



Locked Out of the Market III

The Gap between Rent Supplement/HAP Limits and Market Rents

Snapshot Study

January 2016

Simon Communities in Ireland

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1. Introduction

This report summarises the results of a snapshot study undertaken over three consecutive days in November 2015 (24th, 25th and 26th) tracking the number of properties available to rent within the Department of Social Protection's Rent Supplement (RS) limits and Department of Environment, Community and Local Government's Housing Assistance Payment (HAP) limits¹. Details were gathered from Daft.ie² for the following areas: Cork City Centre³, Dublin City Centre⁴, Galway City Centre⁵, Limerick City Centre⁶, Waterford City Centre^{7,8}, Portlaoise, Kildare, Athlone, Sligo town⁹, Dundalk and Leitrim¹⁰. This is the third snapshot study of this kind and compares the findings to the previous two studies undertaken in May and August 2015¹¹.

According to the Daft.ie Rental Report Q3 published in November 2015, rents continued to increase nationally in Q3 2015 and were an average of 9.3% higher than the same period in 2014. The number of properties available to rent nationwide continued to fall in Q3 2015 and are at their lowest level in a decade. As of 1st November 2015, there were 4,100 properties to rent nationwide, this is a 12% decrease from August 2015 and a 24% decrease in twelve months. This is in a context where rents have increased nationally by 32.3% since 2012 and the number of properties available to rent have reduced by 83% since 2009.

2. Main Findings

- There was an average of 746 properties available to rent over the three consecutive days of this snapshot study in the eleven areas reviewed.
- This is a 13% decrease in the average number of properties available to rent when compared to the previous study conducted during August 2015¹², when there were 859 properties available to rent. And a 35% decrease from the May study¹³, when there were 1,150 properties available to rent.
- 34 properties (4.5%) were available to rent within the RS/HAP limits for the four categories included¹⁴ in this study. This is a 47% reduction from the 64 properties available to rent within the rent limits in the August study and a 75% reduction since the May study was undertaken, when there were 138 properties to rent within the limits.

¹ HAP limits are set at the same level as Rent Supplement Limits.

² Daft.ie is a property website that advertises properties for sale and for rent. <http://www.daft.ie/about/>

³ Each city centre in daft is known as a "general area" and has a number of specific areas associated with it. Ads are placed in these specific areas. Cork City Centre contains properties to rent in Cork City Centre, Western Road and The Lough. Daft.ie Tech Team.

⁴ Dublin City Centre contains properties to rent in Temple Bar, Dublin 1, Dublin 2, Christchurch, IFSC, North Wall, Smithfield, Hanover Quay. Daft.ie Ibid.

⁵ Galway City Centre contains properties to rent in Galway City Centre, Nun's Island, Bohermore and Woodquay. Daft.ie Ibid.

⁶ Limerick City Centre contains properties to rent in Limerick City. Daft.ie Ibid.

⁷ Waterford City Centre contains properties to rent in Newtown, Ballyaneen, Waterford City, Belview Port, Ballytruckle, Ballygunner, Carrigeen, Ballinamona. Daft.ie Ibid.

⁸ Waterford City Centre was added to this study, it was not included in the May 2015 Study.

⁹ Areas of Athlone, Portlaoise, Dundalk and Sligo Town contains properties to rent within each of the townland boarder (daft.ie).

¹⁰ Areas of Kildare and Leitrim contains properties to rent within each of the county boarders (Daft.ie)

¹¹ Snapshot study undertaken over the 24th, 25th and 26th August and 5th, 6th and 7th May.

<http://www.simon.ie/Portals/1/Publications/Locked%20Out%20of%20the%20Market%20-%20-%20Oct%202015%20Final.pdf>
<http://www.simon.ie/Portals/1/Reports/Locked-Out-of-the-Market.pdf>

¹² August study undertaken on the 24th, 25th and 26th August

¹³ May Study undertaken on the 5th, 6th and 7th May

¹⁴ The four RS/HAP Limit Categories looked at were; Single Person; Couple; Couple/one parent with one Child; and Couple/one parent with two Children.

- Just one property was available to rent within all of the four categories over the course of the study in six of the locations. These were in Athlone, Dublin City Centre, Dundalk, Galway City Centre, Limerick City Centre and Portlaoise.
 - The one property available to rent in Athlone, Dublin City Centre, Dundalk and Galway City Centre was for a couple/one parent with one child. These were one-bedroomed properties in Athlone, Dundalk and Galway City Centre.
 - In Limerick City Centre the one property available was for a couple/one parent with two children.
 - In Portlaoise the property available was for a couple. This is the first time there was a property to rent within any of the rental limits in Portlaoise since we began conducting this study.
 - Only one property was available to rent within the RS/HAP limits for a single individual over the course of the study across the 11 areas. This property was in Leitrim.
 - There were no properties available to rent in Kildare within the RS/HAP limits in all four categories. This compares to 15 properties available to rent within the limits in the August study.
 - Of the 34 properties available to rent within all four categories of RS/HAP limits;
 - Only 1 property was available within RS/HAP limits for a single person. This compares to 2 out of 64 properties in the August report and 9 of 138 properties in the May report – representing a drop of 88% since May.
 - 4 properties (11%) of the properties available to rent were within the RS/HAP limits for a couple. This compares to 9 properties (14%) in the August report – a reduction of 55%. In the May study, 17 properties (12%) were available to rent for this category; a reduction of 76% since May.
 - 15 properties (44%) of the properties available to rent were within the RS/HAP limits for a couple/one parent with one child. This compares to 34 properties available to rent within the limits for this category in the August report and 69 properties in May, a decrease of 78%. However, the majority of these properties were one-bedroom properties; the properties' suitability for this household size is questionable.
 - 14 properties (41%) were available for a couple/one parent with two children within RS/HAP limits, this compares to 19 properties in August and 43 properties in May, a 67% decrease.
 - Average rent for a one-bedroom property was 48% higher than the average of RS/HAP limits for a single person across the 11 locations, this ranged from 17% in Leitrim to 112% in Dublin City Centre.
 - Average rent for a two-bedroom property was 44% higher than the average of RS/HAP limits for a couple/one-parent with one child, this ranged from 9% in Sligo to 95% in Dublin City Centre.
 - Some properties actively discriminated against households in receipt of rent supplement payments with ads stating 'No Rent Allowance', while other properties looked for work and previous landlord references and/or stated 'would suit professional'. As of the 1st January 2016, it is illegal to advertise that rent supplement or HAP is not accepted.
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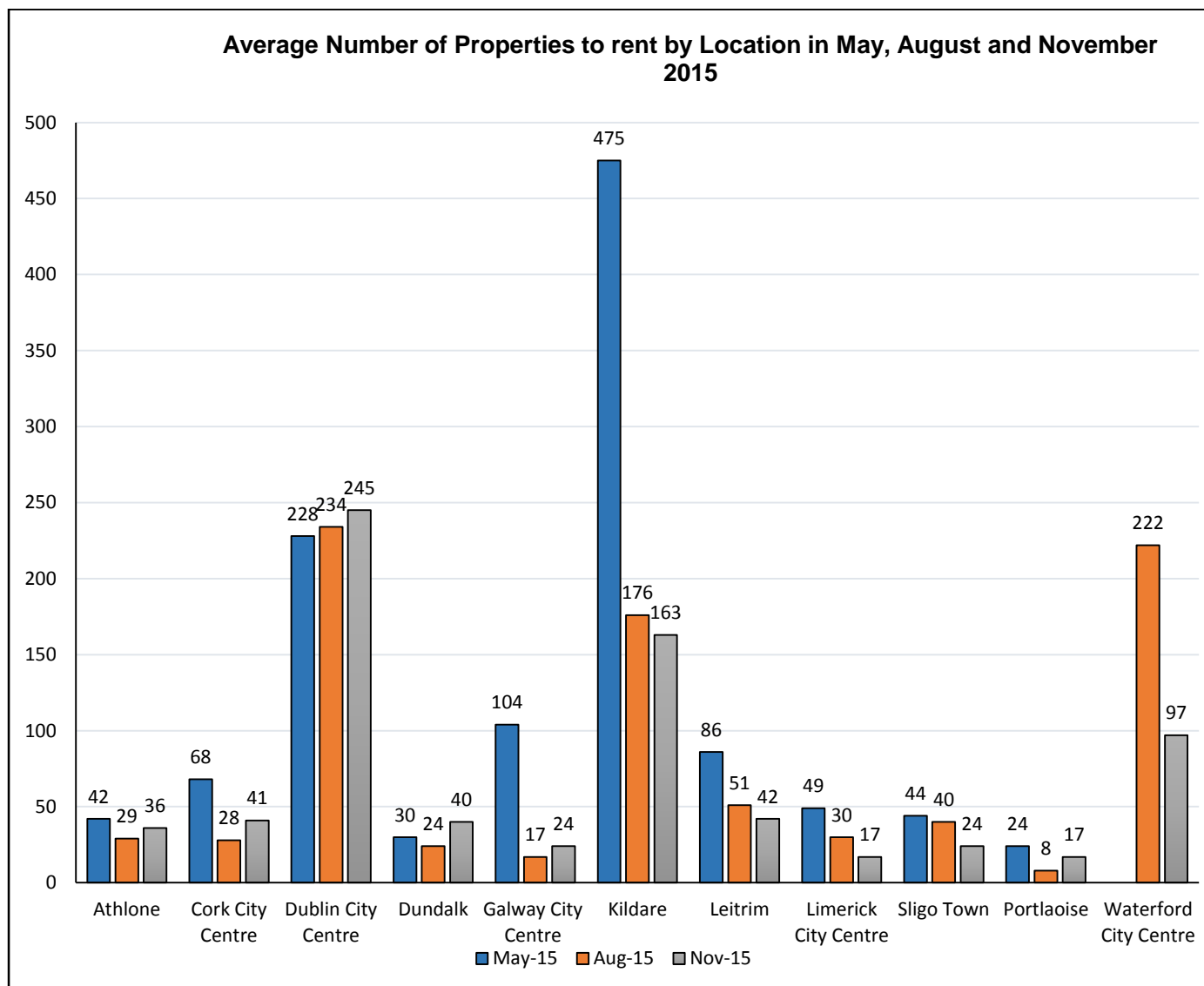
The table below shows the average number of properties to rent in each area over this snapshot study period. It displays the total number of properties available to rent within the rent limits in each area for the four categories: single person; couple; couple/one-parent with one child; and couple/one-parent with two children. The average cost of a one-bed and two-bed property with no maximum price limits is also included for each location.

