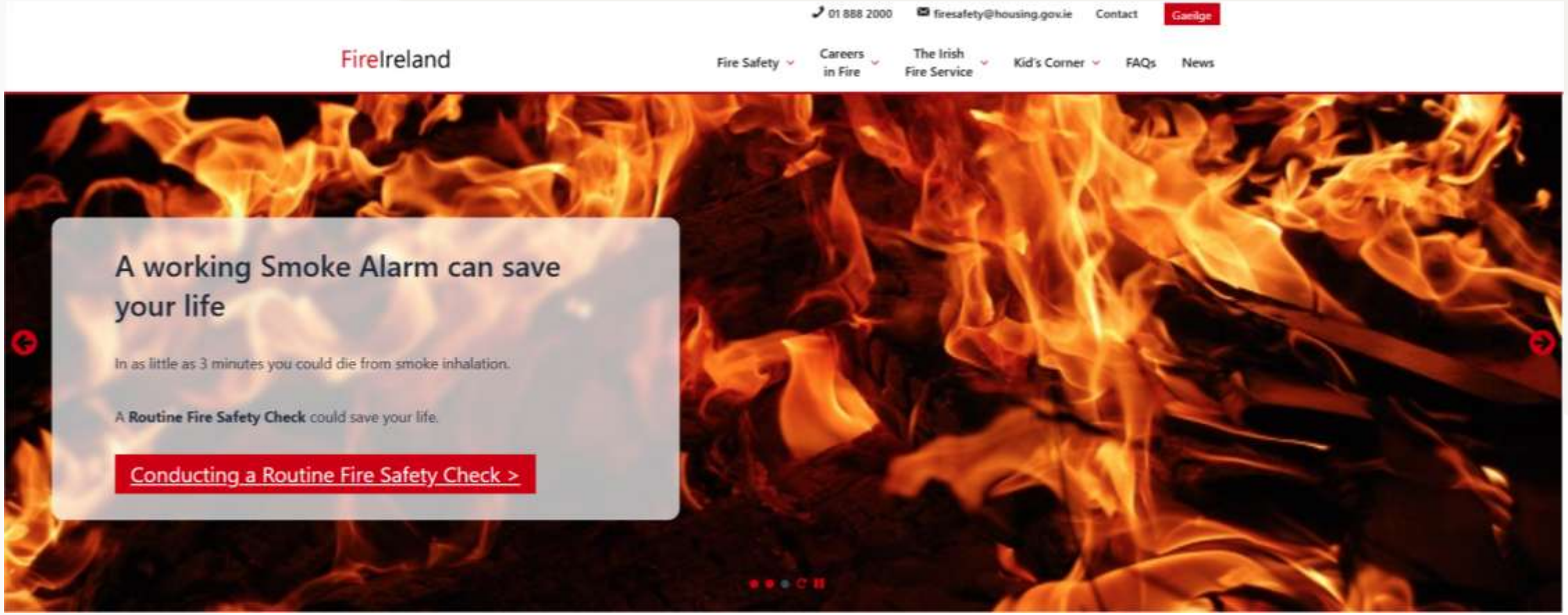
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Feedback / Testimonials

- Wealth of information provided by the Agency staff and also the opportunity for ‘experiential benchmark' against other developments similar to ours.
- Informative presentation, Networking excellent.
- Everything is relevant. I feel there is so much information that the session could have been longer or a follow up session.
- First attendance at this type of event, so in general very informative.
- Very informative, especially the risks coverage for OMCs.
- Great refresher on the basics, Thanks very much for a brilliant session - networking is a super idea!

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Fire Safety Webinar – 15 December 2026



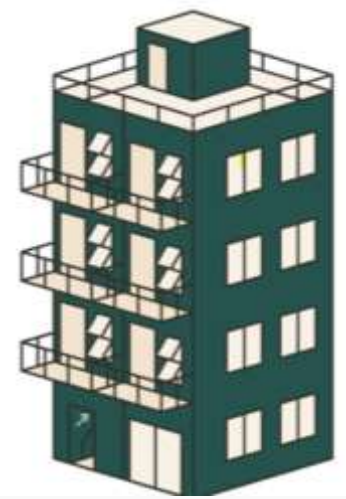
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Summary

- Ask follow up Questions
- Signpost to above channels
- If in doubt – direct to legal advice
- If you're still not sure of the signposts direct to the Housing Agency
- If policy matter, you can raise in appropriate channels

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Please contact us:



MUD@housingagency.ie



Evaluation

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Disclaimer

Information provided is general in nature and shared in order to be helpful. It should not be considered to amount to legal advice, and no reliance should be placed on it. The Housing Agency may not be held responsible for action or failure to act on foot of the information provided. Professional legal advice should be sought on individual circumstances.

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