Locked Out of the Market II

The Gap between Rent Supplement/HAP Limits and Market Rents

Snapshot Study

October 2015
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 August 2015 (24th, 25th and 26th) to track the number of properties available to rent within the Department of Social Protection’s Rent Supplement (RS) and Department of Environment, Community and Local Government’s Housing Assistance Payment (HAP) limits. Details were gathered from Daft.ie1 for the following areas: Cork City Centre2, Dublin City Centre3, Galway City Centre4, Limerick City Centre5, Waterford City Centre6, Portlaoise, Kildare, Athlone, Sligo town7, Dundalk and Leitrim8. This is the second snapshot study of this kind and compares the findings to the previous snapshot exercise undertaken in May 201510.

According to the Daft.ie Rental Report published in August 2015, rents continued to increase nationally in Q2 2015 and were an average of 8.5% higher than the same period in 2014. The number of properties available to rent nationwide continued to fall in Q2 2015 and are at their lowest level in a decade. As of 1st August 2015, there were 4,650 properties to rent nationwide, this reflects a marginal increase of 350 properties since May 2015 but a decrease of 32% (2,150 properties) in twelve months.

2. Main Findings

- There was an average of 859 properties available to rent over the three consecutive days of this snapshot study (24th, 25th and 26th August) in the eleven areas reviewed.

- This is a 25% decrease in the average number of properties available to rent when compared to the previous study which was conducted during May 2015 (5th, 6th and 7th May), when there were 1,150 properties to rent.

- 7.4% (64 properties) of properties were available to rent within the RS/HAP limits for the four categories included11 in this study. This represents a 54% reduction since the May study was undertaken, when there were 138 properties to rent within the limits.

- There were no properties available to rent for a single individual within rent limits in any of the five major city centres over the three day study period.

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1 Daft.ie is a property website that advertises properties for sale and for rent. [http://www.daft.ie/about/](http://www.daft.ie/about/)
2 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.
3 Dublin City Centre contains properties to rent in Temple Bar, Dublin 1, Dublin 2, Christchurch, IFSC, North Wall, Smithfield, Hanover Quay. Daft.ie Ibid.
4 Galway City Centre contains properties to rent in Galway City Centre, Nun's Island, Bohermore and Woodquay. Daft.ie Ibid.
5 Limerick City Centre contains properties to rent in Limerick City. Daft.ie Ibid.
6 Waterford City Centre contains properties to rent in Newtown, Ballyanneen, Waterford City, Belview Port, Ballytruckle, Ballygunner, Carrigeen, Ballinamona. Daft.ie Ibid.
7 Waterford City Centre was added to this study, it was not included in the May 2015 Study.
8 Areas of Athlone, Portlaoise, Dundalk and Sligo Town contains properties to rent within each of the townland boarder (daft.ie).
9 Areas of Kildare and Leitrim contains properties to rent within each of the county boarders (Daft.ie)
11 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.
There were no properties available to rent in Galway City Centre within the RS/HAP limits in all four categories. This compares to 21 properties available to rent within the limits in the May study.

Portlaoise had no properties available to rent within the RS/HAP limits in all four categories. There were no properties available to rent in Portlaoise for any of the four categories in May study either. RS/HAP limits for Portlaoise are low, while rents in Laois have increased by 11.7% in the year to Q2 2015.12

There were no properties available to rent in Athlone in the study period in May. Only one property was available to rent over the three days of this study. This one-bedroom property was within the RS/HAP limits for a couple/one-parent with one child.

Of the 64 properties available nationwide to rent within all four categories of RS/HAP limits;
- Only 3% (2 properties) were available within RS/HAP limits for a single person. This compares to 7% (9 properties) in the report last May – a fall of 78%.
- 14% (9 properties) of the properties available to rent nationwide were within the RS/HAP limits for a couple. This compares to 12% (17 properties) available to rent for this category in the May study – a fall of 47%.
- 53% (34 properties) of the properties available to rent nationwide were within the RS/HAP limits for a couple/one parent with one child. This is less than half of those available in this category last May (69 properties).
- The majority of the properties available to rent nationwide within the limits for the category of couple/one parent with one child were mainly one-bedroom properties; the properties’ suitability for this type of household is questionable.
- 30% (19 properties) were available for a couple/one parent with two children within RS/HAP limits compared to 43 properties in May.

This snapshot study was conducted towards the end of August; it’s no surprise, therefore, that there was an increase in the number of student only accommodations advertised compared to the previous report.

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’.

The table below shows the average number of properties to rent in each area over the three days of this study. It displays the total number of properties available to rent within the rent limits in each area for each of 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.

