



## ***Locked Out of the Market X***

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**The Gap between Rent Supplement/HAP Limits and Market Rents**

**Snapshot Study**

**March 2018**

**Simon Communities in Ireland**

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## Introduction

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This report summarises the results of a snapshot study undertaken over three consecutive days in February 2018 (13<sup>th</sup>, 14<sup>th</sup>, and 15<sup>th</sup>) to track the number of properties available to rent within the Department of Social Protection Rent Supplement (RS) limits and Department of Housing, Planning and Local Government (DHPLG) Housing Assistance Payment (HAP) limits. Details were gathered from Daft.ie<sup>1</sup> for the following areas: Cork City Centre<sup>2</sup>, Dublin City Centre<sup>3</sup>, Galway City Centre<sup>4</sup>, Limerick City Centre<sup>5</sup>, Portlaoise, North Kildare,<sup>6</sup> Athlone, Sligo Town<sup>7</sup>, Dundalk, Leitrim,<sup>8</sup> and Waterford City Centre.<sup>9</sup> This is the tenth snapshot study of this kind and compares the findings to the previous snapshot exercise undertaken in November 2017 and where appropriate figures from the corresponding study in March 2017.

The four categories examined are as follows:

- Single person;
- Couple;
- Couple/One Parent and One Child;
- Couple/One Parent and Two Children.

According to the *Daft.ie 2017 Quarter 4 Rental Report*, rents rose nationwide by an average of 10.4% in the year to December 2017 bringing rents to an all-time high. This is down slightly from the 11.2% year-on-year increase recorded during Quarter 3 2017. This follows cumulative increases in rent where rents have increased by approximately 65% since 2012. This most recent quarterly report shows that average national rents rose from €1,198 to €1,227 per month. There were fewer than 3,150 properties available to rent nationwide on February 1st, down over 20% on the same date a year ago and the lowest recorded for this time of year.<sup>10</sup>

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<sup>1</sup> Daft.ie is a property website that advertises properties for sale and for rent. <http://www.daft.ie/about/>

<sup>2</sup> 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).

<sup>3</sup> Dublin City Centre contains properties to rent in Temple Bar, Dublin 1, Dublin 2, Christchurch, IFSC, North Wall, Smithfield, Hanover Quay (daft.ie).

<sup>4</sup> Galway City Centre contains properties to rent in Galway City Centre, Nun's Island, Bohermore and Woodquay (daft.ie).

<sup>5</sup> Limerick City Centre contains properties to rent in Limerick City (daft.ie).

<sup>6</sup> Areas of North Kildare include Ballitore, Ballymore Eustace, Celbridge, Clane, Johnstownbridge, Kilcock, Kildare, kill, Leixlip, Maynooth, Naas, Newbridge, Prosperous, Rathangan, Robertstown, Sallins, Straffan, The Curragh.

<sup>7</sup> Areas of Athlone, Portlaoise, Dundalk and Sligo Town contains properties to rent within each of the townland boarder (daft.ie).

<sup>8</sup> Areas of Leitrim contains properties to rent within the county boarder (Daft.ie).

<sup>9</sup> Waterford City Centre contains properties to rent in Newtown, Ballyaneen, Waterford City, Belview Port, Ballytruckle, Ballygunner, Carrigeen, Ballinamona. (daft.ie)

<sup>10</sup> Daft.ie 2017 Q4 Rental Price Report, <https://www.daft.ie/report/2017-Q4-rental-price-daft-report.pdf>.

## Main Findings

### *Property Availability*

- There were 532 properties available to rent with no minimum cost, a minor decrease since the previous study in November 2017 when 538 properties were available to rent across all 11 areas.
- This is a decrease of 54% when compared to May 2015, when the first Locked Out of the Market study was carried out and there were 1150 properties available. One year ago, 600 properties were available to rent with no minimum cost.
- Ninety-three percent (493 properties) of all properties available to rent were above Rent Supplement/Housing Assistance Payment limits, this figure was 91.5% in November 2017, and 88% in March 2017.
- Just 7% of all properties available to rent (39 properties) were available within the limits for the four categories included in this study, dropping from 8.5% (46 properties) in the November 2017 study<sup>11</sup>, and 12% (72 properties) in the March 2017 study. These figures clearly indicate that increases in RS/HAP limits introduced in July 2016 are becoming increasingly ineffectual, impacting the viability of social housing provision under the Rent Supplement and Housing Assistance Payment schemes.

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**These findings demonstrate that any benefit of the increase in Rent Supplement/Housing Assistance Payment (RS/HAP) limits from July 2016 continues diminishing as private rental sector rents continue to rise while rental supply remains low. This confirms the need to constantly monitor and adjust RS/HAP limits to keep them aligned with market rents in the absence of full rent certainty.**

- There were three properties available to rent within Rent Supplement/Housing Assistance Payment RS/HAP limits across all study areas for a single person. This represents an increase of 3 properties since November 2017 and an increase of 1 property when compared to March 2017. These properties were located in Sligo (2) and Waterford City Centre (1).
- Three properties were available to rent within RS/HAP limits across all 11 areas for a couple over the course of the study representing an increase of 1 property since November 2017. These properties were located in Sligo (1) and Dublin City Centre (2). Seven properties were available within this category in March 2017.
- Of particular concern, Athlone, Galway City Centre, Portlaoise and Limerick City Centre recorded no properties available across all four-study categories, a record low across the ten study Locked Out series.

### *Regional Variation*

- Significant regional variation and fluctuation is evident across the study findings in terms of numbers of properties available within Rent Supplement/Housing Assistance Payment (RS/HAP) limits with fewer properties available in urban centres and commuter belt towns. There was a small increase in the number of properties available in regional towns.

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<sup>11</sup> The four RS/HAP limit categories looked at were: Single Person; Couple; Couple/One Parent with One Child; One Parent/One Parent with Two Children.

- The number of available properties within RS/HAP limits in urban centres has dropped from 11 properties in November 2017 to 8 properties in February 2018.<sup>12</sup> This figure stood at 28 properties in March 2017.
- The number of available properties within RS/HAP limits in regional towns has increased from 12 properties recorded in November 2017 to 13 in February 2018.<sup>13</sup> One year ago, 17 properties were available within RS/HAP limits in regional towns.
- In commuter belt towns, the number of properties available within RS/HAP limits has dropped from 23 properties in November 2017 to 18 properties in February 2018.<sup>14</sup><sup>15</sup> One year ago 27 properties were available within RS/HAP limits.

### ***Household types***

- Of the 39 properties available to rent across the 11 study areas within all four categories of Rent Supplement/Housing Assistance Payment (RS/HAP) limits the following were available;
  - Single persons: Three properties were available within RS/HAP limits for a single person. This is an increase of 3 properties from November 2017 and represents 8% of the total properties available within RS/HAP limits. In March 2017, 2 properties were available within RS/HAP limits in this category.
  - Couples: Three properties were available to rent within the RS/HAP limits for a couple, representing a minor increase of 1 property since November 2017. The percentage share of total properties available within RS/HAP limits for couples stands at 8%, up from 4% recorded in November 2017.
  - Couple/one parent plus one child: Seventeen properties were available for a couple/one parent and one child within the RS/HAP limits. This represents a significant decrease of 12 properties since November 2017. This figure represents 43% of all available properties within RS/HAP limits across all four study categories, a decrease of 20% on November 2017. It should be noted that 4 of these properties were one-bedroom units, the suitability of which for this family type is open to question. In March 2017, this figure stood at 61% (44 properties) of all available properties within RS/HAP limits.
  - Couple/one parent plus two children: Sixteen properties were available within RS/HAP limits for a couple/one parent and two children. This is a minor increase of 1 property when compared with November 2017 and amounts to 41% of all available properties within RS/HAP limits. In the corresponding study in March 2017, 26% (19 properties) of all available properties within RS/HAP limits were recorded in this household category.

### ***Rents***

- Average rent for a one-bedroom property was 49% higher than the average RS/HAP limits for a single person across the 11 study locations.
- This disparity between market rent and RS/HAP rent limits ranged from 213% higher in Dublin City Centre to 6% higher in Leitrim. The average rent reported for a one-bedroom property in our November 2017 study was 43% higher than the average RS/HAP limits for a single person across

<sup>12</sup> Urban centres include Cork City Centre, Dublin City Centre, Galway City Centre, Limerick City Centre and Waterford City Centre.

<sup>13</sup> Regional towns include Sligo Town, Leitrim and Athlone.

<sup>14</sup> Commuter belt towns include North Kildare, Portlaoise and Dundalk.

<sup>15</sup> In Census 2016, Kildare, Louth and Laois were amongst the top ten counties of usual residence of workers commuting to Dublin City and suburbs. Census of Population 2016 – Profile 6 Commuting in Ireland, <http://www.cso.ie/en/releasesandpublications/ep/p-cp6ci/p6cii/p6www/>.

ten study locations.<sup>16</sup><sup>17</sup> In March 2017, the average rent for a one-bedroom property was 35% higher than the average RS/HAP limits for a single person across 10 study locations.