3. Report Findings

3.1 Summary of National Findings

LOCATION	Average number of properties available to rent (with no min cost)	Average monthly rent one-bed property	Average monthly rent two-bed property	Single person Total number of properties available to rent within RS/HAP Limits	Couple Total number of properties available to rent within RS/HAP Limits	Couple/One Parent + 1 Child Total number of properties available to rent within RS/HAP Limits	Couple/One Parent + 2 Children Total number of properties available to rent within RS/HAP Limits
Athlone	36	€560	€645	0	0	1	0
Cork City Centre	41	€904	€1,107	0	2	3	1
Dublin City Centre	245	€1,100	€1,900	0	0	1	0
Dundalk	40	€470	€725	0	0	1	0
Galway City Centre	24	€690	€1015	0	0	1	0
Kildare	163	€720	€1,250	0	0	0	0
Leitrim	42	€350	€450	1	1	4	5
Limerick City Centre	17	€580	€778	0	0	0	1
Sligo town	24	€470	€590	0	0	2	2
Portlaoise	17	€400	€675	0	1	0	0
Waterford City Centre	97	€470	€590	0	0	2	5
Total	746			1	4	15	14

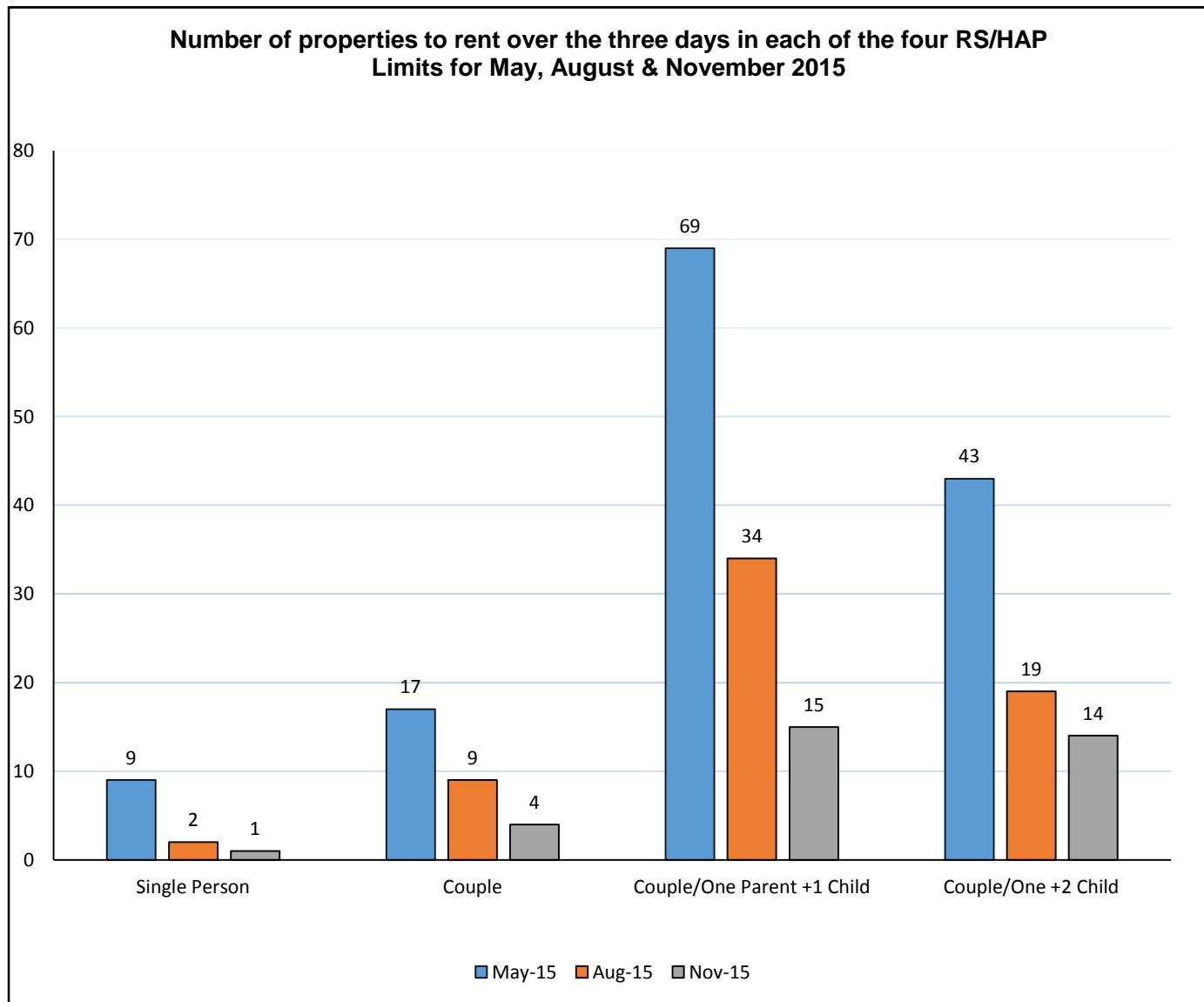
The graph below shows a comparison between the average number of properties to rent over the May, August and November snapshot periods in each of the locations included in the study.



15

¹⁵ Waterford City Centre was not included in the May report

The chart below shows the number of properties that were available to rent in May, August and November 2015 for the four categories included in this study. There were a total of 138 properties to rent within RS/HAP limits in the May report, this reduced to 64 properties in August report and reduced further to 34 properties in the November report.



4. Summary of findings for each location¹⁶

4.1 Athlone

Number of Properties available within Rent Supplement/HAP limits							
Date:	Total Number of properties available to rent	Average Monthly Rent for one-bedroom property (over 3 days)	Average Monthly Rent for two-bedroom property (over 3 days)	Single Person: Total number of properties available to rent within RS/HAP limits of €390	Couple: Total number of properties available to rent within RS/HAP limits of €400	Couple/One Parent + 1 Child: Total number of properties available to rent within RS/HAP limits of €500	Couple/One Parent + 2 Children: Total number of properties available to rent within RS/HAP limits of €520
24/11/15	34	€560	€645	0	0	1	0
25/11/15	36			0	0	0	0
26/11/15	37			0	0	0	0

Athlone Summary

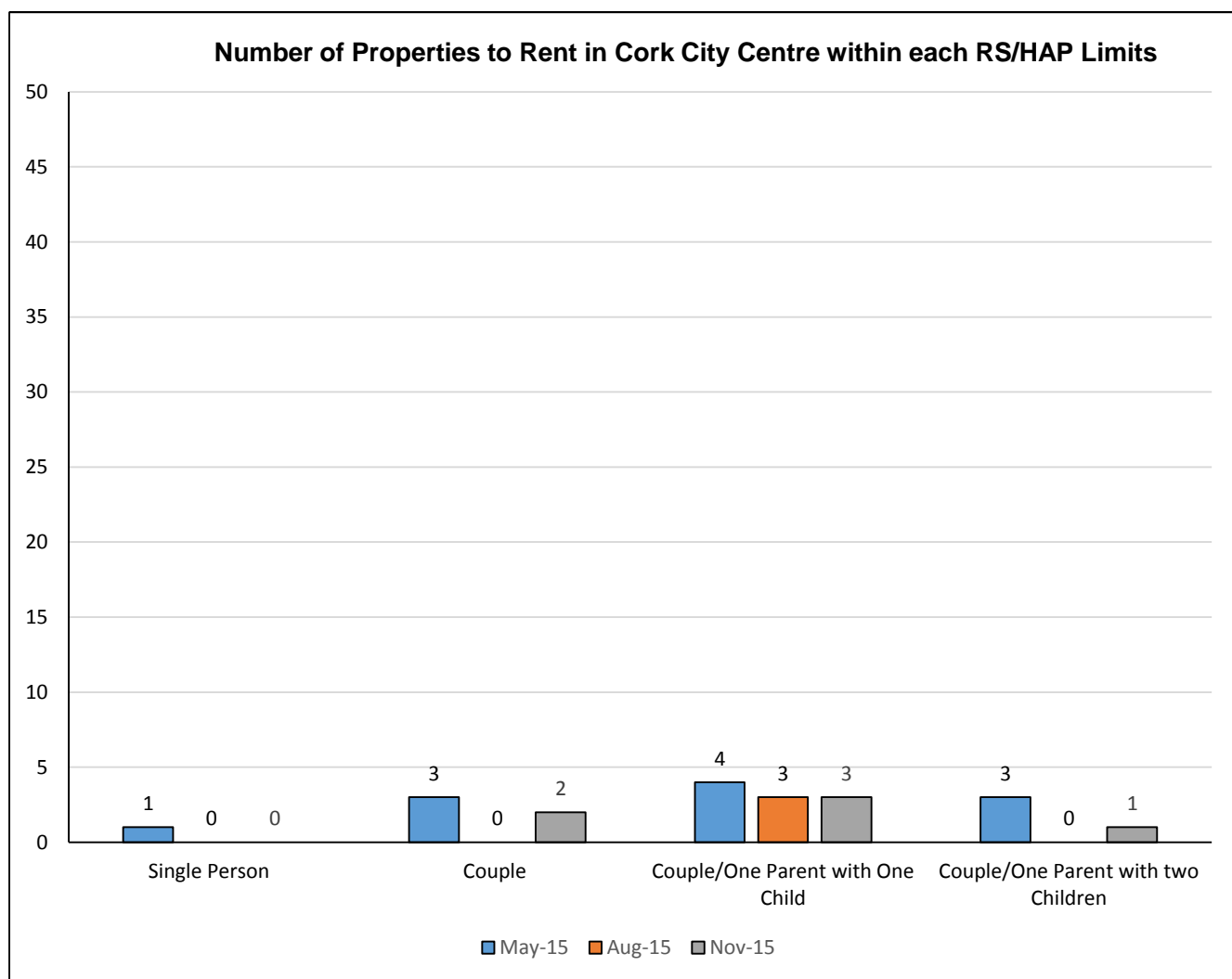
- In Athlone, there was an average of 35 properties available to rent in the November study period. This is a marginal increase on the average number of properties available in the August study when 29 properties were available. However, it reflects a 16% decrease in the number of properties to rent in the May study period when there were 42 properties available to rent.
- One property was available to rent in the November study period within RS/HAP limits. This property was within the RS/HAP limits for a couple/one parent with one child. This was a one-bedroom property. One property was available to rent within the RS/HAP limits for this category in August, which was also a one-bedroom property. There were no properties to rent over the three days in May for this category.
- There were no properties to rent within the RS/HAP limits for the other three categories. This was also the case in the August and May study period.
- The average rent per month for a one-bedroom property in Athlone over the study period was €560. Average rent for a two-bedroom property was €645.
- The average rent for a one-bedroom property was 44% more than RS/HAP limit in the November study, while a two-bedroom property was 25% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Co. Westmeath by an average of 9.5% in the year to Q3 2015¹⁷.

¹⁶ Graphs on the number of properties to rent within the four rent supplement categories only included for locations where there was sufficient number of properties to illustrate.

