**Scope**

This study aims to give an in-depth investigation of the challenges connected with homeownership in Ireland, with a focus on both individual barriers and the effectiveness of government actions.

**Inclusions**

**Barriers Analysis:** The research will also address how housing instability increases with rising rents, leading to a distressing homelessness situation for many people who are unable to save enough to purchase homes(Hearne, 2017).

**Government Programs:** An examination of public-sector mortgage programs currently in place, as well as the anticipated new rules, including an assessment of their effectiveness and potential areas for improvement. Gillespie (2018) highlights that 'collective self-help and financial inclusion can only be a viable solution... if combined with state subsidies to lower the prohibitive cost of land and construction'. This underscores the importance of government intervention in addressing affordability challenges in Ireland.

**Recommendations:** Provide specific policy recommendations for improving housing accessibility.

**Exclusions**

**Bias:** Ensure that decisions are made without bias, using objective data and reputable sources. Personal or subjective opinions will not be considered in the analysis.

**Personal Information:** This project will not use any personal or sensitive information. To maintain privacy and adhere to ethical guidelines, it will rely on publicly available data (e.g., government or non-profit reports that provide information about safeguarding options and processes). Government reports will be extracted manually, along with anonymized datasets.