- Average rent for a two-bedroom property was 49% higher than the average RS/HAP limits for a couple/one-parent with two children across all 11 locations.
- This ranged from 125% higher than RS/HAP limits in Dublin City Centre to 11% less than RS/HAP limits in Dundalk. Average rent for a two-bedroom property in November 2017 was 30% higher than the average RS/HAP limits. In March 2017, the average rent for a two-bedroom property was 17% higher than the average RS/HAP limits for a couple/one parent and two children.

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<sup>16</sup> Simon Communities in Ireland, *'Locked Out of the Market IX'*, December 2017, <https://www.simon.ie/Portals/1/EasyDNNNewsDocuments/181/Locked%20Out%20of%20the%20Market%20IX%20The%20Gap%20betw%20Rent%20Supplement%20HAP%20Limits%20and%20Market%20Rents.pdf>.

<sup>17</sup> It was not possible to calculate the average rent for a one bedroom property in Portlaoise in November 2017 due to the lack of availability for this property type at all price points.

# Recommendations

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It is widely acknowledged that the primary solution to the ongoing housing and homelessness crisis lies in the construction and delivery of social and affordable housing across all elements of the housing sector. The findings presented above illustrate the inadequacy of the current approach to social housing provision utilising the private rental sector through the Housing Assistance Payment and Rent Supplement schemes. In the absence of large-scale strategic State delivery of social housing and the continued reliance on the private rented sector for the provision of social housing tenancies, we encourage the Department of Housing, Planning and Local Government and the Department of Employment Affairs and Social Protection to consider the following recommendations. These recommendations are specific to the operation of the Rent Supplement and the Housing Assistance Payment schemes and the regulatory and policy mechanisms that underpin the private rented sector.

## **1. Rent Supplement & HAP**

- Prioritise people who are homeless as having the greatest level of social housing need.
- Increase Rent Supplement and HAP limits to allow households in receipt of these payments to compete in the Private Rented Sector.
- Increase these payments by at least 4% in Rent Pressure Zones (RPZ's), as the majority of rents in these areas will increase by 4% per annum.
- Ongoing monitoring and adjustment of RS/HAP limits on a bi-annual basis is required to ensure alignment with private market rents.
- Single people and couples should be specifically targeted given the disproportionate impact inadequate RS/HAP limits are having on these households' ability to access affordable housing.
- Ensure there is an awareness of discretionary uplifts and that they are easily available to those in receipt of these payments when required.
- Where a HAP tenancy is terminated, the onus should be on the Local Authority to find appropriate, alternative housing options as with RAS tenancies in the past. This should not be the responsibility of hard pressed, stressed households that may have varying financial and personal capacity to do so.
- Review the policy approach that determines a household's social housing need is met once in receipt of HAP. In the absence of sufficient security of tenure in the Private Rented Sector, this approach does not reflect the perilous reality of many HAP tenancies.

## **2. Rent Certainty and Rent Predictability**

- A register of all rents is now required to assist active enforcement, ensure compliance and to combat inflationary rent increases being applied at the commencement of new tenancies.
- Full rent certainty is required. Consideration must be given to index linking rents to the Consumer Price Index. Further research is required to explore alternative methods of rent certainty successfully employed in other jurisdictions.
- In the absence of full rent certainty, extend Rent Pressure Zones nationwide as a matter of priority to reflect the national scale of the rental crisis. Ongoing monitoring based on local electoral area boundaries is essential to gauge the impact of the measure.
- Active enforcement of Rent Predictability measures by the Residential Tenancies Board (RTB) is required to ensure compliance within RPZ's. Legislation to introduce new enforcement measures should be expedited as a matter of priority.

### 3. *Security of Tenure*

- Legislate to remove and replace paragraph (b) of section 34 of the *Residential Tenancies Act* (RTA). This paragraph contains the pertinent text that allows a landlord to terminate a tenancy without reason following a Part IV tenancy. This paragraph should be replaced with an appropriate provision that implements the Government commitment to introduce indefinite leasing.
- The RTB should closely monitor terminations relying on Section 34 reasons to ensure landlords are acting in good faith and in compliance with the standards contained in the Planning and Development (Housing) and Residential Tenancies Act 2016.<sup>1819</sup>
- Amend measures to prevent the simultaneous serving of termination notices on large numbers of residents in a single development to include cases of simultaneous termination of less than 5 tenancies.
- Tenants of Buy-to-Let (BTL) properties in receivership must have full protection. Appropriate legislation should be fast-tracked to bring this significant cohort of the private rented sector within the scope of the RTA and the numerous rights and protections contained therein and in the legislative pipeline.
- We welcome the publication by the RTB of guidelines for good practice on the ‘Substantial Change’ exemption in RPZ’s. The RTB must ensure strict enforcement of these guidelines in landlord-tenant dispute proceedings where substantial refurbishment or substantial change is cited as a reason for a rent review or rent setting of a new tenancy.
- Roll out a national public awareness campaign to ensure all stakeholders are aware of the new guidelines and their associated obligations and to ensure landlords and tenants are aware of the implications and obligations attached to the Rent Predictability measures.

### 4. *Rented Sector Deposits*

- Amend, commence and implement the Deposit Protection Scheme, which is provided for in the 2015 amendments to the RTA, immediately.
- To address the issue of unreasonable deposits being requested at the commencement of tenancies legislate for a statutory maximum of one month’s deposit to be paid at the commencement of a new tenancy.

### 5. *Private Rented Supply*

- The leveraging of Local Authority lands in RPZs for the delivery of affordable rental units for low to middle-income families must be balanced by securing significant conditionality from investors in terms of security of tenure, rent certainty, quality of housing and amenities in addition to developer contributions similar to existing Part V contributions for social housing (minimum 10%).
- A dedicated affordable rental scheme must be developed in which affordable rents are determined at a maximum of one third of a households net income.
- DHPLG must support the rollout of additional pilot cost-rental projects nationwide and expedite the pilot under development in Dun Laoghaire Rathdown Council.
- To ensure the delivery of as many cost-rental units as possible, Approved Housing Bodies (AHBs) must be fully resourced and supported to engage with the model.

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<sup>18</sup> Planning and Development (Housing) and Residential Tenancies Act 2016, P. 46, <http://www.oireachtas.ie/documents/bills28/acts/2016/a1716.pdf>.

<sup>19</sup> Section 34 reasons for termination include: (1) Non suitability of the dwelling for the accommodation needs of the tenant; (2) Sale or transfer of the property by the owner; (3) Landlord requires the property for their occupation or for family member occupation; (4) Substantial refurbishment of the property; (5) Change of use of the dwelling requiring planning permission.

**6. *Private Rented Standards***

- Introduce an NCT style inspection system for all rental properties. This requires resources to ensure expanded inspection coverage and the imposition of significant penalties for breaches of standards.
- Measures must be put in place to prevent vulnerable tenants entering homelessness following inspections of properties where large-scale violations of rental accommodation standards have been found.
- Additional landlord quality requirements to certify their rental property complies with regulations in relation to standards for rental accommodation, overcrowding and fire safety must be introduced as a matter of priority.

## Findings

Presented below are the findings from the three-day snapshot study. An overall picture of the 11 study areas is in *Table 1* below, showing the average number of properties available to rent in each area over the three days of this study (February 13<sup>th</sup>, 14<sup>th</sup>, and 15<sup>th</sup> 2018). It displays the total number of properties available within Rent Supplement /Housing Assistance Payment limits across each of the four household 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 is also included for each location.