¹⁷ Daft.ie Quarterly Rental Report Q3 2015 <http://www.daft.ie/report/q3-2015-daft-rental-report.pdf>

4.2 Cork City Centre

Number of Properties available within Rent Supplement/HAP limits							
Date	Total Number of properties available to rent	Average Monthly Rent for one-bedroom property (over 3 days)	Average Monthly Rent for two-bedroom property (over 3 days)	Single Person: Total number of properties available to rent within RS/HAP limits of €485	Couple: Total number of properties available to rent within RS/HAP limits of €575	Couple/One Parent + 1 Child: Total number of properties available to rent within RS/HAP limits of €700	Couple/One Parent + 2 Children: Total number of properties available to rent within RS/HAP limits of €725
24/11/15	41	€905	€1,105	0	2	3	1
25/11/15	39			0	0	0	0
26/11/15	43			0	0	0	0



Cork City Centre Summary

- There was an average of 41 properties to rent in Cork City Centre in the November study period. This is an increase from the number of properties available to rent in the August study period when there were an average of 28 properties to rent. It is still 40% lower than the number of properties available to rent in the May report when there were an average of 68 properties available to rent.
- No properties were available to rent within the RS/HAP limits for a single person during the November study period. There were no properties to rent within the RS/HAP limits for this category in the August study period with 1 property to rent in this category in May.
- Two properties were available to rent within the RS/HAP limits for a couple over the three days of the study. This compares to no properties available to rent within the RS/HAP limits for a couple in August and three properties available in the May study period.
- There were 3 properties available to rent within the RS/HAP limits for a couple/one parent with one child in this study – no change compared to both the August and May studies.
- There was 1 property available to rent over the three days of the study for a couple/one-parent with two children. This compares to no properties available to rent within the RS/HAP limits for this category in August and 1 property to rent in the May study.
- The average rent per month for a one-bedroom property in Cork City Centre over the November study period was €905. A two-bedroom property averaged €1,105.
- Average rent for a one-bedroom property was 87% more than RS/HAP limit for a single person while a two-bedroom property was 52% more than RS/HAP limit for a couple/one parent with two children.
- Even with up to 20% flexibility in HAP limits available in Cork, the average rent for a one-bedroom property is still 55% higher than increased RS/HAP limit for a single person of €582, while average rent for a two-bedroom property is 27% higher of the increased RS/HAP limit for a couple/one parent with two children of €870.
- Rents increased in Cork City by an average 13.5% in the year to Q3 2015¹⁸.

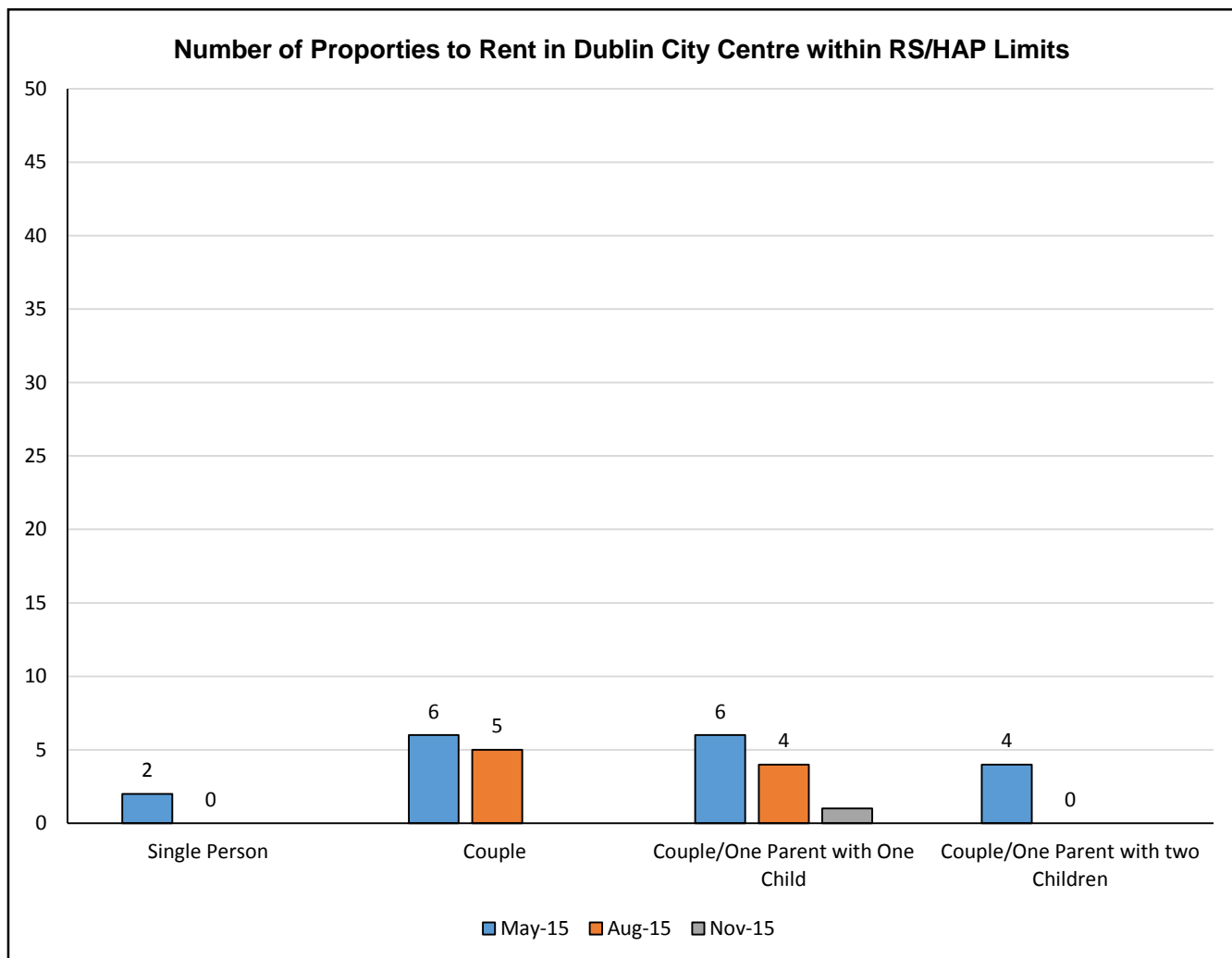
¹⁸ Daft.ie ibid

4.3 Dublin City Centre

Number of Properties available within Rent Supplement/HAP limits

Date	Total Number of properties available to rent	Average Monthly Rent for one-bedroom property (over 3 days)	Average Monthly Rent for two-bedroom property (over 3 days)	Single Person: Total number of properties available to rent within RS/HAP limits of €520	Couple: Total number of properties available to rent within RS/HAP limits of €750	Couple/One Parent + 1 Child: Total number of properties available to rent within RS/HAP limits of €950	Couple/One Parent + 2 Children: Total number of properties available to rent within RS/HAP limits of €975
24/11/15	248	€1,100	€1,900	0	0	1	0
25/11/15	245			0	0	0	0
26/11/15	243			0	0	1	0

Number of Properties to Rent in Dublin City Centre within RS/HAP Limits



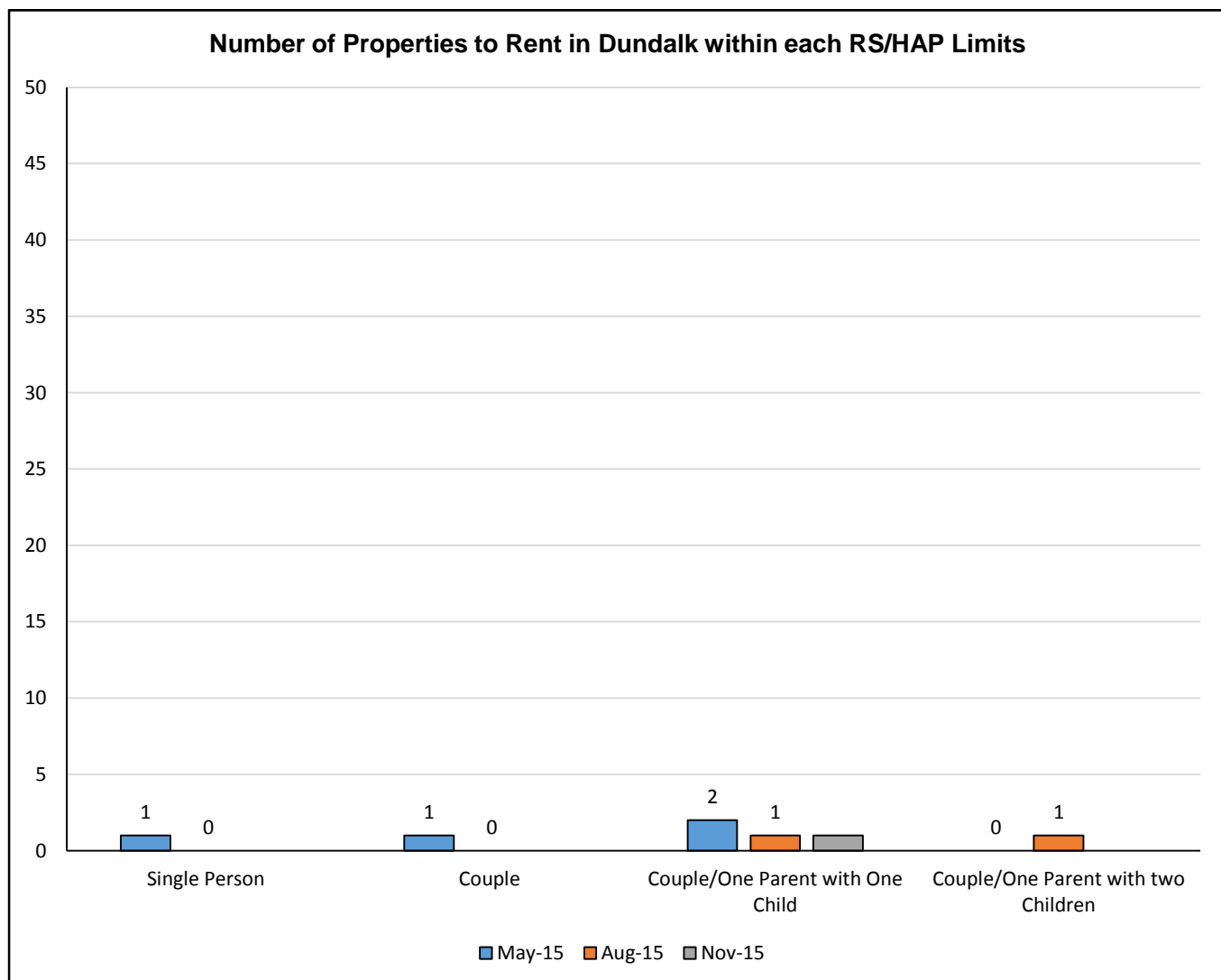
Dublin City Centre Summary:

- There were an average of 245 properties available to rent in Dublin City Centre over the snapshot study period. This is a 4.7% increase on the average number of properties available to rent in the August study when there was an average of 234 properties to rent.
- However, there was a further decrease in the number of properties available to rent within the RS/HAP limits.
- There were no properties available to rent within the RS/HAP limits for a single person, couple or couple/one parent with two children in the November study period.
- One property was available to rent within the RS/HAP limits for a couple/one parent with one child in the November study.
- Comparing to the two previous studies there were no properties available to rent within the RS/HAP limits for a single person in the August study while there were 2 properties available to rent in the May study.
- There were while 5 properties were available within the limits for a couple in August, this was 3 properties in May.
- There was also no properties available to rent for a couple/one parent with two children in August while there were 4 properties in May to rent within the limits for this category.
- There were 4 properties available to rent for a couple/one parent with one child in the August study and 6 properties in the May study.
- The average rent per month for a one-bedroom property in Dublin City Centre over the three days of the study was €1,100. A two-bedroom property averaged €1,900.
- Average rent for a one-bedroom property was 112% more than RS/HAP limit for a single person compared while a two-bedroom property was 95% more than RS/HAP limit for a couple/one parent with two children.
- Even with up to 50% flexibility for the HAP Homeless Pilot limits available in Dublin, the average rent for a one-bedroom property is still 41% higher than the increased RS/HAP limit for a single person of €780, while average rent for a two-bedroom property is 30% higher of the increased RS/HAP limit for a couple/one parent with two children of €1,463.
- Rents increased in Dublin City Centre by an average of 9.8% in the year to Q3 2015¹⁹.