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13 Three are plans to introduce legislation which will effectively ban such direct discrimination of tenants in receipt of rent supplement and Housing Assistance Payment (HAP)
3. Report Findings
3.1 Summary of National Findings

<table>
<thead>
<tr>
<th>LOCATION</th>
<th>Average number of properties available to rent (with no min cost)</th>
<th>Average monthly rent of one-bed property</th>
<th>Average monthly rent of two-bed property</th>
<th>Single person: Total number of properties available to rent within RS Limit</th>
<th>Couple: Total number of properties available to rent within RS Limit</th>
<th>Couple/One Parent + 1 Child: Total number of properties available to rent within RS Limit</th>
<th>Couple/One Parent + 2 Children: Total number of properties available to rent within RS Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Athlone</td>
<td>29</td>
<td>€520</td>
<td>€650</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Cork City Centre</td>
<td>28</td>
<td>€880</td>
<td>€1,130</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Dublin City Centre</td>
<td>234</td>
<td>€1200</td>
<td>€2100</td>
<td>0</td>
<td>5</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>Dundalk</td>
<td>24</td>
<td>€570</td>
<td>€680</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Galway City Centre</td>
<td>17</td>
<td>€635</td>
<td>€1200</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Kildare</td>
<td>176</td>
<td>€795</td>
<td>€1100</td>
<td>0</td>
<td>0</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>Leitrim</td>
<td>51</td>
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<td>€390</td>
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<td>1</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Limerick City Centre</td>
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<td>€695</td>
<td>€720</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Sligo town</td>
<td>40</td>
<td>€440</td>
<td>€584</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Portlaoise</td>
<td>8</td>
<td>€550</td>
<td>€600</td>
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<td>0</td>
<td>0</td>
<td>0</td>
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<td>Waterford City Centre</td>
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<td>€600</td>
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<td>1</td>
<td>8</td>
<td>7</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>859</strong></td>
<td></td>
<td></td>
<td><strong>2</strong></td>
<td><strong>9</strong></td>
<td><strong>34</strong></td>
<td><strong>19</strong></td>
</tr>
</tbody>
</table>
The graph below shows a comparison between the average number of properties to rent over the May snapshot period and the August snapshot period in each of the locations included.

The Pie Charts below show the percentage of properties that were available to rent in May 2015 versus August 2015 within the RS/HAP limits for the four categories included in this study. There were a total of 138 properties to rent within RS/HAP limits over the three days in May 2015, this reduced to 64 properties in August 2015.

14 Waterford City Centre was not included in the May report
Number of properties available to rent within RS/HAP limits May v’s August 2015

May-15 Number of Properties within RS/HAP Limits
138 Properties

- Single Person: 31%
- Couple: 12%
- Couple/One Parent +1 Child: 7%
- Couple/One +2 Child: 50%

Aug-15 Number of Properties to rent within RS/HAP Limits
64 Properties

- Single Person: 30%
- Couple: 14%
- Couple/One Parent +1 Child: 3%
- Couple/One +2 Child: 53%
4. Summary of findings for each location

4.1 Athlone

<table>
<thead>
<tr>
<th>Date</th>
<th>Total Number of properties available to rent</th>
<th>Average Monthly Rent for one-bedroom property (over 3 days)</th>
<th>Average Monthly Rent for two-bedroom property (over 3 days)</th>
<th>Single Person: Total number of properties available to rent within RS limit of €390</th>
<th>Couple: Total number of properties available to rent within RS limit of €400</th>
<th>Couple/One Parent + 1 Child: Total number of properties available to rent within RS limit of €500</th>
<th>Couple/One Parent + 2 Children: Total number of properties available to rent within RS limit of €520</th>
</tr>
</thead>
<tbody>
<tr>
<td>24/08/15</td>
<td>29</td>
<td>€520</td>
<td>€650</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>25/08/15</td>
<td>29</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>26/08/15</td>
<td>29</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Athlone Summary**

- In Athlone, there was an average of 29 properties available to rent on the 24th, 25th and 26th August. This compares to an average of 42 properties available to rent in the May study period; a decrease of 31%.
- There was just one property to rent in the August study period within RS/HAP limits. This property was for a couple/one parent with 1 child. This was a one-bedroom property.
- This compares to 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 May study period.
- The average rent per month for a one-bedroom property in Athlone over the three days of the study was €520 while it was €650\(^{15}\) for a two-bedroomed unit.
- The average rent for a one-bedroom property was 33% more than RS/HAP limit for a single person 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 8.7% in the year to Q2 2015\(^{16}\).

\(^{15}\) Average rents were not recorded in the May report.

4.2 Cork City Centre

<table>
<thead>
<tr>
<th>Date</th>
<th>Total Number of properties available to rent</th>
<th>Average Monthly Rent for one-bedroom property (over 3 days)</th>
<th>Average Monthly Rent for two-bedroom property (over 3 days)</th>
<th>Single Person: Total number of properties available to rent within RS limit of €485</th>
<th>Couple: Total number of properties available to rent within RS limit of €575</th>
<th>Couple/One Parent + 1 Child: Total number of properties available to rent within RS limit of €700</th>
<th>Couple/One Parent + 2 Children: Total number of properties available to rent within the RS limit of €725</th>
</tr>
</thead>
<tbody>
<tr>
<td>24/08/15</td>
<td>30</td>
<td>€880</td>
<td>€1,130</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>25/08/15</td>
<td>28</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>26/08/15</td>
<td>26</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Cork City Centre Summary

- There was an average of 28 properties to rent in Cork City Centre in the August study period. This is a 59% decrease in the number of properties available to rent in the May study period when there were an average of 68 properties to rent.
- There were no properties available to rent within the RS/HAP limits for the three categories (single person, a couple or a couple/one parent with 2 children) in Cork city centre.
- This compares to 1 property available for a single person in May 2015 and 3 properties for a couple. There were no properties available within the limits for a couple/one parent with 2 children over the three days in May.
- 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 the May study.
- The 3 properties available to rent over the three days for a couple/one-parent with one child were all one bedroom properties.
- The average rent per month for a one-bedroom property in Cork City Centre over the three days of the study was €880 while it was €1130 for a two bedoomed unit.
- Average rent for a one-bedroom property was 80% 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.
- Rents increased in Cork City by an average 10.4% in the year to Q2 2015\(^{17}\).