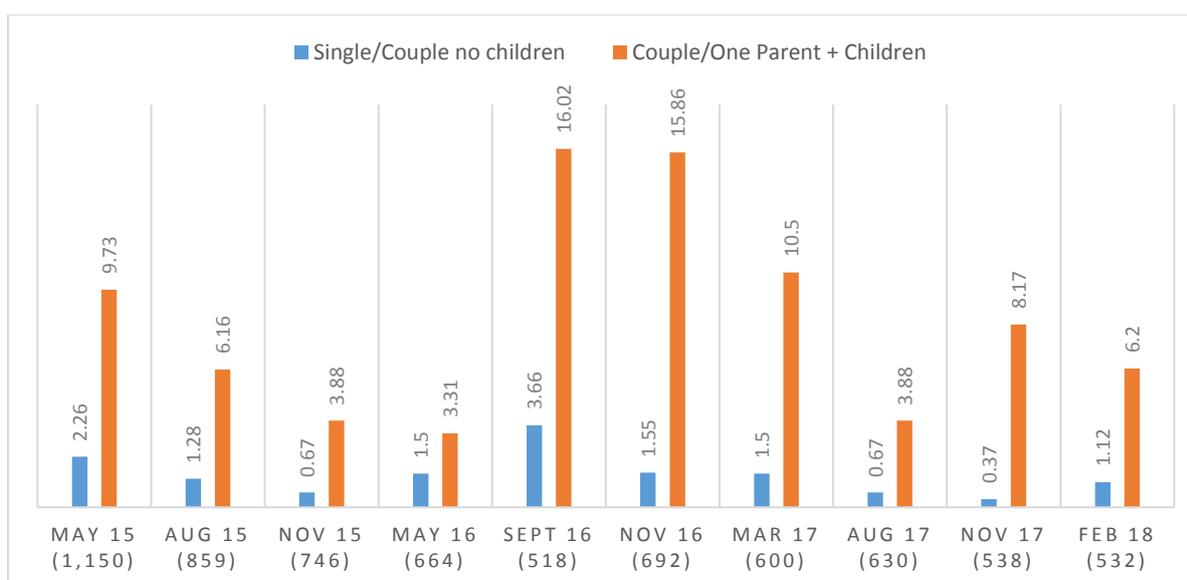
*Figure 1* shows the percentage share of available properties for couples/singles and family household categories across the ten Locked Out studies in this series. The total number of available properties without limits per study is visible beneath the corresponding study month. This is followed by *Figure 2* and *Figure 3*, which illustrate the percentage breakdown of properties available per household category in February 2018 and again, for comparative purposes, November 2017. Regional variation in the distribution of available properties within RS/HAP limits for February 2018 is displayed in *Table 2* and for November 2017 in *Table 3*. Finally, there follows a breakdown of tabular and summary findings from each area examined in this study period with like for like comparisons with the findings from the corresponding study in November 2017 in addition to findings from the March 2017 study. The individual area tabular findings show the number of new available properties to rent for the four household types over the three days of the study period.

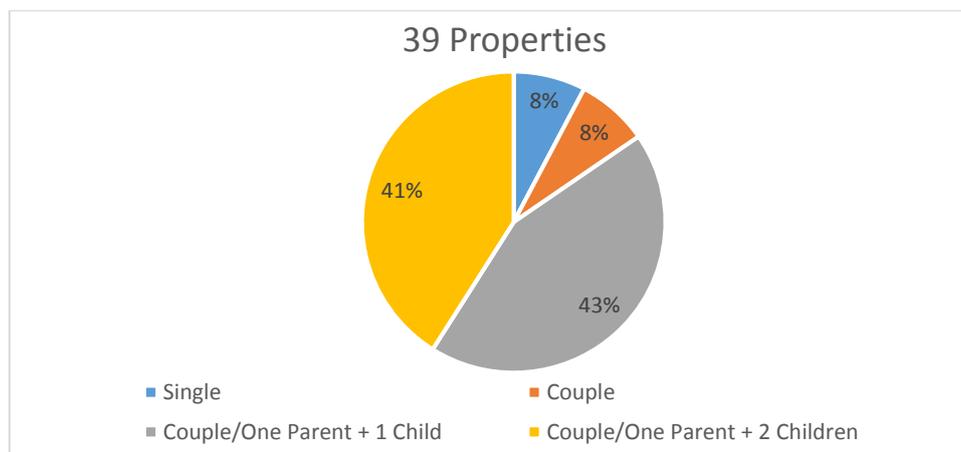
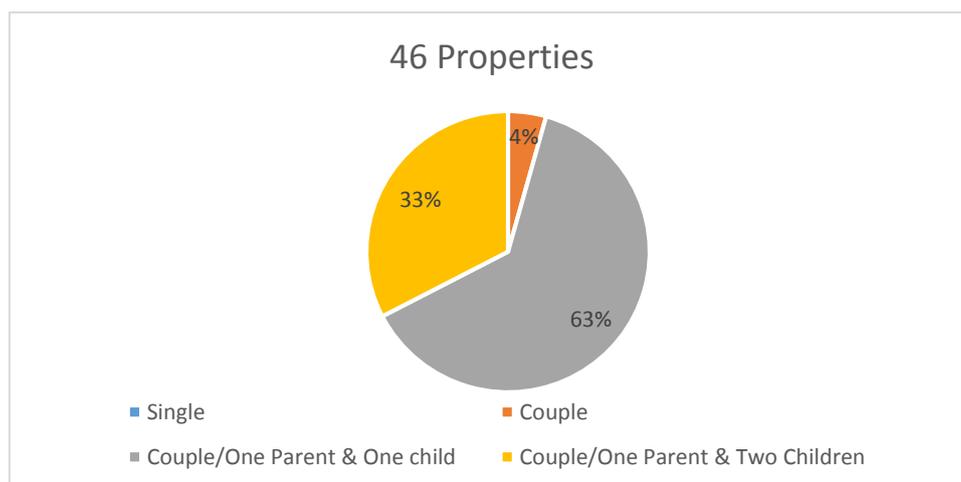
**Table 1: Available properties to rent within RS/HAP limits across 11 study areas on February 13<sup>th</sup>, 14<sup>th</sup> and 15<sup>th</sup>**

LOCATION	Average number of properties available to rent with no min cost	Average monthly rent one-bed property vs RS/HAP Limit for single person		Average monthly rent two-bed property vs RS/HAP Limit for Couple/One-parent + 2 Children		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
		€800	€450	€885	€625				
Athlone	11	€800	€450	€885	€625	0	0	0	0
Cork City Centre	47	€1138	€550	€1402	€925	0	0	2	1
Dublin City Centre	199	€2067	€660	€2813	€1250	0	2	2	0
Dundalk	31	€650	€575	€933	€1050	0	0	6	11
Galway City Centre	15	€896	€575	€1513	€875	0	0	0	0
North Kildare	66	€1008	€575	€1285	€1050	0	0	1	0
Leitrim	38	€450	€340	€559	€475	0	0	5	4
Limerick City Centre	24	€695	€420	€1141	€700	0	0	0	0
Sligo town	24	€486	€460	€756	€575	2	1	1	0
Portlaoise	15	€550	€420	€900	€610	0	0	0	0
Waterford City Centre	62	€649	€430	€820	€575	1	0	0	0
<b>Total</b>	<b>532</b>					<b>3</b>	<b>3</b>	<b>17</b>	<b>16</b>

Figure 2 and Figure 3 below illustrate the percentage breakdown of properties available per household category in February 2018 and November 2017. The pie charts demonstrate that single people and couples continue to be disproportionately affected with regard to availability of properties within RS/HAP limits in these two specific categories. Only three properties were available to rent for a single person in February 2017, following a record low of 0 properties recorded in November 2017. The percentage of properties available for couples has increased from 4% to 8% of the total. The percentage share of properties available for a couple/one parent and one child has decreased to 43% of the total number of properties available within the RS/HAP limits, down 20% since the November 2017 study. Forty-one percent of properties available within RS/HAP limits were available for a couple/one parent and two children, up 8% since the November 2017 study. These findings suggest the private rented market is becoming increasingly volatile. The increase in RS/HAP limits in July 2016 and the application of discretion (flexibility) are having a greater impact for these household types in terms of access and availability of properties. Of particular concern is the lack of available properties for single people and couples with further measures required to improve access to private rented homes for these household types.

**Figure 1: Percentage share of available properties for Singles/Couple & Family Categories across the Locked Out Series May 2015 – Feb 2018**



**Figure 2: Number of Properties by RS/HAP Household Category February 2018****Figure 3: Number of Properties by RS/HAP Household Category November 2017**

**Table 2: Available properties by Household Category and Regional Distribution February 2018**

Household Category/Composition Category	Available Properties
<b>Properties available within Single Person limits</b>	Urban Centres <sup>20</sup> (1) Commuter Belt <sup>21</sup> (0) Regional Towns <sup>22</sup> (2)
<b>Properties available within Couple limits</b>	Urban Centres (2) Commuter Belt (0) Regional Towns (1)
<b>Properties available within limits for a couple/one parent + 1 child</b>	Urban Centres (4) Commuter Belt (7) Regional Towns (6)
<b>Properties available within limits for a couple/one parent + 2 children</b>	Urban Centres (1) Commuter Belt (11) Regional Towns (4)

**Table 3: Available properties by Household Category & Regional Distribution November 2017**

Household Category/Composition Category	Available Properties
<b>Properties available within Single Person limits</b>	Urban Centres <sup>23</sup> (0) Commuter Belt <sup>24</sup> (0) Regional Towns <sup>25</sup> (0)
<b>Properties available within Couple limits</b>	Urban Centres (1) Commuter Belt (1) Regional Towns (0)
<b>Properties available within limits for a couple/one parent + 1 child</b>	Urban Centres (9) Commuter Belt (13) Regional Towns (7)
<b>Properties available within limits for a couple/one parent + 2 children</b>	Urban Centres (1) Commuter Belt (9) Regional Towns (5)

<sup>20</sup> Urban centres include Cork City Centre, Dublin City Centre, Galway City Centre, Limerick City Centre and Waterford City Centre.

<sup>21</sup> Commuter belt towns include North Kildare, Portlaoise and Dundalk.

<sup>22</sup> Regional towns include Athlone, Leitrim and Sligo Town.