¹⁹ Daft.ie ibid

4.4 Dundalk

Number of Properties available within Rent Supplement/HAP limits							
Date	Total Number of properties available to rent	Average Monthly Rent for one-bedroom property (over 3 days)	Average Monthly Rent for two-bedroom property (over 3 days)	Single Person: Total number of properties available to rent within RS/HAP limits of €390	Couple: Total number of properties available to rent within RS/HAP limits of €400	Couple/One Parent + 1 Child: Total number of properties available to rent within RS/HAP limits of €550	Couple/One Parent + 2 Children: Total number of properties available to rent within RS/HAP limits of €575
24/11/15	38	€470	€725	0	0	1	0
25/11/15	40			0	0	0	0
26/11/15	43			0	0	0	0



Dundalk Summary:

- There was an average of 40 properties available to rent in Dundalk during the November study period. This is an increase in availability from the previous two studies; a 66% increase from August study there was 24 properties available to rent in the area and it's a 33% increase from the May study when there were 30 properties to rent.
- Despite the increase in the available number of properties to rent there was only one property to rent over this study period within the RS/HAP limits of all four categories – this one property was available within the limits for couple/one parent with one child. This was a one-bedroom property.
- Comparing this to the two previous studies there were no properties to rent within the RS/HAP limits for a single person or a couple in the August study while there was 1 property to rent within the limits for each of these categories in the May study.
- One property was available to rent within the RS/HAP limits for a couple/one parent with one child during the August study period with 2 properties available to rent in the May study period. This was the same for a couple/one parent with two children.
- The average rent per month for a one-bedroom property in Dundalk over the November study period was €470, while it was €725 for a two-bedroom unit.
- Average rent for a one-bedroom property was 20.5% more than RS/HAP limit for a single person while a two-bedroom property was 26% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Co. Louth by an average of 13.3% in the year to Q3 2015²⁰.

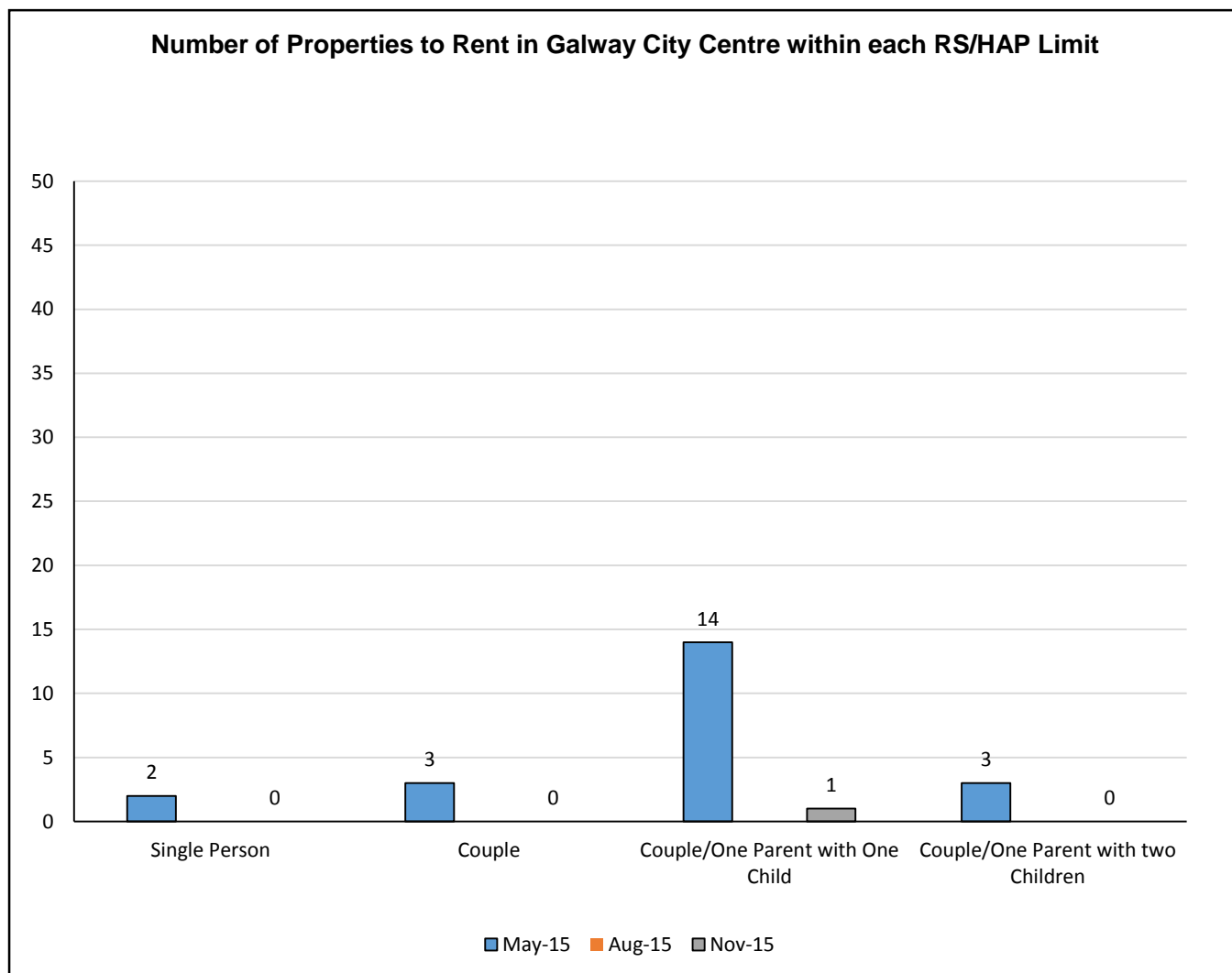
²⁰ Daft.ie ibid

4.5 Galway City Centre

Number of Properties available within Rent Supplement/HAP limits

Date	Total Number of properties to rent	Average Monthly Rent for one-bedroom property (over 3 days)	Average Monthly Rent for two-bedroom property (over 3 days)	Single Person: Total number of properties available to rent within RS/HAP limits of €475	Couple: Total number of properties available to rent within RS/HAP limits of €540	Couple/One Parent + 1 Child: Total number of properties available to rent within RS/HAP limits of €700	Couple/One Parent + 2 Children: Total number of properties available to rent within RS/HAP limits of €725
24/11/15	24	€690	€1015	0	0	1	0
25/11/15	23			0	0	0	0
26/11/15	25			0	0	0	0

Number of Properties to Rent in Galway City Centre within each RS/HAP Limit



Galway City Centre Summary

- There were an average of 24 properties to rent in Galway City over the three days of this study. This is a small increase on the number of properties to rent during the August study period; when there were 17 properties to rent but a 77% decrease from the number in the May study which was 104 properties to rent.
- There were no properties available to rent within the RS/HAP limits for a single person, couple or couple/one parent with two children during the November study period. This was the same scenario in the August study.
- One property was available to rent within the RS/HAP limits for a couple/one parent with one child over the three days of the study. This was a one-bedroom property. There were no properties to rent within the RS/HAP limits for this category in the August study with 14 properties to rent in May within the limits.
- The average rent per month for a one-bedroom property in Galway City Centre over this study period was €690. Average rent for a two-bedroom unit was €1015.
- Average rent for a one-bedroom property was 45% more than RS/HAP limit for a single person while a two-bedroom property was 40% more than RS/HAP limit for a couple/one parent with two children.
- Even with up to 20% flexibility in HAP limits available in Galway, the average rent for a one-bedroom property is still 21% higher than the increased RS/HAP limit for a single person of €570, while average rent for a two-bedroom property is 17% higher of the increased RS/HAP limit for a couple/one parent with two children of €870.
- Rents increased in Galway City by an average of 12.2% in the year to Q3 2015²¹.

