

LOCKED OUT OF THE MARKET

JANUARY 2021






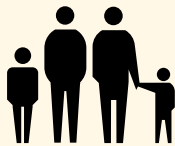
The Covid-19 pandemic and related restrictions brought about some change in the Irish private rental market in 2020, however an underlying chronic lack of affordable supply persists.

The latest Simon Communities of Ireland Locked Out of the Market report found there were 3019 properties available to rent at any price within the 16 areas over the period 14th to 16th December 2020. This represents a significant 19% increase from the 2,543 properties which were available to rent at any price in the September 2020 Locked Out study period. However, it is a similar number to the 2,988 properties recorded in the June 2020 Locked Out study, representing just a 1% increase in supply since June. The increase in supply is driven primarily by Dublin.

There were 1160 properties available under a standard Housing Assistance Payment (HAP) or discretionary HAP limit in at least one of the four categories, representing 38% of the total properties available. This represented a significant 57% increase on the 738 properties which were available with at least one HAP category in the September study. However, 6 of the 16 study areas did not have a single property available within either standard or discretionary HAP limits in any of the four family categories. In fact, 95% of properties available within HAP limits were in Dublin.

<p>In all, there was an average of 3,019 properties available to rent at any price across the 16 study areas over the three-day period. This represents a 19% Increase from the 2,543 properties available during the September study.</p>		<p>80% (2,402) of all properties available to rent at any price were found in Dublin City (Dublin City Centre, Dublin City North and Dublin City South), with a particularly high concentration in Dublin City South (1232).</p>	
<p>1160 properties were available under a standard or discretionary limit in at least one of the four categories, representing 38% of the total properties available. This represented a significant increase of 57% on the 738 properties which were available within at least one HAP category in the September study.</p>		<p>1106 (95%) of those 1160 properties that fit into a HAP category were located in Dublin, which indicates that any increase in affordable supply has been limited to Dublin.</p>	
<p>There were 93 instances of those properties being available to rent within the standard HAP rates in one of the four categories during the three-day period. The same property may fit into two categories, and that is counted at two instances of availability. In the September study, there had been 56 instances of a property fitting into a standard HAP category.</p>		<p>There were 1,722 instances of those properties being available to rent within the discretionary HAP limits in at least one of the four categories during the period. In Dublin, this discretionary rate is up to an additional 50% of the standard HAP rate. The rate is 20% in other counties.</p>	
<p>In six of the 16 areas, there were no properties available to rent in any category within standard or discretionary Rent Supplement/Housing Assistance Payment HAP limits. Those areas were Galway City Centre, Limerick City Suburbs, Limerick City Centre, Sligo Town, Portlaoise and Waterford City Centre.</p>		<p>Furthermore, Athlone had just one property coming within any HAP limit, and Galway City Suburbs had just three properties coming within any HAP limit.</p>	
<p>There were just four properties available to rent for a single person within standard Rent Supplement/Housing Assistance Payment HAP limits across all 16 study areas.</p>		<p>There were just six two-bedroom units within standard HAP rates for a couple/one parent and one child across all 16 study areas.</p>	

Household Types

Singles		Just 4 properties were available within standard HAP limits for a single person. A further 95 properties were found within discretionary limits for single people.
Couples		69 properties were available to rent within the standard HAP limits for a couple. 403 properties were available in this category within discretionary limits. This represented an increase in available properties since the September study in this category, from 38 and 222 respectively, an increase overwhelmingly driven by Dublin.
Families 1 Child		6 properties were available for a couple/one parent and one child within standard HAP limits. A further 562 properties were found within discretionary limits, with the vast majority (548) of these located in Dublin.
Families 2 Children		14 properties were available within standard HAP limits for a couple/one parent and two children. A further 662 properties were found within discretionary limits, with the vast majority of these located in the three Dublin areas (626).



Jonathan's Story in Galway – A Lack of Affordable Properties to Move on from Homelessness

Jonathan is a 30-year old man who currently resides in Galway Simon Community's Emergency Accommodation Project. Jonathan was diagnosed with severe anxiety in his teens and began to use alcohol and drugs in his early 20's as a mechanism to combat the symptoms of this disorder. Jonathan has recognised the role addiction has had in his route to homelessness and has not used any substances since he was admitted to the Project in June 2020.

Jonathan began looking for a one bedroom HAP accommodation in July 2020 and has searched daily for suitable apartments, without success. Although he quickly expanded his search beyond the city to the entire county of Galway, Jonathan has been invited to view just 4 properties in total.

Jonathan feels that his reliance on the HAP scheme has been the major barrier to him securing move on accommodation, as the rents asked are generally well above the rent cap and when he has enquired about HAP on properties he would be able to afford, he has been told that these apartments have already been rented.

This Locked Out study found that there were no properties available within either standard or discretionary HAP rates in Galway City Centre, and just one property within single person HAP rates in Galway City Suburbs. Jonathan's story demonstrates how this chronic lack of affordable options is a barrier to exiting homelessness.