<sup>23</sup> Urban centres include Cork City Centre, Dublin City Centre, Galway City Centre, Limerick City Centre and Waterford City Centre.

<sup>24</sup> Commuter belt towns include North Kildare, Portlaoise and Dundalk.

<sup>25</sup> Regional towns include Athlone, Leitrim and Sligo Town.

## Summary of findings for each location

### Athlone

**Table 4: Athlone – properties available within RS/HAP limits**

Date:	Total Number of properties available to rent	Average Monthly Rent for one-bedroom property (over 3 days) vs RS/HAP Limit for Single Person		Average Monthly Rent for two-bedroom property (over 3 days) vs RS/HAP Limit for Couple/one parent + 2 Children		Single Person Total number of properties available to rent within RS/HAP limits of €450	Couple Total number of properties available to rent within RS/HAP limits of €470	Couple/One Parent + 1 Child Total number of properties available to rent within RS/HAP limits of €600	Couple/One Parent + 2 Children: Total number of properties available to rent within RS/HAP limits of €625
		€800	€450	€885	€625				
13/02/2018	8	€800	€450	€885	€625	0	0	0	0
14/02/2018	12					0	0	0	0
15/02/2018	12					0	0	0	0
<b>TOTAL</b>						<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

#### Athlone Summary

- There was an average of 11 properties available to rent in Athlone in this study period, a decrease of 2 properties since the November 2017 study. In the corresponding study in March 2017, there was an average of 38 properties available.
- No properties were available to rent across all 4 categories in this study period representing a drop of 1 property since the November 2017 study. In March 2017, 3 properties were available across the Couple/One Parent + 1 Child category (2) and the Couple/One Parent + 2 Children category (1).
- The average rent per month for a one-bedroom property in Athlone over this study period was €800. Average rent for a two-bedroom property was €885.
- The average rent for a one-bedroom property was 78% more than the RS/HAP limit for a single person, while a two-bedroom property was 42% more than the RS/HAP limits for a couple/one parent with two children.
- Rents increased in Co. Westmeath by an average of 10.8% in the year to Q4 2017.<sup>26</sup>

<sup>26</sup> Daft.ie Quarterly Rental Price Report Q4 2017, <https://www.daft.ie/report/2017-Q4-rental-price-daft-report.pdf>.

## Cork City Centre

**Table 5: Cork City Centre properties available within RS/HAP limits**

Date	Total Number of properties available to rent	Average Monthly Rent for one-bedroom property (over 3 days) vs RS/HAP Limit for Single Person		Average Monthly Rent for two-bedroom property (over 3 days) vs RS/HAP Limit for Couple/one parent + 2 Children		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
		€1138	€550	€1402	€925				
13/02/2018	44	€1138	€550	€1402	€925	0	0	0	0
14/02/2018	50					0	0	2	1
15/02/2018	46					0	0	0	0
<b>TOTAL</b>						<b>0</b>	<b>0</b>	<b>2</b>	<b>1</b>

### Cork City Centre Summary

- There was an average of 47 properties to rent in Cork City Centre over the course of the study period. This is a significant increase of 16 properties when compared to November 2017. In March 2017, there was an average of 54 properties available in total in Cork City Centre.
- There were just 3 properties available within RS/HAP limits in Cork City Centre over this study period, representing no change since November 2017 and a drop of 9 properties since March 2017.
- There were no properties available to rent within the RS/HAP limits for a single person over the three days of the study, mirroring the findings from November 2017.
- Similarly, there were no properties available within RS/HAP limits for a couple representing no change since November 2017.
- Two properties in total were available within RS/HAP limits for a couple/one parent and one child. This is a decrease of 1 properties when compared to November 2017. Both of these properties were one-bedroom units, the suitability of which for a family of this size is open to question.
- One property was available within RS/HAP limits for a couple/one parent and two children, representing minor increase of 1 property since the previous study in November 2017.
- The average rent per month for a one-bedroom property in Cork City Centre over the study period was €1138. The average rent per month for a two-bedroom property over the study period was €1402.
- The average rent for a one-bedroom property was 107% higher than the RS/HAP limit for a single person, while the average rent for a two bedroom was 52% higher than the RS/HAP limit for a couple/one parent and two children.
- Rents increased in Cork City by an average 7.7% in the year to Q4 2017.<sup>27</sup>

<sup>27</sup> Ibid.

## Dublin City Centre

**Table 6: Dublin City Centre properties available within RS/HAP limits**

Date:	Total Number of properties available to rent (no minimum cost)	Average Monthly Rent for one-bedroom property (over 3 days) vs RS/HAP Limit for Single Person		Average Monthly Rent for two-bedroom property (over 3 days) vs RS/HAP Limit for Couple/one parent + 2 Children		Single Person:	Couple:	Couple/One Parent + 1 Child:	Couple/One Parent + 2 Children:
		€2067	€660	€2813	€1250	Total number of properties available to rent within RS/HAP limits of €660	Total number of properties available to rent within RS/HAP limits of €900	Total number of properties available to rent within RS/HAP limits of €1250	Total number of properties available to rent within RS/HAP limits of €1275
13/02/2018	193	€2067	€660	€2813	€1250	0	2	2	0
14/02/2018	201					0	0	0	0
15/02/2018	203					0	0	0	0
<b>TOTAL</b>						<b>0</b>	<b>2</b>	<b>2</b>	<b>0</b>

### Dublin City Centre Summary

- There was an average of 199 properties available to rent in Dublin City Centre over the study period. This is down from 211 properties recorded in November 2017. An average of 167 properties was available in Dublin City Centre in March 2017.
- There were 4 properties available within RS/HAP limits in Dublin City Centre in this study period, a decrease of 1 property since November 2017 and a decrease of 4 properties since March 2017.
- There were no properties available to rent within RS/HAP limits for a single person, representing a continuation of the findings from the November 2017 study period.
- Two properties were available to rent within RS/HAP limits for a couple. This is a minor increase of 1 property since the November 2017 study.
- There were 2 properties available to rent within RS/HAP limits for a couple/one parent and one child in February 2018. All of these properties were one-bedroom units, the suitability of which for a family is questionable. This is a decrease of 2 properties since November 2017 when 4 properties were available to rent within limits.
- There were no properties available to rent within RS/HAP limits for a couple/one parent and two children across the three days of this study. This figure remains unchanged since the August 2015 study.
- The average rent per month for a one-bedroom property in Dublin City Centre over the three days of the study was €2,067. The average rent for a two-bedroom property was €2,813.
- Average rent for a one-bedroom property was 213% more than RS/HAP limit for a single person, while a two-bedroom property was 125% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Dublin City Centre by an average of 12.9% in the year to Q4 2017<sup>28</sup>.

<sup>28</sup> Daft.ie ibid

## Dundalk

Table 7: Dundalk properties available within RS/HAP limits

Date	Total Number of properties available to rent	Average Monthly Rent for one-bedroom property (over 3 days) vs HAP Limit for Single Person		Average Monthly Rent for two-bedroom property (over 3 days) vs HAP Limit for Couple/one parent + 2 Children		Single Person: Total number of properties available to rent within HAP limits of €575	Couple: Total number of properties available to rent within HAP limits of €650	Couple/One Parent + 1 Child: Total number of properties available to rent within HAP limits of €975	Couple/One Parent + 2 Children: Total number of properties available to rent within HAP limits of €1050
		€650	€575	€933	€1050				
13/02/2018	27	€650	€575	€933	€1050	0	0	5	8
14/02/2018	31					0	0	0	1
15/02/2018	35					0	0	1	2
<b>TOTAL</b>						<b>0</b>	<b>0</b>	<b>6</b>	<b>11</b>

Dundalk Summary:

- There was an average of 31 properties available to rent in Dundalk during this study period, representing an increase of 4 properties when compared to November 2017. During the corresponding study period in March 2017 an average of 33 properties were available in Dundalk.
- There were 17 properties available to rent within RS/HAP limits during this study period, representing a drop of 2 properties since November 2017 and a drop of 9 properties since March 2017.
- There were no properties available to rent within RS/HAP limits for a single person across the three days of the study, representing no change since the November 2017 study.
- There were no properties available to rent for a couple across this study period, mirroring the findings from November 2017.
- There were 6 properties available to rent within RS/HAP limits for a couple/one parent and one child. This figure represents a drop of 4 properties since November 2017.
- There were 11 properties available to rent within RS/HAP limits for a couple/one parent and two children, an increase of 2 properties since November 2017.
- The average rent for a one-bedroom property in Dundalk over the course of the study period was €650. The average rent per month for a two-bedroom property in Dundalk over the study period was €933.
- Average rent for a one-bedroom property was 13% more than RS/HAP limit for a single person. Average rent for a two-bedroom property was 11% less than the RS/HAP limit for a couple/one parent with two children. Dundalk is the only study area in which RS/HAP limits for a couple/one parent and two children are less than the average rent for a two-bedroom property.
- Rents increased in Co. Louth by an average of 14.1% in the year to Q4 2017.<sup>29</sup>