²¹ Daft.ie ibid

4.6 Kildare

Number of Properties available within Rent Supplement/HAP limits							
Date	Total Number of properties available to rent	Average Monthly Rent for one-bedroom property (over 3 days)	Average Monthly Rent for two-bedroom property (over 3 days)	Single Person: Total number of properties available to rent within RS/HAP limits of €500	Couple: Total number of properties available to rent within RS/HAP limits of €575	Couple/One Parent + 1 Child: Total number of properties available to rent within RS/HAP limits of €750	Couple/One Parent + 2 Children: Total number of properties available to rent within RS/HAP limits of €800
24/11/15	161	€720	€1250	0	0	0	0
25/11/15	164			0	0	0	0
26/11/15	166			0	0	0	0

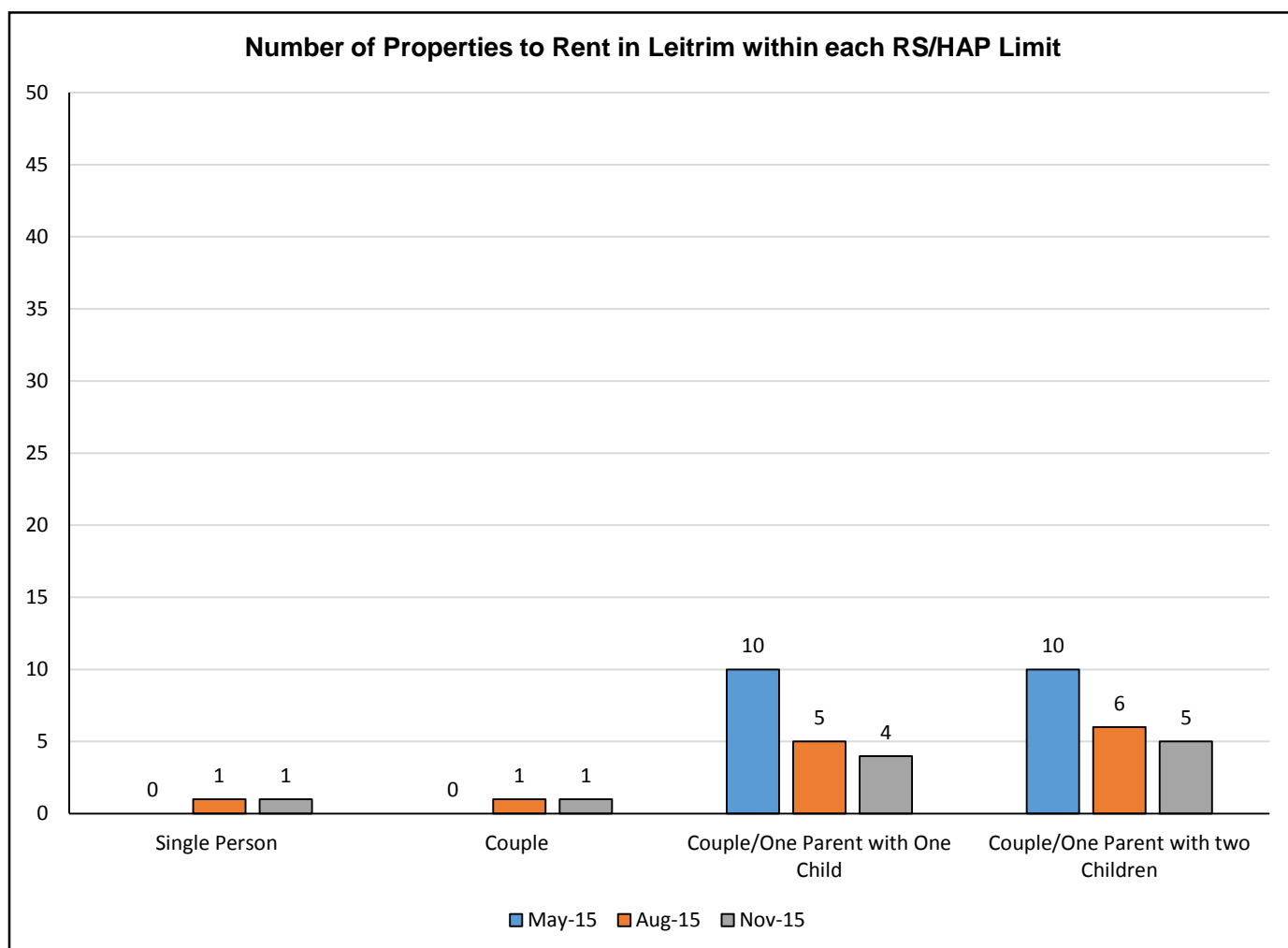
Kildare Summary:

- There was an average of 163 properties available to rent over the November study period in Co. Kildare. This is a 7.3% decrease from the 176 properties available to rent in the August study and just a 3% increase from the May study when there were 158 properties available to rent.
- No properties were available to rent within the RS/HAP limits for any of the categories in the November study.
- This compares to the August and May studies when there were no properties available to rent within the RS/HAP limits for a single person or a couple during the August study period while 2 properties were available to rent in both categories in May. There were a total of 10 properties available to rent within the RS/HAP limits for a couple/one parent with one child during the August study period and 15 properties during the May study period.
- In the August study 5 properties were available to rent within the RS/HAP limits for a couple/one parent with two children and 7 properties were available to rent within RS/HAP limits for a couple/one parent with two children during the May study period.
- The average rent per month for a one-bedroom property in Kildare over the November study period was €720. A two-bedroom property averaged €1,250.
- Average rent for a one-bedroom property was 44% more than RS/HAP limit for a single person while a two-bedroom property was 56% more than RS/HAP limit for a couple/one parent with two children.
- Even with up to 20% flexibility in HAP limits available in Kildare, the average rent for a one-bedroom property is still 20% higher than the increased RS/HAP limit for a single person of €600, while average rent for a two-bedroom property is 30% higher of the increased RS/HAP limit for a couple/one parent with two children of €960.
- Rents increased in Co. Kildare by an average of 11.3% in the year to Q3 2015²².

²² Daft.ie ibid

4.7 Leitrim

Number of Properties available within Rent Supplement/HAP limits							
Date	Total Number of properties available to rent	Average Monthly Rent for one-bedroom property (over 3 days)	Average Monthly Rent of two-bedroom property (over 3 days)	Single Person: Total number of properties available to rent within RS/HAP limits of €300	Couple: Total number of properties available to rent within RS/HAP limits of €325	Couple/One Parent + 1 Child: Total number of properties available to rent within RS/HAP limits of €350	Couple/One Parent + 2 Children: Total number of properties available to rent within RS/HAP limits of €375
24/11/15	44	€350	€450	1	1	4	5
25/11/15	42			0	0	0	0
26/11/15	40			0	0	0	0



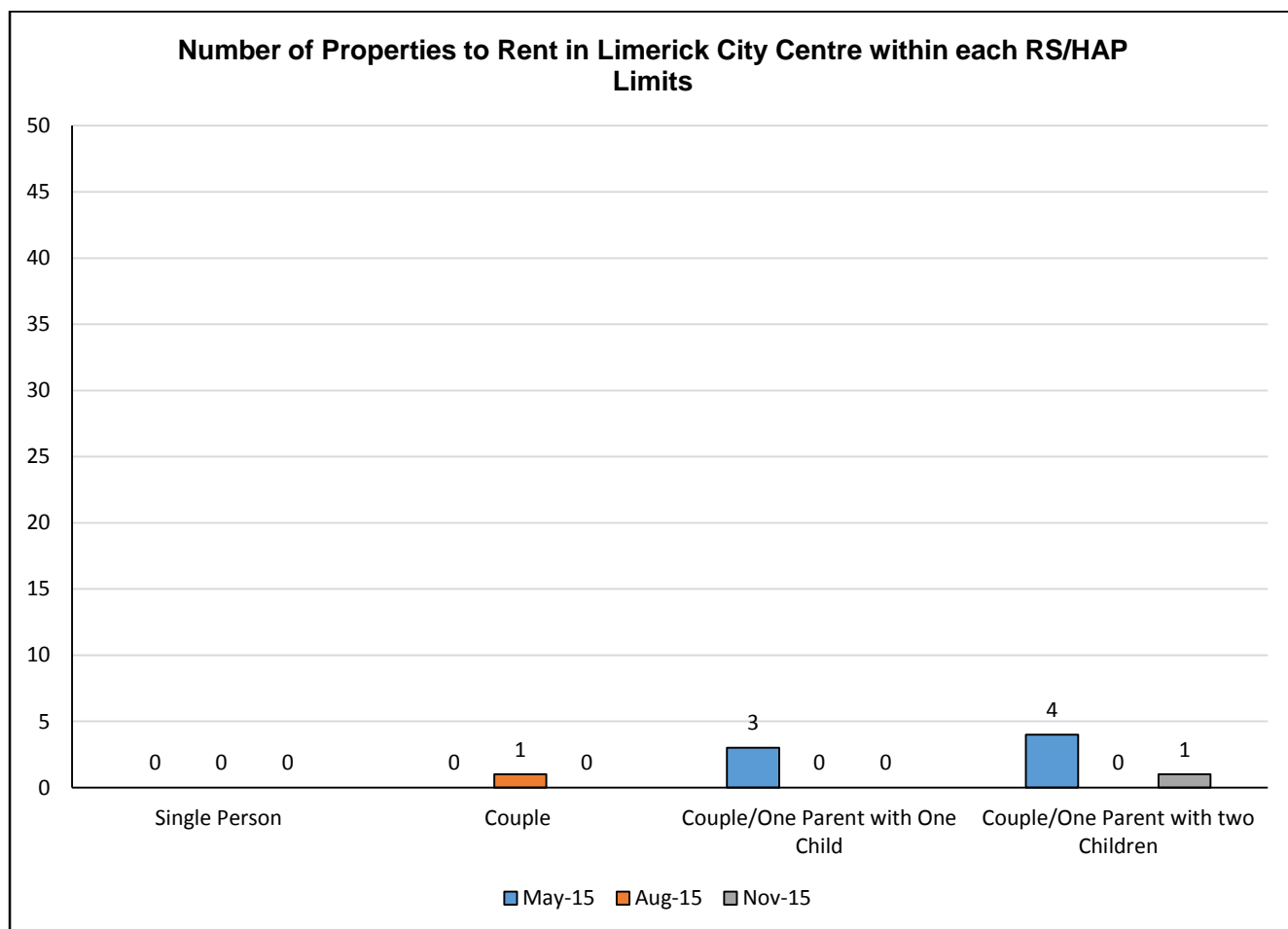
Leitrim Summary:

- There was an average of 42 properties available to rent in Co. Leitrim over this snapshot study period. This is a 17% decrease in the number of properties available to rent during the August study period, when there were 51 properties to rent and a 51% decrease from the May study with 86 properties to rent.
- There were 11 properties to rent in Leitrim within the RS/HAP limits across the four categories.
 - One property was available to rent within the RS/HAP limits for a single person during the November study period. This is the same number that was available in the August study. There were no properties available to rent within these limits during the May study period.
 - One property was available to rent within the RS/HAP limits for a couple during the November study period. There was 1 property available to rent within these limits in the August study also but no properties in May.
 - There were 4 properties available to rent within the RS/HAP limits for a couple/one parent with one child during the November study period compared to 5 properties available in August and 10 properties available in May.
 - There were 5 properties available to rent within the rent limits for a couple/one parent with two children during the November study period compared to 6 properties available in the August study period and 10 properties available in the May study.
- The average rent per month for a one-bedroom property in Co. Leitrim over the November study period. Average rent for a two-bedroomed unit was €450.
- Average rent for a one-bedroom property was 17% higher than RS/HAP limit for a single person. A two-bedroom property was 20% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Co. Leitrim by an average of 8.2% in the year to Q3 2015²³.