Sarah's Story in the South of the Country – Barriers to Exiting Homelessness

Sarah is a 27-year old, living in a large town in the South of the country. Sarah's relationship with her family broke down after a difficult set of circumstances, and she has become homeless. Sarah has some addiction issues, for which she is engaged in treatment. She has slept rough, and has recently been living in privately run B+B's. She has had to move on numerous occasions, and has received support from the Simon Community.

Sarah applied for and was delighted when she was approved for the HAP scheme, hoping it would help her to exit homelessness. Unfortunately, she has not been able to source long-term rental accommodation using HAP in her area. On average, the cost of properties in her area are twice that of the HAP rate for single people. With her limited resources, Sarah would not be able to make up the difference above the HAP rate. Sarah reports that she doesn't get called to viewing by potential landlords.

Sarah's story demonstrates how the lack of affordable accommodation on the private rented market throughout the country can keep people trapped in homelessness, and unable to move on in their lives.



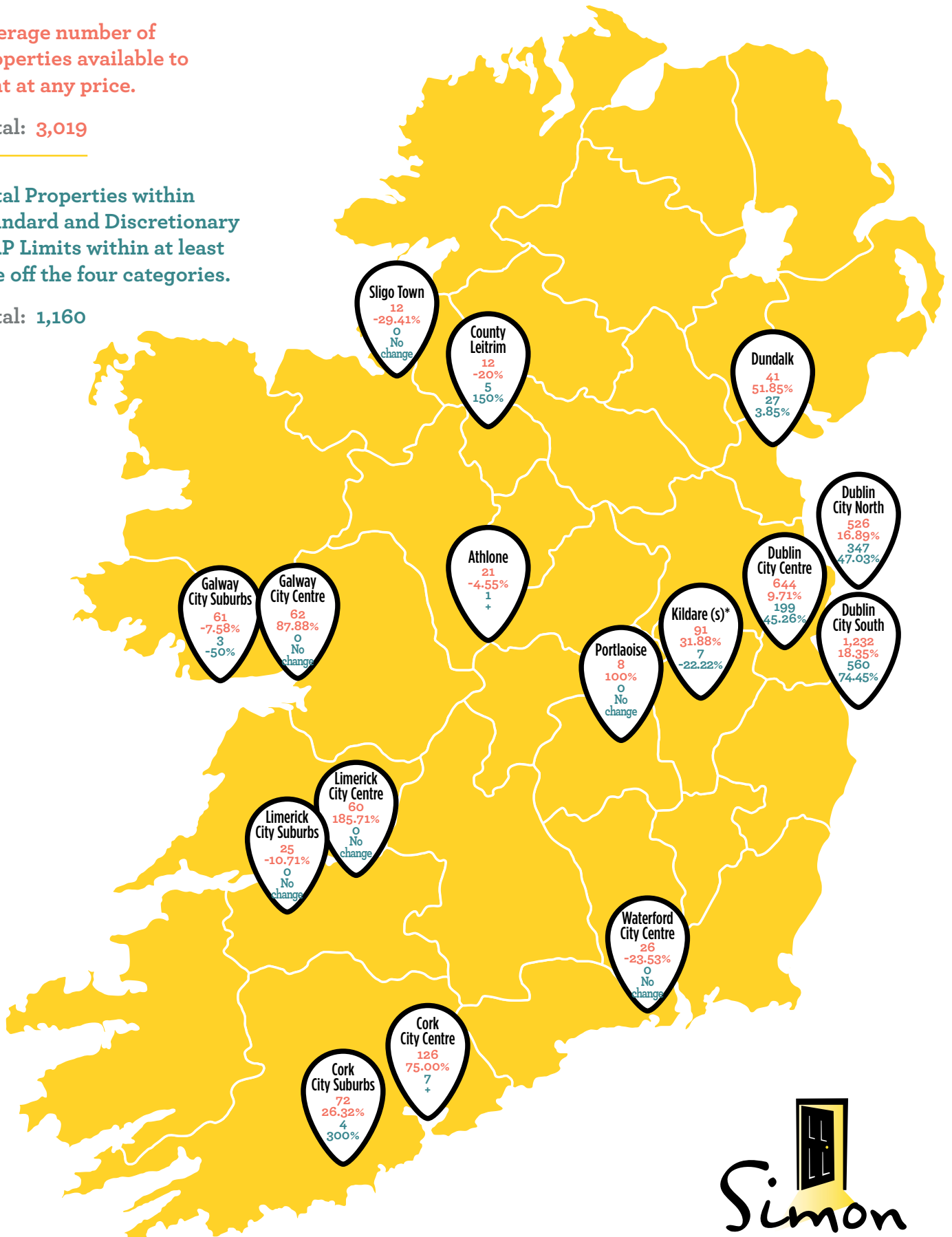
Average Property Rentals

Average number of properties available to rent at any price.

Total: **3,019**

Total Properties within Standard and Discretionary HAP Limits within at least one off the four categories.

Total: **1,160**



* Kildare (s) includes Ballitore, Ballymore Eustace, Celbridge, Clane, Johnstownbridge, Kilcock, Kildare, Kill, Leixlip, Maynooth, Naas, Newbridge, Prosperous, Rathangan, Robertstown, Sallins, Straffan, and The Curragh.