\(^{17}\) Daft.ie ibid
Number of properties to rent in Cork City Centre within RS/HAP limits

- Single Person: May-15 = 1, Aug-15 = 0
- Couple: May-15 = 3, Aug-15 = 0
- Couple/One Parent with One Child: May-15 = 4, Aug-15 = 3
- Couple/One Parent with two Children: May-15 = 3, Aug-15 = 0
4.3 Dublin City Centre

<table>
<thead>
<tr>
<th>Date</th>
<th>Total Number of properties available to rent</th>
<th>Average Monthly Rent for one-bedroom property (over 3 days)</th>
<th>Average Monthly Rent for two-bedroom property (over 3 days)</th>
<th>Single Person: Total number of properties available to rent within RS limit of €520</th>
<th>Couple: Total number of properties available to rent within the RS limit of €750</th>
<th>Couple/One Parent + 1 Child: Total number of properties available to rent within the RS limit of €950</th>
<th>Couple/One Parent + 2 Children: Total number of properties available to rent within RS limit of €975</th>
</tr>
</thead>
<tbody>
<tr>
<td>24/08/15</td>
<td>235</td>
<td>€1200</td>
<td>€2100</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>25/08/15</td>
<td>234</td>
<td>0</td>
<td>2</td>
<td></td>
<td></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>26/08/15</td>
<td>234</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Dublin City Centre Summary:

- There were an average of 234 properties available to rent in Dublin City Centre over the three days of the exercise. This is a marginal increase of 2.6% on the average number of properties available to rent in the May study.

- However, there was a 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 over the August study period in Dublin City Centre. This compares to 2 properties available to rent in the May study.

- There were 5 properties to rent within the RS/HAP limits for a couple over the August study period. This compares to 3 properties available to rent for a couple within these limits in the May study.

- There were 4 properties to rent within the RS/HAP limits for a couple/one parent with 1 child between over the August study period. This compares to a total of 6 properties available to rent within the RS/HAP limits for this category during the May study period. Of the 4 properties available to rent within the RS/HAP limits for a couple/one-parent with one child all were one bed properties.

- There were no properties to rent over the period within the RS/HAP limits for a couple/one parent with 2 children compared to 4 properties available to rent within these limits in the May study period.

- The average rent per month for a one bedroom property in Dublin City Centre over the three days of the study was €1200 while it was €2100 for a two bedroomed unit.

- Average rent for a one-bedroom property was 130% more than RS/HAP limit for a single person while a two-bedroom property was 115% more than RS/HAP limit for a couple/one parent with two children.

- Rents increased in Dublin City Centre by an average of 10% in the year to Q2 2015.

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18 Important to note that the standard of some properties to rent in Dublin City Centre are of very high quality increasing the average rent of property in this location.

19 Daft.ie ibid
Number of properties to rent in Dublin City Centre within RS/HAP limits

- **Single Person**: 2 in May-15, 0 in Aug-15
- **Couple**: 6 in May-15, 5 in Aug-15
- **Couple/One Parent with One Child**: 6 in May-15, 4 in Aug-15
- **Couple/One Parent with Two Children**: 4 in May-15, 0 in Aug-15

Legend: May-15, Aug-15
4.4 Dundalk

<table>
<thead>
<tr>
<th>Date</th>
<th>Total Number of properties available to rent</th>
<th>Average Monthly Rent for one-bedroom property (over 3 days)</th>
<th>Average Monthly Rent for two-bedroom property (over 3 days)</th>
<th>Single Person: Total number of properties available to rent within RS limit of €390</th>
<th>Couple: Total number of properties available to rent within RS limit of €400</th>
<th>Couple/One Parent + 1 Child: Total Number of properties available to rent within RS limit of €550</th>
<th>Couple/One Parent + 2 Children: Total number of properties available to rent within RS limit of €575</th>
</tr>
</thead>
<tbody>
<tr>
<td>24/08/15</td>
<td>24</td>
<td>€570</td>
<td>€680</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>25/08/15</td>
<td>24</td>
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<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>26/08/15</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Dundalk Summary:

- There was an average of 24 properties available to rent in Dundalk during the August study period. This is a 20% reduction in the number of properties to rent when compared to the May study period when there was an average of 30 properties available to rent.
- There were no properties available to rent within the RS/HAP limits for a single person or for a couple over the three days. This compares to 1 property to rent within the RS/HAP limits for a single person and 1 property within the limits for a couple in the May study.
- There was 1 property available to rent within the RS/HAP limits for a couple/one parent with one child during the August study period. This compares to two properties available to rent within these limits during the May study period.
- There was only 1 property available to rent within the RS/HAP limits for a couple/one parent with two children during the August study period. This compares to 2 properties available to rent within these limits during the May study.
- The average rent per month for a one-bedroom property in Dundalk over the three days of the study was €570 while it was €680 for a two bedroomed unit.
- Average rent for a one-bedroom property was 46% 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 Co. Louth by an average of 12.2% in the year to Q2 2015\(^2\).