²³ Daft.ie ibid

4.8 Limerick City Centre

Number of Properties available within Rent Supplement/HAP limits							
Date	Total Number of properties available to rent	Average Monthly Rent for one-bedroom property (over 3 days)	Average Monthly Rent for two-bedroom property (over 3 days)	Single Person: Total number of properties available to rent within RS/HAP limits of €375	Couple: Total number of properties available to rent within RS/HAP limits of €400	Couple/One Parent + 1 Child: Total number of properties available to rent within RS/HAP limits of €500	Couple/ One Parent + 2 Children: Total number of properties available to rent within RS/HAP limits of €550
24/11/15	17	€580	€780	0	0	0	0
25/11/15	16			0	0	0	0
26/11/15	19			0	0	0	1



Limerick City Centre Summary:

- There was an average of 17 properties available to rent in Limerick City Centre over the 3 days of this snapshot study. This is a 43% decrease from 30 properties in the August study and a 65% decrease from the 49 properties available to rent during the May study period.
- No properties were available to rent over the three days within the RS/HAP limits for a single person, a couple or a couple/one parent with one child. This was the same situation for the single person category in the August and May study periods. There was 1 property to rent within the limits for a couple in the August study period with no properties to rent for this group in May.
- One property was available to rent within the RS/HAP limits for a couple/one parent with two children over the November study period. This compares to no properties available to rent within the limits for this category in the August study and four properties to rent in May.
- The average rent per month for a one-bedroom property in Limerick City Centre over the November study period was €580 while it was €780 for a two bedroomed unit.
- Average rent for a one-bedroom property was 55% more than RS/HAP limit for a single person while a two-bedroom property was 42% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Limerick City by an average of 11.4% in the year to Q3 2015²⁴.

²⁴ Daft.ie ibid

4.9 Portlaoise

Number of Properties available within Rent Supplement/HAP limits							
Date	Total Number of properties available to rent	Average Monthly Rent for one-bedroom property (over 3 days)	Average Monthly Rent for two-bedroom property (over 3 days)	Single Person: Total number of properties available to rent within RS/HAP limits of €340	Couple: Total number of properties available to rent within RS/HAP limits of €350	Couple/One Parent + 1 Child: Total number of properties available to rent within RS/HAP limits of €450	Couple/One Parent + 2 Children: Total number of properties available to rent within RS/HAP limits of €480
24/11/15	18	€400	€675	0	1	0	0
25/11/15	17			0	0	0	0
26/11/15	17			0	0	0	0

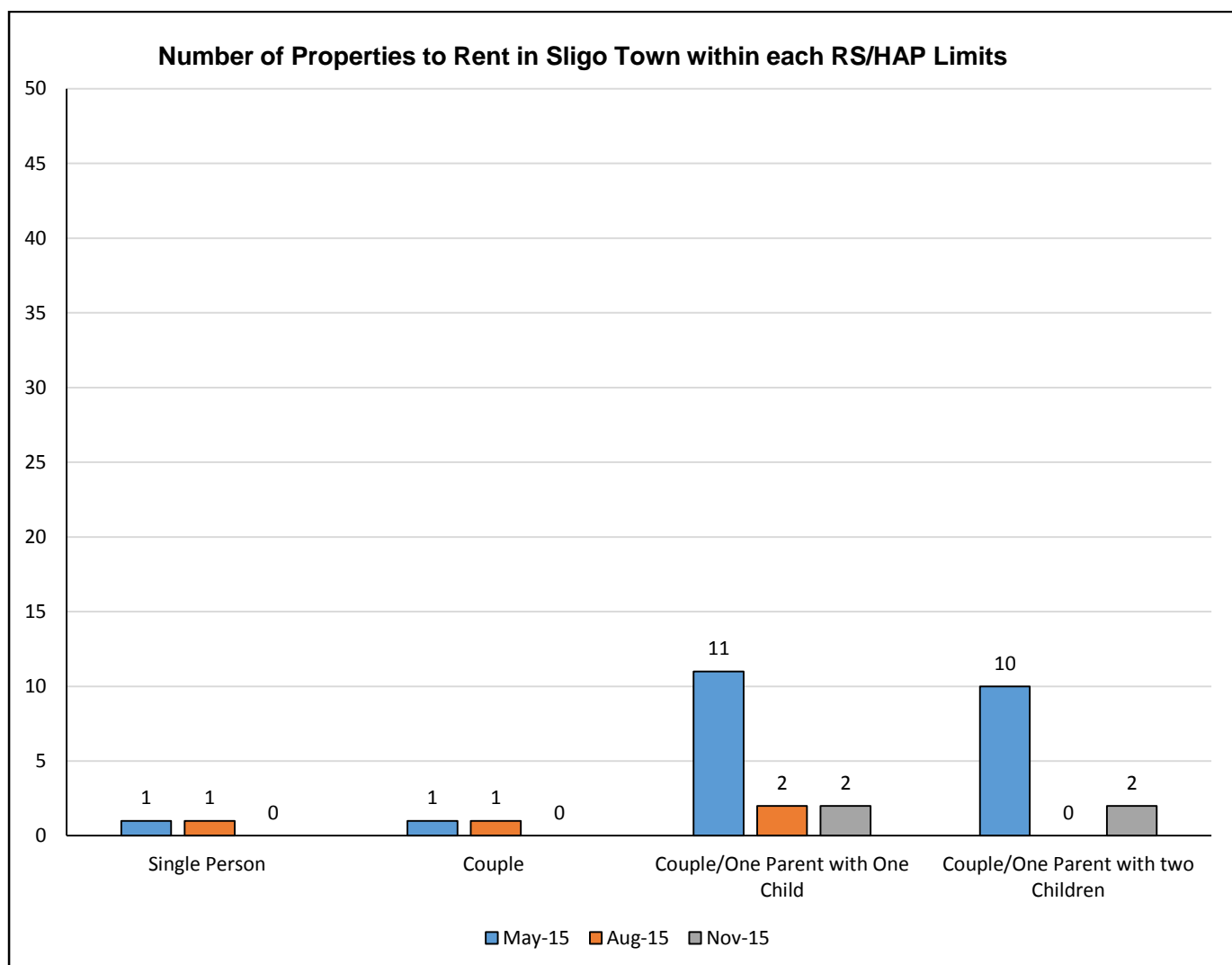
Portlaoise Summary

- There was an average of 17 properties available to rent in Portlaoise over the November study period. This is an increase from the average of 8 properties available to rent over the August study period but a decrease from the 24 properties available to rent in May study.
- No properties available to rent within the RS/HAP limits on any of the 3 days for a single person, a couple/one parent with one child or a couple/one parent with two children. This was the same situation in the previous two studies.
- One property was available to rent within the RS/HAP limits for a couple over the November study period. This compares to no properties to rent within the limits for this category in the previous two studies.
- The average rent per month for a one-bedroom property in Portlaoise over the November study period was €400 while it was €675 for a two bedroomed unit.
- Average rent for a one-bedroom property was 18% more than RS/HAP limit for a single person while a two-bedroom property was 41% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Co. Laois by an average of 11.4% in the year to Q3 2015²⁵.

²⁵ Daft.ie ibid

4.10 Sligo Town

Number of Properties available within Rent Supplement/HAP limits							
Date	Total Number of properties available to rent	Average Monthly Rent of one-bedroom property (over 3 days)	Average Monthly Rent of two-bedroom property (over 3 days)	Single Person: Total number of properties available to rent within RS/HAP limits of €400	Couple: Total number of properties available to rent within RS/HAP limits of €425	Couple/One Parent + 1 Child: Total number of properties available to rent within RS/HAP limits of €520	Couple/One Parent + 2 Children: Total number of properties available to rent within RS/HAP limits of €540
24/11/15	25	€470	€590	0	0	2	2
25/11/15	24			0	0	0	0
26/11/15	24			0	0	0	0



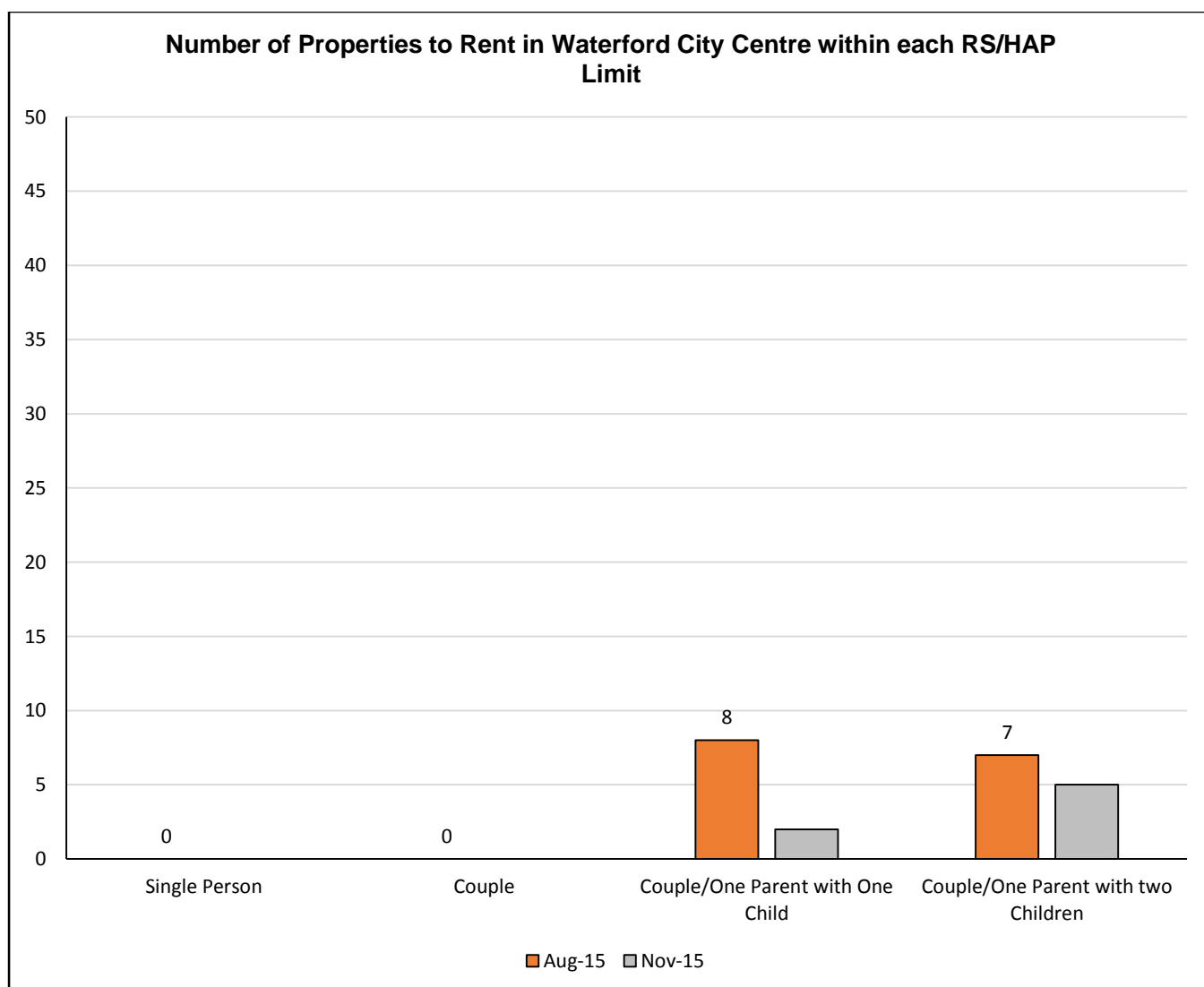
Sligo Town Summary:

- There was an average of 24 properties available to rent in Sligo town over November snapshot study period; this is a 38% decrease on the number of properties available to rent during the August study period when there were 39 properties available to rent and a 45% decrease (44 properties) from the May study period.
- No properties were available to rent within the RS/HAP limits for a single person or a couple during this study period. This compares to 1 property available to rent within the limits for both these categories in both the August and May study periods.
- Two properties were available to rent within the RS/HAP limits for a couple/one parent with one child during the November study. This was the same situation in the August study but compares to 11 properties available to rent for this category during the May study period.
- Two properties were available to rent within the rent limits for a couple/one parent with 2 children over the snapshot study period. This compares to no properties available to rent with the limits for this category in the August study and 10 properties available during the May study period.
- The average rent per month for a one-bedroom property in Sligo town over this study period was €470 while it was €590 for a two bedroomed unit.
- Average rent for a one-bedroom property was 18% more than RS/HAP limit for a single person while a two-bedroom property was 9% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Co. Sligo by an average of 6.7% in the year to Q3 2015²⁶.