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<sup>29</sup> Daft.ie ibid

## Galway City Centre

Table 8: Galway City Centre – properties available within RS/HAP limits

Date	Total Number of properties to rent	Average Monthly Rent for one-bedroom property (over 3 days) vs RS/HAP Limit for Single Person		Average Monthly Rent for two-bedroom property (over 3 days) vs RS/HAP Limit for Couple/one parent + 2 Children		Single Person: Total number of properties available to rent within RS/HAP limits of €575	Couple: Total number of properties available to rent within RS/HAP limits of €650	Couple/One Parent + 1 Child: Total number of properties available to rent within RS/HAP limits of €850	Couple/One Parent + 2 Children: Total number of properties available to rent within RS/HAP limits of €875
		€896	€575	€1513	€875				
13/02/2018	14	€896	€575	€1513	€875	0	0	0	0
14/02/2018	17					0	0	0	0
15/02/2018	13					0	0	0	0
<b>TOTAL</b>						<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Galway City Centre Summary

- There was an average of 15 properties available to rent in Galway City Centre<sup>30</sup> over the three days of this study representing no change since November 2017. There was an average of 28 properties available to rent in March 2017.
- There were no properties available within RS/HAP limits in Galway City Centre during this study period. This mirrors the finding of the November 2017 study and is a reduction of 2 properties when compared to March 2017.
- There were no properties available within RS/HAP limits for a single person over the course of the study period. This matches the findings of the November 2017 and March 2017 studies.
- There were no properties available for a couple during this study period, reflecting the findings of the November and March study periods.
- No properties were available to rent over the three days of the study within RS/HAP limits for a couple/one parent and one child. Again, this reflects the findings of the November 2017 study period. Two properties were available in this category in March 2017.
- There were no properties available within RS/HAP limits for a couple/one parent and two children during the study period. This figure remains unchanged since March 2017.
- The average rent per month for a one-bedroom property in Galway City Centre over this study period was €896. Average rent for a two-bedroom property was €1,513.
- Average rent for a one-bedroom property was 56% more than RS/HAP limit for a single person while a two-bedroom property was 73% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Galway City by an average of 12.4% in the year to Q4 2017.<sup>31</sup>

<sup>30</sup> The definition 'Galway City Centre' refers to the search parameters used by Daft.ie which also includes the wider Galway City area.

<sup>31</sup> Daft.ie ibid

## North Kildare

**Table 9: North Kildare – properties available within RS/HAP limits**

Date	Total Number of properties available to rent	Average Monthly Rent for one-bedroom property (over 3 days) vs RS/HAP Limit for Single Person		Average Monthly Rent for two-bedroom property (over 3 days) vs RS/HAP Limit for Couple/one parent + 2 Children		Single Person:	Couple:	Couple/One Parent + 1 Child:	Couple/One Parent + 2 Children:
		€1008	€575	€1285	€1050	Total number of properties available to rent within RS/HAP limits of €575	Total number of properties available to rent within RS/HAP limits of €650	Total number of properties available to rent within RS/HAP limits of €975	Total number of properties available to rent within RS/HAP limits of €1050
13/02/2018	64	€1008	€575	€1285	€1050	0	0	0	0
14/02/2018	66					0	0	1	0
15/02/2018	67					0	0	0	0
<b>TOTAL</b>						<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>

### North Kildare Summary:

- There was an average of 66 properties available to rent across North Kildare during this study period. This is a significant decrease of 34 properties on the findings from the November 2017 study and a decrease of 37 properties since the corresponding study in March 2017.
- There was only 1 property available to rent within RS/HAP limits in North Kildare, representing a decrease of 3 properties since November 2017 but mirroring the findings from March 2017.
- No properties were available to rent within RS/HAP limits for a single person over the study period, mirroring the findings from November and March 2017.
- No properties were available for a couple across the three days of this study, a decrease of 1 property on November 2017.
- One property available within RS/HAP limits for a couple/one parent and one child over the study period. This marks a decrease of 2 properties when compared to November 2017.
- There were no properties available within RS/HAP limits for a couple/one parent and two children during this study period representing no change since November 2017.
- The average rent per month for a one-bedroom property in North Kildare over the February study period was €1,008. The average rent for a two-bedroom property was €1,285.
- Average rent for a one-bedroom property was 75% more than RS/HAP limit for a single person while a two-bedroom property was 22% more than RS/HAP limits for a couple/one parent with two children.
- Rents increased in Co. Kildare by an average of 9.7% in the year to Q4 2017.<sup>32</sup>

<sup>32</sup> Daft.ie ibid

## Co. Leitrim

Table 10: Co. Leitrim – properties available within RS/HAP limits

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) vs RS/HAP Limit for Single Person		Average Monthly Rent of two-bedroom property (over 3 days) vs RS/HAP Limit for Couple/one parent + 2 Children		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 €370	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 €475
13/02/2018	38	€450	€340	€559	€475	0	0	5	4
14/02/2018	38					0	0	0	0
15/02/2018	39					0	0	0	0
<b>TOTAL</b>						<b>0</b>	<b>0</b>	<b>5</b>	<b>4</b>

Co. Leitrim Summary

- There was an average of 38 properties available to rent in Co. Leitrim over this snapshot study period mirroring the findings from November 2017. There was an average of 33 properties available during the March 2017 study period.
- There were 9 properties available to rent in Leitrim across the four categories of RS/HAP limits over the three days of the study. This is a decrease of 2 properties compared to November 2017 and March 2017 when 11 properties were available respectively.
- No properties were available to rent within the RS/HAP limits for a single person during the study period. There were no properties available to rent within these limits during the November 2017 study.
- No properties were available to rent within the RS/HAP limits for a couple during the study period mirroring the findings from November 2017.
- There were 5 properties available to rent within RS/HAP limits for a couple/one parent and one child. This is a decrease of 1 property since the November 2017 study.
- Four properties were available within RS/HAP limits for a couple/one parent and two children. This is a decrease of 1 property since the November 2017 study when 5 properties were recorded in this category.
- The average rent per month for a one-bedroom property in Co. Leitrim was €450. The average rent per month for a two-bedroom property was €559.
- Average rent for a one-bedroom property was 32% more than the RS/HAP limits for a single person. The average rent for a two-bedroom property was 18% more than the RS/HAP limit for a couple/one parent with two children.
- Rents increased in Co. Leitrim by an average of 8.1% in the year to Q4 2017.<sup>33</sup>

<sup>33</sup> Daft.ie ibid

## Limerick City Centre

**Table 11: Limerick City Centre – properties available within RS/HAP limits**

Date	Total Number of properties available to rent	Average Monthly Rent for one-bedroom property (over 3 days) vs RS/HAP Limit for Single Person		Average Monthly Rent for two-bedroom property (over 3 days) vs RS/HAP Limit for Couple/one parent + 2 Children		Single Person: Total number of properties available to rent within RS/HAP limits of €420	Couple: Total number of properties available to rent within RS/HAP limits of €450	Couple/One Parent + 1 Child: Total number of properties available to rent within RS/HAP limits of €650	Couple/ One Parent + 2 Children: Total number of properties available to rent within RS/HAP limits of €700
		€695	€420	€1141	€700				
13/02/2018	22	€695	€420	€1141	€700	0	0	0	0
14/02/2018	25					0	0	0	0
15/02/2018	24					0	0	0	0
<b>TOTAL</b>						<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

### Limerick City Centre Summary:

- There was an average of 24 properties available to rent in Limerick City Centre over the 3 days of this snapshot study. This is an increase of 8 properties since the November 2017 study when 16 properties were recorded. There was an average of 29 properties available to rent without limits in March 2017.
- There were no properties available within RS/HAP limits in Limerick City Centre. This represents a decrease of 2 properties since the November 2017 study and a decrease of 1 property when compared to March 2017.
- There were no properties available to rent over the three days within the RS/HAP limits for a single person in Limerick City Centre. This mirrors the findings of the November 2017 and March 2017 studies.
- There were no properties available to rent over the three days within the RS/HAP limits for a couple in Limerick City Centre. This mirrors the findings of the November 2017 study and the March 2017 study.
- There were no properties available within RS/HAP limits for a couple/one parent and one child during this study period, a decrease of 1 property since November 2017.
- There were no properties available to rent within the RS/HAP limits for a couple/one parent and two children over the three days of this study. This represents a decrease of 1 property since the November 2017 study.
- The average rent per month for a one-bedroom property in Limerick City Centre over the February 2018 study period was €695 while it was €1141 for a two-bedroom property.
- Average rent for a one-bedroom property was 40% more than RS/HAP limit for a single person while a two-bedroom property was 63% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Limerick City by an average of 14.8% in the year to Q4 2017.<sup>34</sup>