\(^2\) Daft.ie ibid
Number of properties to rent in Dundalk within each RS/HAP limits

<table>
<thead>
<tr>
<th></th>
<th>May-15</th>
<th>Aug-15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Person</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Couple</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Couple/One Parent with One Child</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Couple/One Parent with two Children</td>
<td>0</td>
<td>1</td>
</tr>
</tbody>
</table>
## 4.5 Galway City Centre

<table>
<thead>
<tr>
<th>Date</th>
<th>Total Number of properties to rent</th>
<th>Average Monthly Rent for one-bedroom property (over 3 days)</th>
<th>Average Monthly Rent for two-bedroom property (over 3 days)</th>
<th>Single Person: Total number of properties available to rent within RS limit of €475</th>
<th>Couple: Total number of properties available to rent within RS limit of €540</th>
<th>Couple/One Parent + 1 Child: Total number of properties available to rent within RS limit of €700</th>
<th>Couple/One Parent + 2 Children: Total number of properties available to rent within RS limit of €725</th>
</tr>
</thead>
<tbody>
<tr>
<td>24/08/15</td>
<td>17</td>
<td>€635</td>
<td>€1200</td>
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<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>25/08/15</td>
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<td>0</td>
</tr>
</tbody>
</table>

### Galway City Centre Summary

- There were an average of 17 properties to rent in Galway City over the three days of this study. This is an 83% decrease from the 104 properties available to rent during the May study period.
- There were no properties available to rent within any of the categories of RS/HAP limits on the 3 days this study was conducted.
- The average rent per month for a one-bedroom property in Galway City Centre over the study period was €635 while it was €1200 for a two bedoomed unit.
- Average rent for a one-bedroom property was 33% more than RS/HAP limit for a single person while a two-bedroom property was 65% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Galway City by an average of 10.1% in the year to Q2 2015\(^\text{21}\).

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\(^{21}\) Daft.ie ibid
Number of properties to rent in Galway City Centre within each RS/HAP limit

<table>
<thead>
<tr>
<th>Category</th>
<th>May-15</th>
<th>Aug-15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Person</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Couple</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Couple/One Parent with One Child</td>
<td>14</td>
<td></td>
</tr>
<tr>
<td>Couple/One Parent with two Children</td>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>
4.6 Kildare

<table>
<thead>
<tr>
<th>Date</th>
<th>Total Number of properties available to rent</th>
<th>Average Monthly Rent for one-bedroom property (over 3 days)</th>
<th>Average Monthly Rent for two-bedroom property (over 3 days)</th>
<th>Single Person: Total number of properties available to rent within RS limit of €500</th>
<th>Couple: Total number of properties available to rent within RS limit of €575</th>
<th>Couple/One Parent + 1 Child: Total number of properties available to rent within RS limit of €750</th>
<th>Couple/One Parent + 2 Children: Total number of properties available to rent within RS limit of €800</th>
</tr>
</thead>
<tbody>
<tr>
<td>24/08/15</td>
<td>178</td>
<td>€795</td>
<td>€1100</td>
<td>0</td>
<td>0</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>25/08/15</td>
<td>179</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>26/08/15</td>
<td>171</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

Kildare Summary:

- There was an average of 176 properties available to rent over the August study period in Co. Kildare. This is an 11% increase from the 158 properties available to rent during the May study.
- Despite more properties being available to rent in Kildare over this study period, there were fewer properties available to rent within the RS/HAP limits for all four categories included.
- There were no properties available to rent during the August study period within the RS/HAP limits for a single person or a couple. This compares to 2 properties available to rent in both categories in May22.
- 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. This compares to 15 properties to rent in North Kildare over the three days in May.
- Of the 10 properties to rent within the RS/HAP limits for a couple/one parent with one child, 4 of the properties were one-bedroom.
- There were 5 properties to rent within the RS/HAP limits for a couple/one parent with two children during the August study period. This compares to 7 properties available to rent within rent supplement 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 Co. Kildare over the three days of the study was €795 while it was €1,100 for a two bedroomed unit.
- Average rent for a one-bedroom property was 60% more than RS/HAP limit for a single person while a two-bedroom property was 37% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Co. Kildare by an average of 13% in the year to Q2 201523.

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23 Daft.ie ibid
Number of properties to rent in Kildare within each RS/HAP limits

- **May-15**
  - Single Person: 2
  - Couple: 3
  - Couple/One Parent with One Child: 20
  - Couple/One Parent with two Children: 11

- **Aug-15**
  - Single Person: 0
  - Couple: 0
  - Couple/One Parent with One Child: 10
  - Couple/One Parent with two Children: 5
4.7 Leitrim

<table>
<thead>
<tr>
<th>Date</th>
<th>Total Number of properties available to rent</th>
<th>Average Monthly Rent for one-bedroom property (over 3 days)</th>
<th>Average Monthly Rent of two-bedroom property (over 3 days)</th>
<th>Single Person: Total number of properties available to rent within RS limit of €300</th>
<th>Couple: Total number of properties available to rent within RS limit of €325</th>
<th>Couple/One Parent + 1 Child: Total number of properties available to rent within RS limit of €350</th>
<th>Couple/One Parent + 2 Children: Total number of properties available to rent within RS limit of €375</th>
</tr>
</thead>
<tbody>
<tr>
<td>24/08/15</td>
<td>51</td>
<td>€280</td>
<td>€390</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>25/08/15</td>
<td>52</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>26/08/15</td>
<td>50</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Leitrim Summary:**