²⁶ Daft.ie ibid

4.11 Waterford City Centre

Number of Properties available within Rent Supplement/HAP limits							
Date	Total Number of properties available to rent	Average Monthly Rent of one-bedroom property (over 3 days)	Average Monthly Rent of two-bedroom property (over 3 days)	Single Person: Total number of properties available to rent within RS/HAP limits of €375	Couple: Total number of properties available to rent within RS/HAP limits of €390	Couple/One Parent + 1 Child: Total number of properties available to rent within RS/HAP limits of €475	Couple/One Parent + 2 Children: Total number of properties available to rent within RS/HAP limits of €500
24/11/15	96	€470	€590	0	0	1	3
25/11/15	95			0	0	0	1
26/11/15	100			0	0	1	1



Waterford City Centre Summary:

- In Waterford City Centre there was an average of 97 properties to rent during the November study period. This is a 56% reduction on the number of properties to rent in the August study period when there was an average of 222 properties available to rent. Waterford City Centre was not included in the May report.
- No properties were available to rent in Waterford City Centre within the RS/HAP limits for a single person or a couple over the November study period. There were no properties to rent within the limits for a single person in the August study period while there was 1 property available to rent within the rent limits for a couple.
- Two properties were available to rent within the RS/HAP limits for a couple/one parent with one child. This compares to 8 properties available to rent within the rent limits for this category in the August study.
- Of the 2 properties that were available to rent within RS/HAP limits for a couple/one parent with one child, 1 was a one-bed property.
- There were 5 properties to rent within the RS/HAP limits for a couple/one parent with 2 children during the November study period compared to 7 properties to rent in the August study.
- The average rent per month for a one-bedroom property in Waterford City Centre over the November study period was €470 while it was €590 for a two bed roomed unit.
- Average rent for a one-bedroom property was 25% more than RS/HAP limit for a single person while a two-bedroom property was 18% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Waterford City by an average of 9.6% in the year to Q3 2015²⁷.

²⁷ Daft.ie ibid

5. Conclusion

The results of this snapshot study, which took place over three consecutive days in November 2015, confirms that the crisis in the Private Rented Sector continues to deepen, particularly for those at the lower end of the income spectrum and those in receipt of RS and HAP payments. This is the third study of this kind (previous studies undertaken in August and May 2015) and the number of properties available to rent continue to decrease significantly. What is of greater concern is that the number of properties available within RS/HAP limits has decreased further from the low levels reported in previous reports. There were a total of 746 properties to rent over the November study period in the eleven locations²⁸ compared to 859 in August; a 13% decrease and 1,150 in May; a 35% decrease. Of the 746 properties that were available to rent, only 34 properties were within the RS/HAP limits, which represents 4.5% of all available properties. Rent Supplement/HAP limits are without a doubt contributing to the current homelessness and housing crisis. The limited number of properties available to rent within RS/HAP limits is pushing people into homelessness and preventing people from leaving homelessness, which is in direct conflict with the Government's goal of ending long term homelessness and rough sleeping. Increasing numbers of people are living on the edge, at risk of homelessness, and becoming trapped in emergency accommodation. Many men, women and children have no choice but to turn to and remain in emergency accommodation for far too long.

We continue to question the March 2015 decision by the Tánaiste and the Department of Social Protection's to leave RS limits unchanged. These limits were set in June 2013 levels yet since then rents have increased by more than 20% nationally. The Tenancy Protection Service, although an excellent service, is at best a temporary measure offering short term security of tenure to at-risk tenants. We welcome the decision to extend the limits of the Dublin homeless HAP pilot to 50% and flexibility up to 20% of HAP limits in Kildare, Meath, Cork and Galway. However, even with the higher limits available our study found that average rent for a one-bedroom and a two-bedroom property in each of these locations were still higher than the increased limits for single person and couple/one-parent with two children for that location. These measures are not sufficient in the face of growing demand and sadly, the number of individuals and families entering emergency accommodation continues to increase.

During this snapshot study period, some properties ads actively discriminated against tenants in receipt of rent supplement advertising, '*No Rent Supplement accepted*'. There is also indirect discrimination against people in receipt of RS/HAP in other ways with landlords advertising their properties asking for work references or highlighting that the property would suit professional person/couple etc. We welcome the introduction of new legislation from the 1st of January 2016, making it illegal to advertise that rent supplement is not accepted.

We also welcome the rent stability measures that were announced in November 2015, meaning that rents are guaranteed for a two years period before they can be increased again with longer notice period for tenancy terminations and incentives for landlords to take on tenants in receipt of Rent Supplement/HAP²⁹. However, we continue to call for full rent certainty in the private rental sector. Anecdotally, we are aware that some landlords have taken these new measures into account when setting new rents and it would appear rents increased as these measures were negotiated at a political level from

²⁸ Note we added a location (Waterford City) to the August Study. There were only 10 locations included in the May 2015 Study.

²⁹ Department of Environment 'Stabilising Rents, Boosting Supply'
<http://www.environment.ie/en/Publications/DevelopmentandHousing/Housing/FileDownload,43556,en.pdf>

February to November 2015. Also, with the gap continuing to widen between RS/HAP limits and market rents we question if the incentives for landlords are attractive enough for them develop tenancies agreements with RS/HAP tenants.

Summary of main findings

- There was an average of 746 properties available to rent over the snapshot study period in the eleven areas reviewed.
- 13% decrease in the average number of properties available to rent when compared to the previous study conducted during August 2015³⁰, when there were 859 properties to rent.
- This is a 35% decrease from the May study³¹, when there were 1,150 properties to rent.
- 34 properties (4.5%) were available to rent within the RS/HAP limits for the four categories included³² in this study. This is a 47% reduction from the 64 properties available to rent within the rent limits in the August study and a 75% reduction since the May study was undertaken, when there were 138 properties to rent within the limits.
- One property was available to rent within all of the categories over the study period in six of the locations; Athlone, Dublin City Centre, Dundalk, Galway City Centre, Limerick City Centre and Portlaoise.
- Only one property was available to rent within the RS/HAP limits for a single individual over the study period. This property was in Leitrim.
- There were no properties available to rent in Kildare within the RS/HAP limits in all four categories. This compares to 15 properties available to rent within the limits in the August study.
- Of the 34 properties available to rent within all four categories of RS/HAP limits;
 - Only 1 property was available within RS/HAP limits for a single person. This was 2 properties in the August report out of 64 but was 9 properties (7% in the May report – a fall of 88%).
 - 4 properties (11%) of the properties available to rent were within the RS/HAP limits for a couple. This compares to 9 properties (14%) in the August report – a reduction of 55%. In the May study, 17 properties (12%) were available to rent for this.
 - 15 properties (44%) of the properties available to rent were within the RS/HAP limits for a couple/one parent with one child. This compares to 34 properties available to rent within the limits for this category in the August report and 69 properties in May.
 - The highest number of properties (15 properties) available to rent nationwide were within the limits for a couple/one parent with one child. However, the majority of these properties were one-bedroom properties; the properties' suitability for this type of household is questionable.
 - 14 properties (41%) were available for a couple/one parent with two children within RS/HAP limits compared to 19 properties in August and 43 properties in May.

³⁰ August study undertaken on the 24th, 25th and 26th August

³¹ May Study undertaken on the 5th, 6th and 7th May

³² The four RS/HAP Limit Categories looked at were; Single Person; Couple; Couple/one parent with 1 Child; and Couple/one parent with 2 Children.

- Average rent for a one-bedroom property was 48% higher than the average of RS/HAP limits for a single person across the 11 locations, this ranged from 17% in Leitrim to 112% in Dublin City Centre.
- Average rent for a two-bedroom property was 44% higher than the average of RS/HAP limits for a couple/one-parent with one child, this ranged from 9% in Sligo to 95% in Dublin City Centre.
- Some properties actively discriminated against households in receipt of rent supplement payments with ads stating 'No Rent Allowance', while other properties looked for work and previous landlord references and/or stated 'would suit professional'. As of the 1st January 2016, it is illegal to advertise that rent supplement or HAP is not accepted.

6. Recommendations

We call for urgent action to address this crisis including:

1. An immediate increase in Rent Supplement and Housing Assistance Payment (HAP) limits, to bring them in line with current market rents and index linked.
2. Review of RS and HAP limits must be undertaken annually in line with the Budget process in a way that is clear and transparent taking account of market rents.
3. We welcome the rent stability measures introduced in 2015 but continue to call for full rent certainty with rents aligned to the Consumer Price Index (CPI).
4. The deposit protection scheme, in which landlords will now lodge tenants' deposits with the Private Residential Tenancies Board (PRTB) when registering the tenancy needs to be implemented immediately.
5. A comprehensive plan for the Private Rented Sector to improve stability and increase security of tenure.
6. Improved prevention and early intervention responses to ensure people remain in their homes where possible.
7. We support NESC's recommendations for a simple regime for taxation of rental income, providing clear incentives for long term investment in the provision of good quality rental homes with secure tenancies. These must be linked to quality and security of tenure.
8. Quality standards in the Private Rented Sector need to be improved, including an effective inspection mechanism (NCT).
9. Adequate supply of affordable housing for all.
10. Better use of existing empty properties, houses and local authority homes, the maintenance work where required must be undertaken as a matter of urgency to house people quickly.
11. A commitment to implement innovative measures to help address the crisis as quickly as possible e.g. modular housing. There is not enough happening at present and what is happening is too slow to keep pace with growing demand.
12. People who are homeless must be prioritised as having the greatest level of social housing need.