<sup>34</sup> Daft.ie ibid

## Portlaoise

**Table 12: Portlaoise- properties available within RS/HAP limits**

Date	Total Number of properties available to rent	Average Monthly Rent for one-bedroom property (over 3 days) vs RS/HAP Limit for Single Person		Average Monthly Rent for two-bedroom property (over 3 days) vs RS/HAP Limit for Couple/one parent + 2 Children		Single Person: Total number of properties available to rent within RS/HAP limits of €420	Couple: Total number of properties available to rent within RS/HAP limits of €433	Couple/One Parent + 1 Child: Total number of properties available to rent within RS/HAP limits of €580	Couple/One Parent + 2 Children: Total number of properties available to rent within RS/HAP limits of €610
		€550	€420	€900	€610				
13/02/2018	16	€550	€420	€900	€610	0	0	0	0
14/02/2018	15					0	0	0	0
15/02/2018	13					0	0	0	0
<b>TOTAL</b>						<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

### Portlaoise Summary

- There was an average of 15 properties available to rent in Portlaoise over the February 2018 study period, a significant decrease of 14 properties when compared to November 2017 and a decrease of 3 properties when compared to March 2017.
- There were no properties available to rent within the RS/HAP limits across all categories over the three days of this study period. This finding has remained consistent since the first Locked Out Study in May 2015.
- The average rent for a one-bedroom property during the study period was €550. The average rent for a two-bedroom property was €900.
- The average rent for a one-bedroom property was 31% more than the RS/HAP limit for a single person. Average rent for a two-bedroom property was 48% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Co. Laois by an average of 11.5% in the year to Q4 2017.<sup>35</sup>

<sup>35</sup> Daft.ie ibid

## Sligo Town

**Table 13: Sligo Town – properties available within RS/HAP limits**

Date	Total Number of properties available to rent	Average Monthly Rent of one-bedroom property (over 3 days) vs RS/HAP Limit for Single Person		Average Monthly Rent of two-bedroom property (over 3 days) vs RS/HAP Limit for Couple/one parent + 2 Children		Single Person: Total number of properties available to rent within RS/HAP limits of €460	Couple: Total number of properties available to rent within RS/HAP limits of €490	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
		€486	€460	€756	€575				
13/02/2018	25	€486	€460	€756	€575	2	1	0	0
14/02/2018	24					0	0	0	0
15/02/2018	24					0	0	1	0
<b>TOTAL</b>						<b>2</b>	<b>1</b>	<b>1</b>	<b>0</b>

### Sligo Town Summary:

- There was an average of 24 properties available to rent in Sligo town over the February 2018 study period. This represents an increase of 6 properties when compared with the November 2017 study period and a decrease of 6 properties since March 2017.
- There were two properties available to rent within the RS/HAP limits for single people during this study period, an increase of 2 properties since November 2017.
- There was one property available to rent within RS/HAP limits for a couple. This is an increase of 1 property since November 2017.
- There was one property available within RS/HAP limits for a Couple/One Parent and one Child during this study period, representing an increase of 1 property since November 2017.
- There were no properties available within RS/HAP limits for a Couple/One Parent and two Children during the study period, representing no change since November 2017.
- The average rent per month for a one-bedroom property in Sligo town over this study period was €486 while it was €756 for a two-bedroom property.
- Average rent for a one-bedroom property was 6% more than RS/HAP limits for a single person while a two-bedroom property was 31% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Co. Sligo by an average of 8.2% in the year to Q4 2017.<sup>36</sup>

<sup>36</sup> Daft.ie ibid

## Waterford City Centre

**Table 14: Waterford City Centre – properties available within RS/HAP limits**

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) vs RS/HAP Limit for Single Person		Average Monthly Rent of two-bedroom property (over 3 days) vs RS/HAP Limit for Couple/one parent + 2 Children		Single Person: Total number of properties available to rent within RS/HAP limits of €430	Couple: Total number of properties available to rent within RS/HAP limits of €450	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
13/02/2018	58	€649	€430	€820	€575	1	0	0	0
14/02/2018	60					0	0	0	0
15/02/2018	67					0	0	0	0
<b>TOTAL</b>						<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>

### Waterford City Centre Summary:

- There was an average of 62 properties available in Waterford City Centre over the course of the three days of this snapshot study, a significant increase of 22 properties when compared to the November 2017 study. In March 2017, 67 properties were available in Waterford City Centre.
- There was one property available to rent within RS/HAP limits for a single person during the February 2018 study period, an increase of 1 property since November 2017.
- There were no properties available to rent within RS/HAP limits for a couple over the three days of the snapshot study, reflecting the findings of the November 2017 study.
- There were no properties available within RS/HAP limits for a Couple/One Parent and one child, representing a decrease of 1 property when compared to November 2017.
- There were no properties available within RS/HAP limits for a Couple/One Parent and two children, mirroring the findings from November 2017.
- The average rent for a one-bedroom property in Waterford City Centre over the three days of the study was €649 and €820 for a two-bedroom property.
- Average rent for a one-bedroom property was 51% more than RS/HAP limits for a single person while a two-bedroom property was 43% more than the RS/HAP limit for a couple/one parent with two children.
- Rents increased in Waterford City Centre by 12.1% in the year to Q4 2017.<sup>37</sup>

<sup>37</sup> Daft.ie, ibid.

## Discussion and conclusions

Home to over 497,111 households, the rental sector has now become the corner stone of the Irish housing system, representing almost 30% of all occupied dwellings in the last census.<sup>38</sup> Reliance on the PRS for the delivery of significant numbers of social housing tenancies reinforces its importance in the broader housing system. The PRS is not working for private renters or those in receipt of Rent Supplement/Housing Assistance Payment (RS/HAP) payments. According to the most recent *Daft.ie Quarter 4 Rental Report*, the average nationwide rent now stands at €1,227 per month representing a year-on-year increase of 10.4%.<sup>39</sup> The number of properties available to rent within the PRS stands at fewer than 3,150 properties, down over 20% on Quarter 4 2016 and the lowest recorded for that time of year. The combination of these factors has created an incredibly expensive and competitive market place, rendering RS/HAP payments ineffectual, and making it increasingly difficult for recipients of these payments to secure a home. In July 2017, the Simon Communities welcomed the opportunity to contribute to the review of *Rebuilding Ireland*, making recommendations for a large-scale review of key elements of the PRS. Six months later, in January 2018 the Government published the *Rebuilding Ireland 2017 Status Report (Status Report)*.<sup>40</sup> The *Status Report* contains important updates on various elements of the PRS that significantly impact the security and sustainability of the many thousands of private and State supported tenancies in the sector. These updates will be discussed below in the context of key elements of the Pillars of the PRS including security of tenure, rent certainty, rental sector supply and standards of accommodation.

### Over Reliance on the Private Rental Sector

The Private Rental Sector is under increasing pressure to deliver social housing through the Rent Supplement (RS) and Housing Assistance Payment (HAP) schemes. There are approximately 70,000 households in receipt of state housing benefits. The most recent figures from the *2017 Social Housing Needs Assessment* shows there are 86,000 households on the social housing waiting list.<sup>41,42</sup> Approximately two thirds of these households (66.6%) are living in the private rented sector, 38% of whom are not in receipt of Rent Supplement. It is essential that Local Authorities, with the support of Approved Housing Bodies (AHB's), get back into the business of building and acquiring social housing on the scale required to meet ever-growing housing need.

Direct build social housing presents a far greater return on State investment, and is thus a more cost-efficient policy choice than investment in private rental subsidies such as HAP and Rent Supplement. This is all the more apparent in light of recent projections that Government will spend €3 billion on rent subsidies over the next five years.<sup>43</sup> Long-term strategic thinking and investment is required. In 2017, Local Authorities and Approved Housing Bodies built 1,857 new social housing units, an increase on the previous year but significantly short of the 3,200 unit target contained in *Rebuilding Ireland*.<sup>44</sup> Social housing construction and delivery is not happening quickly enough; the pace must be accelerated significantly to have a meaningful impact on the housing and homelessness crisis.

<sup>38</sup> Census of Population 2016, Profile 1 Housing in Ireland, <http://www.cso.ie/en/releasesandpublications/ep/p-cp1hii/cp1hii/tr/>.

<sup>39</sup> Daft.ie, Quarter 4 Price Rental Report, <https://www.daft.ie/report/2017-Q4-rental-price-daft-report.pdf>.

<sup>40</sup> *Rebuilding Ireland 2017 Status Report*, <http://rebuildingireland.ie/news/rebuilding-ireland-2017-status-report/>.

<sup>41</sup> Housing Agency, 'Summary of Social Housing Needs Assessment', 2017, <https://www.housingagency.ie/getattachment/Our-Publications/Latest-Publications/SHA-Summary-December-2017.pdf>.

<sup>42</sup> This headline figure does not include those households already in receipt of social housing support including those receiving support under the HAP scheme. Furthermore, this figure does not include households that have applied for a transfer from an existing form of social housing support.