- There was an average of 51 properties available to rent in Co. Leitrim over the three days of this snapshot study. This is a 40% decrease in the number of properties available to rent during the May study period, when there were 86 properties to rent.
- There was 1 property available to rent within the RS/HAP limits for a single person during the August study period. This compares to no properties available to rent within these limits during the May study period.
- There was just 1 property available to rent within the RS/HAP limits for a couple during the August study period. This compares to no properties available to rent within these limits in May.
- 5 properties were available to rent within the RS/HAP limits for a couple/one parent with one child during the August study period. This is a 50% reduction on the May study period when 10 properties were available.
- Of the 5 properties available to rent within the RS/HAP limits for a couple/one parent with one child, 2 of the properties were one-bedroom.
- There were 6 properties available to rent within the rent limits for a couple/one parent with 2 children during the August study period. This compares to 10 properties to rent within these limits during the May study period.
- The average rent per month for a one-bedroom property in Co. Leitrim over the three days of the study was €280 while it was €390 for a two bedroomed unit.
- Average rent for a one-bedroom property was 6.6% lower than RS/HAP limit for a single person, however, there was only one single-bedroom property to rent in Leitrim over the three days with no price limit indicating supply for one-bedroom properties is a real issue here. A two-bedroom property was 4% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Co. Leitrim by an average of 5.7% in the year to Q2 2015\(^\text{24}\).

\(^{24}\) Daft.ie ibid
Number of properties to rent in Leitrim within each RS/HAP limit

- Single Person: 0 in May-15, 1 in Aug-15
- Couple: 0 in May-15, 1 in Aug-15
- Couple/One Parent with One Child: 10 in May-15, 5 in Aug-15
- Couple/One Parent with two Children: 10 in May-15, 6 in Aug-15

Legend:
- May-15
- Aug-15
4.8 Limerick City Centre

<table>
<thead>
<tr>
<th>Date</th>
<th>Total Number of properties available to rent</th>
<th>Average Monthly Rent for one-bedroom property (over 3 days)</th>
<th>Average Monthly Rent for two-bedroom property (over 3 days)</th>
<th>Single Person: Total number of properties available to rent within RS limit of €375</th>
<th>Couple: Total number of properties available to rent within RS limit of €400</th>
<th>Couple/One Parent + 1 Child: Total number of properties available to rent within RS limit of €500</th>
<th>Couple/One Parent + 2 Children: Total number of properties available to rent within RS limit of €550</th>
</tr>
</thead>
<tbody>
<tr>
<td>24/08/15</td>
<td>32</td>
<td>€695</td>
<td>€720</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>25/08/15</td>
<td>33</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>26/08/15</td>
<td>25</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Limerick City Centre Summary:

- There was an average of 30 properties available to rent in Limerick City Centre over the 3 days of this snapshot study. This is a 38% decrease from 49 properties available to rent during the May study period.
- There were no properties available to rent over the three days within the RS/HAP limits for a single person. This was the same situation when the exercise was carried out in May.
- There was one property available to rent within the RS/HAP limits for a couple during the August study period. This compares to no properties available to rent within the limits for a couple during the May study period.
- There were no properties available to rent within the RS/HAP limits for a couple/one parent with one child or for a couple/one parent with two children over the three days. This compares to 3 properties available to rent within the limits for a couple/one parent with one child during the May study period. During the May study period there were 4 properties to rent within the limits for a couple/one parent with 2 children.
- The average rent per month for a one-bedroom property in Limerick City Centre over the three days of the August study was €695 while it was €718 for a two-bedroomed unit.
- Average rent for a one-bedroom property was 85% more than RS/HAP limit 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 Limerick City by an average of 8.9% in the year to Q2 2015.25

25 Daft.ie ibid
Number of properties to rent in Limerick City Centre within each RS/HAP limits

- Single Person: 0
- Couple: 0
- Couple/One Parent with One Child: 4
- Couple/One Parent with two Children: 0

May-15: 0, 0, 3, 4
Aug-15: 1, 0, 0, 0
Portlaoise Summary

- There was an average of 8 properties to rent in Portlaoise over the August period. This is a 66% reduction in the average number of properties available to rent between over the May study period, when there were 24 properties available to rent.
- There were no properties available to rent within any of the categories of RS/HAP limits on any of the 3 days. This was the same situation in May.
- The average rent per month for a one-bedroom property in Portlaoise over the three days of the study was €550 while it was €600 for a two bedroomed unit.
- Average rent for a one-bedroom property was 62% more than RS/HAP limit for a single person while a two-bedroom property was 25% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Co. Laois by an average of 11.7% in the year to Q2 2015.\(^{26}\)

\(^{26}\) Daft.ie ibid
4.10 Sligo Town

<table>
<thead>
<tr>
<th>Date</th>
<th>Total Number of properties available to rent</th>
<th>Average Monthly Rent of one-bedroom property (over 3 days)</th>
<th>Average Monthly Rent of two-bedroom property (over 3 days)</th>
<th>Single Person: Total number of properties available to rent within RS limit of €400</th>
<th>Couple: Total number of properties available to rent within RS limit of €425</th>
<th>Couple/One Parent + 1 Child: Total number of properties available to rent within RS limit of €520</th>
<th>Couple/One Parent + 2 Children: Total number of properties available to rent within RS limit of €540</th>
</tr>
</thead>
<tbody>
<tr>
<td>24/08/15</td>
<td>40</td>
<td>€440</td>
<td>€584</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>25/08/15</td>
<td>40</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>26/08/15</td>
<td>38</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Sligo Town Summary:**