Emergency measures, although badly needed now, must only be used as urgent, short term responses; they should be accompanied by longer term plans to ensure short term measures do not become long term. Access to affordable housing with support is the solution to the housing and homeless crisis. This Housing First approach is cost-effective and transforms people's lives.

Appendix 1: Case Studies

Case Study: Family forced into homelessness

A family in Galway received a notice to quit as the property they were living in had been sold. There were 6 Children in the family. For months before the family were due to move they were searching for alternative accommodation, but could not find anything within the rent caps. When the date for departure arrived the family had to go into emergency accommodation, the older children staying with relatives. Eventually they did find accommodation in one of the County Towns, but this involved all children changing schools.

Source: Galway Simon Community

Case Study: Increase in Rent

Eva* her partner and two children sought help last year when she became homeless. Having viewed over 30 properties there eventually was a landlord willing to take rent supplement but the asking rent was €100 above the rent cap. DSP were not willing to pay the asking rent and advised her to renegotiate. The landlord agreed to complete forms which stated that the rent was reduced by €50. However she has struggled to pay the additional rent and has some arrears, the landlord now wishes to increase the rent by a further €100 per month, in keeping with the rental value of the property.

Source: Galway Simon Community

* Not Real Name

Case Study: Forced into emergency accommodation

Bill* was living in a chalet attached to a house that was repossessed by the bank. He is in his late 60s and had lived alone in this accommodation for over 20 years. He moved in with a relative who lived in a one bedroomed flat and was staying on a sofa bed for a number of months. Despite prolonged searching he could not find single occupancy accommodation within the rent caps. Eventually Bill had to go into emergency accommodation, he has eventually been supported to move into shared accommodation, but he would like to live independently.

Source: Galway Simon Community

* Not Real Name

Case Study: Tenancy Protection Service

Client called to Dublin Simon Community Tenancy Advice Service Clinic in November 2015. She had received a letter to inform her that her rent was to increase by over 80%. €400 to €750 in a one bed bedroom apartment in a converted house. The client was in some distress as she did not believe that she would be able to pay this with rent supplement support.

She was supported by Dublin Simon Staff in referring her to Tenancy Protection Service in Dublin. She was further advised that due to the level of the rent increase it would be necessary to apply to the PRTB for dispute resolution regarding the rent increase. If PRTB found that the rent increase was in line with market rates, the Tenancy Protection Service would apply for the increased rate of rent supplement.

The client is receiving ongoing support and when the landlord's agent was contacted to let them know what would be happening and why. The landlord's agent was less than pleased with this course of action and involvement with a third party. (PRTB)

Currently, we are awaiting a response from the PRTB as to the legitimacy of the client's application. Dublin Simon's Visiting Tenancy Support Service continues to link in and advocate for the client.

Source: Dublin Simon Community

Case Study: Rent Increase

Michael* came to Mid-West Simon in October 2015. He had been renting an apartment for over 2 years and during his tenancy the apartment was repossessed by the bank and sold to a new landlord. Michael had been a model tenant, always paying his rent on time. He had previously been homeless and spent time in a hostel in Limerick and was anxious because he did not wish to be in the same situation again. Michael now has a young daughter and has overnight access visits with her. The new landlord had informed him that he was going to upgrade the apartment and increase the rent from €425 to €570 per month. Michael was receiving rent supplement and as a single person the rental cap was €375. He was unable to afford the rental increase on his social welfare payment. Michael was advised of the minimum notice periods required to end a tenancy and to check with the Community Welfare Officer if they could increase the rent supplement from €375. He was told that they would not increase his rent supplement payment. Michael also received formal notification of the rent increase which would take effect in 2016.

A housing support worker rang Threshold and explained that the CWO would not increase rent supplement for Michael even though the CWO's had received notification from the Department of Social Protection to apply discretion with rent supplement limits because of the difficulties in the private rented market. Threshold submitted an Article 38 request to the CWO on Michael's behalf. Mid West Simon emailed the notice of rent increase to Threshold.

The CWO sent Michael rent supplement forms which we helped him to fill in and he subsequently received a higher rent supplement.

Source: Mid-West Simon Community

*Not Real Name

Appendix 2: About Rent Supplement (RS), RAS and HAP

The Social Protection system is an essential safety net preventing those on low incomes, people who have lost their jobs, and other vulnerable groups from experiencing poverty, housing instability and homelessness. It is often the only protection preventing people from becoming homeless. However, cuts to basic social protection rates since the beginning of the economic crisis, especially for young people under 25, have made it extremely difficult for people to live from day-to-day, increasing the risk of homelessness. The Vincentian Partnership for Social Justice found that, of a 214 sample of urban households they included in their research, social protection payments cannot meet the Minimum Essential Standard of Living³³ (MESL) for 90% (191) of these households³⁴. Rent Supplement, despite its imperfections and many flaws, has played an important role in supporting people on low incomes into, and to remain housed in the private rented sector.

Rent Supplement

Rent Supplement (RS) was first introduced in 1977 as a short-term income support administered by the Department of Social Protection. Since then, in the absence of social housing availability, it has become a 'de facto' long-term housing support payment. It has long been acknowledged that RS is fulfilling a function which it was never intended or designed to do, meeting long term housing needs in the absence of social housing provision, and with the restrictions on employment it was in fact causing poverty and employment traps. The 1995 Review³⁵ of the role of Supplementary Welfare Allowance identified many of the problems with the scheme and clearly recommended that all forms of social housing should be administered by the Local Authorities (Fitzpatrick, 2015). As of December 2015, there are 56,959 households in receipt of this payment.³⁶

Rental Accommodation Scheme

The Rental Accommodation Scheme (RAS) was introduced in 2004 as a way of addressing some of the issues with the RS scheme and meeting longer-term housing needs. Those who were in receipt of RS longer than 18 months qualified to receive this payment. Under RAS the Local Authority finds housing for the tenant in the private rental market and pays the landlord a lower-than-market rent in return for guaranteed tenancy. There were 31,644 transfers from Rent Supplement to RAS from the first transfer in Q4 2005 to the end of August 2015 (DECLG 2015)³⁷. This figure is cumulative and some tenants and landlords would have left the scheme since 2005. As at the end of December 2014, there were 20,473 RAS tenancies in place.³⁸ Landlords are now beginning to pull out of the scheme and are not renewing contracts as they can get a higher rent return from private tenants.

Housing Assistance Payment

The Housing Assistance Payment (HAP) is a more recent attempt to address some of the fundamental issues with RS. It is administered by Local Authorities and does not have restrictions on employment thus

³³ The MESL looks at changes in prices of goods and services within the CPI basket of goods that are deemed essential for minimum standard of living such as food, clothing, electricity, home heating, health and education. During the period 2008 -2014 the cost of a MESL increased by 3.25% while cost of CPI decreased by 0.15%^[1]. From March 2014 – March 2015 on average the CPI rate has reduced by -0.6% however the average core cost of the MESL is higher in 2015 than in 2008 by 0.35%

³⁴ Vincentian Partnership for Social Justice (2015) Minimum Essential Standard of Living

³⁵ Review Group on the role of Supplementary Welfare Allowance in relation to housing: report to the Minister for Social Welfare

³⁶ Department of Social Protection contact

³⁷ Telephone conversation to RAS section of Department of Environment, Community and Local Government (DECLG)

³⁸ Telephone conversation with RAS section of DECLG

removing the associated poverty and employment traps.³⁹ The scheme continues to be rolled out across the country in 2015 and a pilot scheme is currently in operation in Dublin for people who are homeless. The scheme allows for people to receive up to 50%⁴⁰ above the current RS/HAP limits with the aim of creating better opportunities for people to access housing and move out of homelessness. Flexibility of up to 20% of HAP limits is now available in Kildare, Meath, Cork and Galway. As of end of November 2015 there are 5,262 households in receipt of the payment with 72 tenancies as part of the Homeless specific HAP pilot scheme in Dublin⁴¹.

All of the above schemes are dependent on landlords engaging with the Department of the Environment, Community and Local Government (DECLG), the Department of Social Protection and tenants. Landlords however are reporting bureaucratic issues with all schemes and with no incentives to engage with the schemes as rents continue to rise, many find it is more attractive and profitable to remain in the open market.

Rent Supplement and HAP Limits

The number of people in receipt of RS remains very high. Of the almost 90,000 households in 2013 assessed as having a housing need in 2013, 47% were in receipt of RS in private rented accommodation. For a number of years RS limits have been well below market rents. In March 2015, the Department of Social Protection announced that the current limits, set in June 2013, will not change despite the fact rents have increased by 20% over the same two year period⁴². Limits for HAP are set at the same rate as the RS limits, resulting in similar difficulties.

³⁹ Parliamentary Question week commencing 11th May

<http://oireachtasdebates.oireachtas.ie/debates%20authoring/debateswebpack.nsf/takes/dail2015051200055?opendocument#WRD00700>

⁴¹ Bilateral housing meeting with DECLG 4th December 2015

⁴² Daft.ie

Appendix 3: The Housing and Homelessness Crisis

- There were 5101 in emergency homeless accommodation nationally in October 2015. This included 774 families made up of 1,638 children and 1,043 adults, plus 2,420 adults without dependents in their care. (DECLG, 2015).
- During one night in November 2015, there were 152 people without a safe place to sleep in Dublin City. This included 91 people sleeping rough and 61 people sheltering at the Nite Café.
- Unfortunately, Dublin is the only area where an official rough sleeper count takes place, making it difficult to get a countrywide rough sleeping picture. (DRHE 2015).
- Figures from Cork Simon Community indicate that rough sleeping in Cork City increased seven-fold in three years (2011-2014).
- Homelessness and housing insecurity are more acute and visible in our cities but the Simon Communities are working at capacity countrywide – in urban and rural areas.
- In December 2015, the Simon Communities reported a 20% increase in the numbers of individuals and families around the country turning to our services (Simon Communities of Ireland, 2015).
- There are at least 90,000 people on the social housing waiting list. (Housing Agency, 2014).
- Social housing commitments will take two years to begin to deliver housing. This is far too long for the people we work with and those at risk of homelessness. Social housing output to end of Q3 2015, only reached 1,021 new builds and acquisitions. Local Authority new builds only accounted for 28 of these units. This is well off the Social Housing Strategy target of 18,000 new units for the period 2015-2017.
- Rents increased by 32.3% since April 2012 and the number of properties available to rent has reduced by approximately 83% since mid-2009 (Daft.ie).
- Rent Supplement and Housing Assistance Payment (HAP) limits are too low, pushing people into homelessness and preventing people from leaving homelessness.
- New Central Bank mortgage rules will put even greater pressure on the private rented sector.
- 40.4% of all accounts in mortgage arrears are in arrears of over two years. (Central Bank of Ireland, 2015).
- At the end of September 2015, 24,890 or 18% of buy-to-let mortgages, were in arrears of more than 90 days. (Central Bank of Ireland, 2015).