<sup>43</sup> Irish Times, 'Government will spend €3bn on rent subsidies over next five years', November 2017, <https://www.irishtimes.com/business/economy/government-will-spend-3bn-on-rent-subsidies-over-next-five-years-1.3280973>.

<sup>44</sup> *Rebuilding Ireland: Action Plan for Housing and Homelessness*, Graph 10, P.45, [http://rebuildingireland.ie/Rebuilding%20Ireland\\_Action%20Plan.pdf](http://rebuildingireland.ie/Rebuilding%20Ireland_Action%20Plan.pdf).

This snapshot study has shown that any beneficial impacts of increases in RS/HAP limits introduced in July 2016 have been eroded by the continued volatility in the Private Rental Sector. These limits are increasingly inadequate, private market rents grow quarter by quarter while RS/HAP limits remain stagnant; discretion does apply but is not a sustainable policy solution. The number of properties available to rent within these limits represents 7% of all properties available to rent across the 11 study areas nationwide over the three days of this study, the lowest level ever recorded across the 10 studies in this series. Over six consecutive *Locked Out of the Market* snapshot studies since July 2016 when the limits were increased, availability of properties within RS/HAP limits has dropped from 20% in August 2016 to this most recent low of 7% in February 2018. Ninety-three percent of properties available to rent remained beyond the reach and choice of those in receipt of RS/HAP payments, marking the continuation of a worrying and unacceptable trend. Of utmost concern is the dearth of available properties for single people, a cohort that represents almost 45% of the total households on the social housing waiting list and 41% of those trapped in emergency accommodation.

Ongoing review and adjustment of RS/HAP limits is necessary to counter the negative impact of private rental market volatility on the provision of social housing supports for those with the greatest need. Furthermore, it is clear that the majority of landlords in RPZs will increase their rents by the maximum 4% annually; RS/HAP limit increases of at least 4% in these zones will allow households in receipt of state housing payments to compete. Increased competition for available tenancies in the private rented sector is equally impacting those in receipt of State housing payments. In this regard, increased budgetary allocation for the HAP Place Finder Service as part of Budget 2018 is welcome and needs to be rolled out urgently to all areas nationwide. Households must be supported to find suitable tenancies. Recent reports indicate that households reliant on HAP face increased structural exclusion when competing to secure tenancies in the private rented sector.<sup>45</sup> In the absence of the financial resources of other private renters or indeed the capacity and resilience to compete in this competitive market place, vulnerable households retreat from their tenancy search having experienced ongoing rejection by landlords at first contact or after having viewed a property.

#### *Sector Volatility and Regional Variation*

There was very limited improvement across the 11 study areas with only Sligo Town showing any improvement in terms of available properties within RS/HAP limits. Athlone, Dublin City Centre, Dundalk, North Kildare, Leitrim and Limerick City Centre all experienced a reduction in the number of properties available within RS/HAP limits. There was no change in availability within RS/HAP limits in Cork City Centre, Galway City Centre, Portlaoise and Waterford City Centre. Of particular concern, Athlone, Galway City Centre, Portlaoise and Limerick City Centre recorded no properties available across all four-study categories, a record low across the ten study Locked Out series. In addition, this was the same finding for Galway City Centre and Portlaoise for the third consecutive study.

On a comparative level, there is regional variation between the findings of the previous study in November 2017 and this February 2018 study. In addition, to declining property availability in urban centres from 11 to 8 properties, availability has declined in commuter belt towns (North Kildare, Portlaoise, Dundalk), dropping from 23 properties in November 2017 to 18 properties in February 2018. In regional towns (Athlone, County Leitrim, Sligo Town), availability within RS/HAP limits has experienced a minor increase from 12 properties in November 2017 to 13 properties in February 2018. What is clear is that the Private Rented Sector remains very volatile and open to much fluctuation, which is having the most impacts on low-income households and on people in receipt of housing benefit payments.

<sup>45</sup> Dr Rory Hearne and Dr Mary P. Murphy, 'Investing in the Right to a Home: Housing, HAPs and Hubs', June 2017, P. 21, <https://www.maynoothuniversity.ie/sites/default/files/assets/document/Investing%20in%20the%20Right%20to%20a%20Home%20Full%201.pdf>

### Marginalised Demographics

The study shows that people who are single and couples are disproportionately affected by the inadequacy of RS/HAP limits and poor supply in the private rented sector. Only 3 properties were available for single people during this study period. Of similar concern, there were only 3 properties available for couples across the 11 study areas. There are 38,170 single person households on the social housing waiting list comprising 44.5% of the total number of households on the list. This is in addition to the 3,544 single people in emergency accommodation without dependents in their care. It must however be acknowledged that some of these will be separated couples due to the dearth of emergency accommodation designated for couples and some may be parents. The 2016 CSO *Survey on Income and Living Conditions* (SILC) report further illustrates the structural barriers and causes of homelessness amongst this cohort. In 2016, the at-risk of poverty rate for 1 adult households under 65 years of age was 35.7%. The deprivation rate experienced by this cohort was of similar concern at 29%, while the consistent poverty rate stood at 17.4%. The findings from this report and the statistics outlined above clearly show that single person households must be prioritised for social housing support.

### Discretionary Payments and RS/HAP Limits

Discretionary uplifts of up to 20% are available in both the Rent Supplement and Housing Assistance Payment (RS/HAP) schemes as required, made on a case-by-case basis. Discretionary uplifts of up to 50% are also available to those exiting homelessness through the Homeless HAP scheme.<sup>46</sup> This scheme currently supports 2,646 households who have moved out of emergency accommodation into stable tenancies as of February 2018.<sup>47,48</sup> Since 2014, according to the Department of Social Protection, 11,939 persons at risk of homelessness have been supported through increased discretionary RS payments using this case-by-case approach. As of March 1<sup>st</sup> 2017, Local Authorities were able to exceed the prescribed HAP rent limits on a case-by-case basis subject to guidelines.<sup>49</sup> As of Quarter 4 2017 6,883 (22%) of HAP recipients received discretionary uplifts above current HAP limits.<sup>50</sup> Although these uplifts are welcome and should continue, people are not always aware of this option, therefore further information should be available to applicants and recipients of both schemes. In addition, managing this on a case-by-case basis is burdensome and resource intensive not to mention very stressful for the households involved. Thus, we call for the increase in RS/HAP limits as a matter of urgency. In the meantime, there must be the necessary discretion and autonomy to exceed rent limits particularly where there are mitigating circumstances, the Citizens Information Board also supports this.<sup>51</sup> We further support the recommendation that clear guidelines are required for HAP applicants and recipients as to what qualifies as mitigating circumstances.<sup>52</sup>

In Dundalk and Sligo Town, a discretionary uplift of 20% would close the gap between RS/HAP limits and private market rents for a one-bedroom property. In Leitrim, a similar discretionary uplift would close the gap between RS/HAP limits and private market rent for a two-bedroom property. In other areas however, even if a full 20% discretionary uplift were to apply, the gap between market rent and RS/HAP limits would not close. This is the case for one and two bed properties in Athlone, Cork City Centre, Dublin

<sup>46</sup> Housing Assistance Payment, *The Experience of Citizens Information Services*, p. 16,

[http://www.citizensinformationboard.ie/downloads/social\\_policy/HAP\\_Report\\_CIB\\_2017.pdf](http://www.citizensinformationboard.ie/downloads/social_policy/HAP_Report_CIB_2017.pdf).

<sup>47</sup> Minister Eoghan Murphy Written Answers, 13 February 2018, <https://www.kildarestreet.com/wrans/?id=2018-02-13a.1825>.

<sup>48</sup> The Housing Assistance Payment for Homeless Households or Homeless HAP Pilot, which is operated by the Dublin Region Homeless Executive (DRHE) on behalf of the Dublin local authorities, provides discretion to exceed the HAP rent limits for homeless households, if this is necessary in order to source suitable accommodation. To qualify for HAP under the scheme, a household must be accepted as homeless within the meaning of section 2 of the Housing Act 1988 by one of the 4 Dublin local authorities.

<sup>49</sup> DHPCLG, Coveney announces Housing Assistance Payment (HAP) now available in Dublin, <http://www.housing.gov.ie/housing/rebuilding-ireland/housing-assistance-payment/coveney-announces-housing-assistance-payment>.

<sup>50</sup> Department of Housing, Planning, Community and Local Government, November 2017.

<sup>51</sup> Citizens Information Board, *Housing Assistance Payment – The Experience of Citizens Information Services*, September 2017, [http://www.citizensinformationboard.ie/downloads/social\\_policy/HAP\\_Report\\_CIB\\_2017.pdf](http://www.citizensinformationboard.ie/downloads/social_policy/HAP_Report_CIB_2017.pdf).

<sup>52</sup> Ibid 44, at P. 4.

City Centre, Limerick City Centre, Galway City Centre, North Kildare, Portlaoise and Waterford City Centre. Discretionary uplifts are not a sustainable, long-term policy solution to rising rents and ever decreasing availability of rental property. Review and adjustment of RS/HAP limits must take place on a bi-annual basis to ensure they are sufficient to meet rising market rents. This is particularly pertinent in current and future RPZ's that could potentially see a year on year rent increase of 4% for new tenancies over a three-year period.