- There was an average of 39 properties available to rent in Sligo town over the three days of the August study; this is an 11% reduction on the number of properties available to rent during the May study period when there were 44 properties available to rent.
- There was 1 property available to rent within the RS/HAP limits for a single person and a couple during the August study period. The situation was the same for both categories during the May study period with one property available.
- There were 2 properties available to rent within the RS/HAP limits for a couple/one parent with one child during the August study. This compares to 11 properties to rent within this category during the May study period.
- Both of the properties available to rent within the RS/HAP limits for a couple/one parent with one child were one-bedroom properties.
- There were no properties available to rent within the rent limits for a couple/one parent with 2 children over the three days of the exercise. This compares to 10 properties available to rent within this category during the May study period.
- The average rent per month for a one-bedroom property in Sligo town over this study period was €440 while it was €580 for a two bed roomed unit.
- Average rent for a one-bedroom property was 10% more than RS/HAP limit for a single person while a two-bedroom property was 8% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Co. Sligo by an average of 5.5% in the year to Q2 2015.27

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27 Daft.ie ibid
Number of properties to rent in Sligo Town within each RS/HAP limits

- Single Person: 1 in May-15, 1 in Aug-15
- Couple: 1 in May-15, 1 in Aug-15
- Couple/One Parent with One Child: 11 in May-15, 2 in Aug-15
- Couple/One Parent with two Children: 10 in May-15, 0 in Aug-15
4.11 Waterford City Centre

<table>
<thead>
<tr>
<th>Date</th>
<th>Total Number of properties available to rent</th>
<th>Average Monthly Rent of one-bedroom property (over 3 days)</th>
<th>Average Monthly Rent of two-bedroom property (over 3 days)</th>
<th>Single Person: Total number of properties available to rent within RS limit of €375</th>
<th>Couple: Total number of properties available to rent within RS limit of €390</th>
<th>Couple/One Parent + 1 Child: Total number of properties available to rent within RS limit of €475</th>
<th>Couple/One Parent + 2 Children: Total number of properties available to rent within RS limit of €500</th>
</tr>
</thead>
<tbody>
<tr>
<td>24/08/15</td>
<td>224</td>
<td>€500</td>
<td>€600</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>25/08/15</td>
<td>222</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>26/08/15</td>
<td>220</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Waterford City Centre Summary:**

- In Waterford City Centre there was an average of 222 properties to rent during the August study period. Waterford City Centre was not included in the previous report.
- There were no properties available to rent in Waterford City Centre within the RS/HAP limits for a single person over the three days.
- There was 1 property available to rent within the RS/HAP limits for a couple during the August study period.
- There were a total of 8 properties available to rent within the RS/HAP limits for a couple/one parent with one child.
- Of the 8 properties that were available to rent within RS/HAP limits for a couple/one parent with one child, 5 were one bed properties.
- There were 7 properties to rent within the RS/HAP limits for a couple/one parent with 2 children during the August study period.
- The average rent per month for a one-bedroom property in Waterford City Centre over the three days of the study was €500 while it was €600 for a two bedoomed unit.
- Average rent for a one-bedroom property was 33% more than RS/HAP limit for a single person while a two-bedroom property was 20% more than RS/HAP limit for a couple/one parent with two children.
- Rents increased in Waterford City by an average of 8.2% in the year to Q2 2015\(^{28}\).

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\(^{28}\) Daft.ie ibid
Waterford City Centre not included in May Study so properties shown are for August 2015 only.
5. Conclusion
The results of this snapshot study, which took place over three consecutive days in August 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. When compared to a similar study the Simon Communities conducted in May 2015 the number of properties available to rent decreased significantly. Of greater concern is that the number available within RS/HAP limits decreased further from the low levels reported then. There were a total of 859 properties to rent over the three days of the August study in the eleven locations compared to 1,150 in May; a 25% decrease. Of the 859 properties that were available to rent, only 64 were within the RS/HAP limits, which represents 7.4% 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 May 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 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. Sadly, the number of individuals and families entering emergency accommodation continues to increase.

During the three days of this snapshot study, some properties ads actively discriminated against tenants in receipt of rent supplement advertising, ‘No Rent Supplement accepted’. There are plans to introduce legislation which will effectively ban such direct discrimination of tenants in receipt of rent supplement and Housing Assistance Payment (HAP). However, people in receipt of RS/HAP are also indirectly discriminated against in other ways with landlords advertising their properties asking for work references or highlighting that the property would suit professional person/couple etc. This is putting people in receipt of Rent Supplement/HAP at a disadvantage in the open market when they may be unable to offer more money, a deposit, negotiate on rent or provide such references etc.

In the current climate landlords can generally receive a higher rent from private tenants without the considerable amount of administrative work associated with the RS and HAP schemes which, without a doubt, are disincentives for landlords to engage in these schemes. The higher rents that can be achieved from private tenants is also impacting on the Rental Accommodation Scheme (RAS). It is intended that 2,000 social housing units will be delivered through this scheme in 2015, but many landlords are not renewing these contracts with local authorities.