#### Security of Tenure & Rent Certainty

Increased RS/HAP limits, although a positive development, would not be enough alone to tackle the continuing housing and homelessness crisis. Consideration must be given to index linking rents to the Consumer Prices Index (CPI). The introduction of the rent predictability measures through the Planning and Development (Housing) and Residential Tenancies Act was commendable but it is not sufficient given the extent of the crisis. In the interim rent predictability must immediately be extended to all electoral areas as a matter of priority.

We welcome the commitment contained in the *Status Report* that legislation on a new enforcement model is being progressed for enactment in early 2018.<sup>53</sup> This needs to happen as soon as possible in light of the further acknowledgement that non-compliance with the RPZ mechanism is leading to a higher presentation rate of families at emergency accommodation services.<sup>54</sup> The recent RTB publication of guidelines for good practice on the 'Substantial Change' exemption in RPZ's is similarly welcome.<sup>55</sup> These guidelines must be matched with strict enforcement in RTB dispute proceedings between landlords and tenants where the section 34 substantial change exemption has been cited as a reason for undertaking a rent review of an existing tenancy or the setting of a new rent level for a new tenancy. To ensure broad implementation, these guidelines should form part of any national awareness campaign being rolled out to inform all stakeholders of their obligations as per the new guidelines and the upcoming enforcement legislation.

Rent certainty must come with increased security of tenure. In the absence of indefinite leasing, the extension of Part 4 tenancies from four to six years is welcome. The commitment to move to indefinite leasing must be progressed as a matter of urgency. We welcome the *Status Report* update that work is underway to introduce an amendment to remove paragraph (b) of section 34 of the RTA, which would give effect to the Government's initial commitment in this regard. In the interim, tenants require greater protection from tenancy termination for reasons of sale or renovation of their rental property. Increased protections for tenants of multi-unit developments are welcome but need urgent review to ensure those renting in smaller developments are adequately protected. The Deposit Protection Scheme, provided for in the 2015 amendments to the RTA, must be amended, commenced and implemented immediately to restrict the amount of deposit that can be requested at the start of a new tenancy. The *Status Report* suggests that amending legislation will be enacted in 2018.<sup>56</sup> This legislation must be expedited as a matter of priority in concert with the aforementioned RPZ enforcement provisions. This is particularly pertinent in light of recent reports that large commercial landlords are now requesting tenancy deposits equivalent to two months' rent.<sup>57</sup> In addition to reducing the affordability of rental accommodation for the general population, this practice effectively precludes RS/HAP recipients from accessing this pool of properties.

<sup>53</sup> *Rebuilding Ireland 2017 Status Report*, Action 4.44 & 4.50, <http://rebuildingireland.ie/news/rebuilding-ireland-2017-status-report/>.

<sup>54</sup> Ministerial announcement at publication of RTB Rent Index, September 2017, <http://www.housing.gov.ie/housing/private-rented-housing/minister-eoghan-murphys-address-publication-rtb-q2-2017-rent-index-report-and-further-rental-sector-measures>.

<sup>55</sup> RTB, 'Guidelines for Good Practice on the Substantial Change Exemption in Rent Pressure Zone Areas', [https://onestopshop.rtb.ie/images/uploads/Comms%20and%20Research/RTB\\_Guidelines\\_for\\_good\\_practice\\_on\\_the\\_substantial\\_change\\_exemption\\_in\\_Rent\\_Pressure\\_Zones.pdf](https://onestopshop.rtb.ie/images/uploads/Comms%20and%20Research/RTB_Guidelines_for_good_practice_on_the_substantial_change_exemption_in_Rent_Pressure_Zones.pdf).

<sup>56</sup> *Ibid* 49, Action 4.41.

<sup>57</sup> Charity calls for tenant protection as landlord's demand two month deposits. <http://www.newstalk.com/AMP/Charity-calls-for-tenant-protection-as-landlords-demand-two-month-deposits>.

We welcome recent announcements that a working group established by DHPLG is examining the feasibility of amending legislation to grant greater protections to tenants of properties in receivership that currently lie outside the protections of the RTA.<sup>58</sup> Appropriate legislation should be fast-tracked to bring this significant cohort of the private rented sector within the scope of the RTA and the rights and protections contained therein and in the legislative pipeline.<sup>59</sup>

#### Private Rental Sector Supply

Affordable supply side initiatives are required to improve tenure sustainability in the private rental sector for low to middle-income families and those exiting homelessness or at risk of losing their home. Caution is urged in the leveraging of Local Authority lands in RPZs for the delivery of affordable rental units for low to middle-income families. The leveraging of such land must be balanced by securing significant conditions from investors in terms of security of tenure, rent certainty, quality of housing and amenities in addition to developer contributions similar to existing Part V contributions for social housing (minimum 10%). A dedicated affordable rental scheme is required to drive this development with affordability set at a maximum of one third of a household's combined net income. The commitment to develop a cost rental model for the rental sector is encouraging. We encourage DHPLG to support the rollout of additional pilot cost-rental projects nationwide beyond the pilot under development in Dun Laoghaire Rathdown Council.<sup>60</sup> To ensure the delivery of as many affordable housing units as possible, Approved Housing Bodies (AHBs) must be fully resourced and supported to engage with the model.

#### Standards in the Private Rental Sector

Since the introduction of new safety standards for the private rental sector in July 2017, media investigations into standards in the private rental sector have laid bare some rogue landlords' flagrant disregard for all standards and safety considerations relating to rental accommodation. A recent *Primetime Investigates – Nightmare to Rent* programme illustrated the perilous nature of tenancies in the private sector whereby vulnerable tenants are subjected to severe overcrowding and a lack of basic facilities.<sup>61</sup> Census 2016 highlighted the potential for the recurrence of these conditions across the country with approximately 63,000 households in the private rented sector enumerated as being overcrowded with more persons than available rooms.<sup>62</sup> Further evidence of this phenomenon is clear in a recent report that found the average household size in the private rented sector has increased from 2.7 to 2.8 persons since the start of 2016.<sup>63</sup> Absolute scarcity in available properties and the increasing cost of rents is driving the formation of overcrowded households in the sector. Recent commitments to increase and ring fence funding to expand the rate of inspections in the private rental sector are welcome. However, the final target of 25% inspection coverage across the private rental sector means inspections will take place only every four years.<sup>64</sup> In light of rising market rents and dwindling supply, tenants may not wish to make direct complaints to the Local Authority for fear of losing their tenancies. Measures are therefore required to prevent vulnerable tenants in these situations from entering homelessness. We welcome the commitment to introduce a robust enforcement and sanctions regime in line with the change management plan for the RTB but have concerns about the urgency. Additional landlord requirements to certify their rental property complies with regulations in relation to standards for rental accommodation, overcrowding and fire safety are similarly welcome. Sanctions attached to these new requirements must be rigorously enforced to ensure compliance.

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<sup>58</sup> Ibid 46.

<sup>59</sup> Ibid 49, Action 4.18.

<sup>60</sup> Ibid 49, Action 4.06.

<sup>61</sup> Irish Times, 'Ireland's slum-like private rental sector exposed in undercover investigation', November 2017, <https://www.irishtimes.com/news/social-affairs/ireland-s-slum-like-private-rental-sector-exposed-in-undercover-investigation-1.3278254>.

<sup>62</sup> Census of Population 2016, 'Profile 1 – Housing in Ireland', <http://www.cso.ie/en/releasesandpublications/ep/p-cp1hii/cp1hii/od/>.

<sup>63</sup> Savills, 'Shifting Ownership in Ireland's Private Rented Sector', December 2017, P.5, <http://pdf.euro.savills.co.uk/ireland-research/privaterentedsectorreport2017.pdf>.

<sup>64</sup> Ibid 46.

## About Simon Communities

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The Simon Communities in Ireland are a network of eight regionally based independent Simon Communities, based in Cork, Dublin, Dundalk, Galway, the Midlands, the Mid West, the North West and the South East, that share common values and ethos in tackling all forms of homelessness throughout Ireland, supported by a National Office. The Simon Communities have been providing services in Ireland for over 45 years. The Simon Communities deliver support and service to over 11,000 individuals and families throughout Ireland who experience – or are at risk of – homelessness every year.

Whatever the issue, for as long as we are needed, Simon's door is always open. For more information, please visit [www.simon.ie](http://www.simon.ie)

### Services include:

- Housing provision, tenancy sustainment & settlement services, housing advice & information services helping people to make the move out of homelessness & working with households at risk;
- Specialist health & treatment services addressing some of the issues which may have contributed to homeless occurring or may be a consequence;
- Emergency accommodation & support providing people with a place of welcome, warmth & safety;
- Soup runs & rough sleeper teams who are often the first point of contact for people sleeping rough.

### For further information contact

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