Note we added a location (Waterford City) to the August Study. There were only 10 locations included in the May 2015 Study.
Protection for tenants in the Private Rented Sector is poor; changes are necessary to offer greater rent certainty and increased security of tenure. The National Economic and Social Council’s report 31 Ireland’s Private Rental Sector: Pathways to Secure Occupancy and Affordable Supply (May 2015) outlines a number recommendations which the Simon Communities support, including the recommendations on developing a secure tenancy model for Ireland which would include the following four elements:

- Rent regulation to provide greater rent certainty for tenants and landlords through a mechanism for disciplined market rent adjustment;
- Changing the system of a four year lease to a regime in which leases are effectively indefinite;
- Removing sale of property as a reason for vacant possession;
- Improving existing dispute resolution procedures.

This report also identifies measures to increase the supply of permanent affordable rental housing, in particular better incentives for the provision of good quality long term rental homes. It also calls for more favourable treatment for landlords with tenants in receipt of Rent Supplement and HAP.

Summary of main findings

- There was an average of 859 properties available to rent over the three consecutive days of this snapshot study (24th, 25th and 26th August) in the eleven areas reviewed.
- This is a 25% decrease in the average number of properties available to rent when compared to the previous study which was conducted during May 2015 (5th, 6th and 7th May), when there were 1,150 properties to rent.
- 7.4% (64 properties) of properties were available to rent within the RS/HAP limits for the four categories included 32 in this study. This represents a 54% reduction since the May study was undertaken, when there were 138 properties to rent within the limits.
- There were no properties available to rent for a single individual within rent limits in any of the five major city centres over the three day study period.
- There were no properties available to rent in Galway City Centre within the RS/HAP limits in all four categories. This compares to 21 properties available to rent within the limits in the May study.
- Portlaoise had no properties available to rent within the RS/HAP limits in all four categories. There were no properties available to rent in Portlaoise for any of the four categories in May study either. RS/HAP limits for Portlaoise are low, while rents in Laois have increased by 11.7% in the year to Q2 2015 33.

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.
• There were no properties available to rent in Athlone in the study period in May. Only one property was available to rent over the three days of this study. This one-bedroom property was within the RS/HAP limits for a couple/one-parent with one child.

• Of the 64 properties available nationwide to rent within all four categories of RS/HAP limits;
  o Only 3% (2 properties) were available within RS/HAP limits for a single person. This compares to 7% (9 properties) in the report last May – a fall of 78%.
  o 14% (9 properties) of the properties available to rent nationwide were within the RS/HAP limits for a couple. This compares to 12% (17 properties) available to rent for this category in the May study – a fall of 47%.
  o 53% (34 properties) of the properties available to rent nationwide were within the RS/HAP limits for a couple/one parent with one child. This is less than half of those available in this category last May (69 properties).
  o The majority of the properties available to rent nationwide within the limits for the category of couple/one parent with one child were mainly one-bedroom properties; the properties’ suitability for this type of household is questionable.
  o 30% (19 properties) were available for a couple/one parent with two children within RS/HAP limits compared to 43 properties in May.

• This snapshot study was conducted towards the end of August; it’s no surprise, therefore, that there was an increase to the number of student only accommodations advertised compared to the previous report.

• Some properties actively discriminated\(^{34}\) 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’.

\(^{34}\) Three are plans to introduce legislation which will effectively ban such direct discrimination of tenants in receipt of rent supplement and Housing Assistance Payment (HAP)
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. Introduction of rent certainty measures linked to CPI. These measures were promised in February\(^35\) of this year.

3. A deposit protection scheme to ensure that tenants’ deposits are protected and guaranteed by a third party, for example the Private Residential Tenancies Board (PRTB), to be returned to tenants when they leave the property. This was a commitment in the current *Programme for Government*.

4. Improved prevention and early intervention responses to ensure people remain in their homes where possible.

5. 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. In particular, we support the recommendation for more favourable tax treatment for landlords with tenants in receipt of Rent Supplement and HAP but this must be linked to quality and security of tenure.

6. Quality standards in the Private Rented Sector need to be improved, including an effective inspection mechanism (NCT).

7. 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.

8. 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.

9. People who are homeless must be prioritised as having the greatest level of social housing need.

10. Emergency measures 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.

\(^{35}\) ‘Rents may be fixed for period of three years under plans by Alan Kelly’
Appendix 1: Case Studies

**Case Study 1: Unable to afford rent increase**

A young woman, Karen*, got in touch with Cork Simon’s outreach team recently - she was clearly under stress. Karen was working part-time and just about making ends meet. Her landlord had advised her that the anniversary of her lease was approaching and he was increasing her monthly rent from €800 to €900. The property wasn’t in great condition. Karen couldn’t afford the rent increase and had spent the previous fortnight searching for alternative housing that she could afford, but had found nothing. Her rent increase was imminent and she felt in very real fear of becoming homeless. We referred her to a more appropriate support service in the city.

*Source: Cork Simon Community  *not real name

**Case Study 2: Trapped in Emergency Accommodation**

Marie* was long-term homeless in Cork Simon’s emergency shelter and was working hard to save a rent deposit and first month’s rent - she had recently secured approval for rent supplement. After spending over ten weeks searching for a one-bedroomed flat and a landlord that would accept rent supplement, she finally secured an agreement to rent. As she made arrangements to pay her deposit and first month’s rent, and started preparing to move out of the emergency shelter, Marie received a call from the landlord advising her that he had secured a higher deposit / monthly rent from another prospective tenant and that he would be offering that other tenant the flat instead. Marie remains in emergency accommodation - she is ready to move out and move on with her life, but she cannot access the private rented housing market.

*Source: Cork Simon Community  *not real name
Case Study 3: Forced to Return to Homeless Services

Patricia* is a woman in her sixties who was previously long-term homeless in emergency accommodation. She has spent the last seven years successfully housed in the same private rented premises. Recently her landlord advised her that she had to leave as he wanted to renovate the house to rent to a family and secure a higher monthly rent. We advocated on Noreen’s behalf to the Local Authorities, other relevant housing associations and in the private rented sector, but to no avail. Noreen eventually had to leave her home and return to homeless services – she’s currently staying temporarily in homeless accommodation. Having successfully left homelessness behind her, Noreen is currently staying in short-term accommodation without any indication of where she will be housed in a month’s time – if anywhere, solely because the private rented market has gone beyond her reach.

Source: Cork Simon Community *Not real name
Case Study 4: Rental Deposit Scheme

Peter* came to Mid West Simon 14 months ago. He was ‘couch surfing’ for 10 months with friends and family. At the time Peter was finding it very difficult to save his one months’ rent and he was struggling to source properties for viewing.

As Peter had previously received a deposit from the Community Welfare Officer he was ineligible for a further deposit. It was agreed that Simon would approve a deposit loan, if Peter was able to save his one’s month’s rent in advance.

A housing support worker was assigned to Peter and they linked in with Peter weekly in order to support him to save the one month’s rent and he dropped into the office three times a week to check the rental websites and local papers.

Eventually Peter had a month’s rent and with the deposit from Mid West Simon he was able to go to view apartments with the money in his hand. However it took a further five months before a suitable apartment was located this was partly due to the introduction of the Housing Assistance Payment (HAP) and the reluctance of landlords to take the payment. Once a landlord was identified who was willing to take HAP a deposit loan was paid by Mid West Simon and Peter moved in.

Peter links with Mid West Simon every week to pay his loan and to access the food bank. His support worker ensures that he is managing his bills and the rent is paid on time. He has also started a course with another organisation and really hopes to get onto a Community Employment scheme into the future.

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 Living (MESL) for 90% (191) of these households. 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 Review 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 September 2015, there are 59,020 households in receipt of this payment.

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). 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. 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.

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36 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%. From March 2014 – March 2015 on average the CPI rate has reduced by -0.6% however the average core cost of the MESL in higher in 2015 than in 2008 by 0.35%.


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

39 Department of Social Protection contact

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

41 Telephone conversation with RAS section of DECLG
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 removing the associated poverty and employment traps. 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 20% above the current RS/HAP limits with the aim of creating better opportunities for people to access housing and move out of homelessness. As of July 2015, HAP is in operation in 13 Local Authorities, with 4,000 households now in receipt of the payment (As of 25th Sept 2015). An average of 100 new tenancies are being registered each week.

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 period. Limits for HAP are set at the same rate as the RS limits, resulting in similar difficulties.

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42 Parliamentary Question week commencing 11th May
http://oireachtasdebates.oireachtas.ie/debates%20authoring/debateswebpack.nsf/takes/dail20150512000535/opendocument#WRD00700
43 Homeless HAP is being actively reviewed at the moment with a view to making it a more effective tool. (DECLG).
44 DECLG
45 Parliamentary Questions week commencing 14th July
http://oireachtasdebates.oireachtas.ie/debates%20authoring/debateswebpack.nsf/takes/dail20150716000533/opendocument#WRA01500
46 Daft.ie
Appendix 3: The Housing and Homelessness Crisis

- There were almost 5000 in emergency homeless accommodation nationally in August 2015. This included 707 families made up of 1496 children and 959 adults, plus 2413 adults without dependents in their care. (DECLG, 2015).
- During one night in March 2015, there were 151 people without a safe place to sleep in Dublin City. This included 105 people sleeping rough and 46 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 sevenfold in three years (2011-2014).
- In December 2015, as part of the 20 Point Plan, 291 extra emergency beds were made available (Dublin and Cork), they are all or almost all are in use, (beds in Cork were wound down as of the end of March 31st), approx. 50 people are using the Nite Café (Dublin) each night (DECLG, 2015) and still there is still evidence that people are sleeping on our streets each night.
- 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 2014, the Simon Communities reported a 41% increase in the numbers of individuals and families around the country turning to our services over a two year period. (Simon Communities of Ireland, 2014).
- There are 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 in 2015, if on target, will be 15,000 units which will meet the needs of less than 17% of those on the social housing waiting list.
- Rents continue to rise, approx. 8.5% nationally between August 2014 and August 2015, and the number of properties available to rent are reducing, by more than 30% last year (Daft.ie, August 2015).
- 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.
- According to Standard and Poors Irish house prices are set to rise this year by approx. 9% - the fastest rate in Europe. (Irish Times, Feb 2015).
- 38.8% of all accounts in mortgage arrears are over two years. (Central Bank of Ireland, 2015).
- At the end of June 2015, 26,057 or 19% of buy-to-let mortgages, were in arrears of more than 90 days. (Central Bank of Ireland, 2015).