

# LOCKED OUT OF THE MARKET

## AUGUST 2020



The Covid-19 pandemic, and related restrictions have brought about substantial change in the Irish private rental market in 2020. This study shows that there has been a significant increase in supply of private rental accommodation in urban areas across Irish cities. However, it has not been matched with improved affordability, as the significant rise in HAP qualifying properties has been limited to the Dublin regions. Outside of the Dublin region affordable supply is very limited.



In all, there was an average of 2,988 properties available to rent at any price across the 16 study areas over the period 22nd-24th June. This represents an 80% increase from the 1652 properties available during the March study.



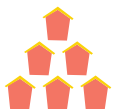
77.7% (2,320) of properties available to rent at any price were found in Dublin City (Dublin City Centre, Dublin City North and Dublin City South), with a particularly high concentration in Dublin City South (1205).



There were 837 properties in total which fit into at least one of the four categories, within either standard or discretionary HAP limits, 28% of total availability.



An overwhelming 93.7% (785) of these 837 properties that come within at least one HAP limit were located in the three Dublin City regions.



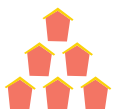
There were just 78 instances of those properties being available to rent within the standard HAP rates in one of the four categories during the three-day period. The same property may fit into two categories, and that is counted as two instances of availability.



There were 1,163 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 homeless rate is up to an additional 50% of the standard HAP rate. The rate is 20% in other counties.



In three 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 Centre and Portlaoise.



Just one or two properties were available in these household categories in five areas; Athlone, Cork City Suburbs, Limerick City Suburbs, Sligo Town, and Waterford City Centre.

# Case Studies

## Jane's Story in Galway –

### Lack of Affordable Single Bed Properties for Single People

Jane is 32 years old, and is from Galway. She has been in homeless services for the past three years. She experiences poor mental health intermittently and has not had good relationships with services in the past. She has engaged very well for the last 12 twelve months and has worked really hard to address her issues and to tap into the many activities that she enjoys in order to keep herself well. She presents very well and would be very capable of managing her own accommodation. She has not been considered for local authority housing, however she has been very proactive in trying to secure private rented accommodation. She has attended viewings, however the rent has always been over her HAP rate and there has been lots of competition for these properties. She has not been successful and she very frustrated by this.

**This Locked Out study found that despite a 127% increase in properties available in Galway City Centre as compared to the March 2020 study, there were no single bed properties available within either standard or discretionary HAP rates for singles or couples. Jane's story demonstrates how this chronic lack of affordable options is impacting lives.**

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## O'Mahony Family's Story in Dublin –

### Moving on from Emergency Accommodation with Supports

The O'Mahony family were living in emergency accommodation in a hotel at the start of the Covid-19 crisis, except for their eldest daughter, aged 19, who had been living in a foster family and was now studying. With the help of the Dublin Simon Community Support to Live Independently team, who applied for social welfare allowances and negotiated with the council regarding extensions to emergency accommodation in the hotel until Simon had secured a property. They family now live as one in their own home for the first time in four years. They had been living in emergency accommodation after struggling to find private rental accommodation within HAP rates in their area.

**This Locked Out Report finds that there is recent increased supply of multi-bed housing within HAP rates in the Dublin region, in light of the Covid-19 crisis. Pre Covid 19, the availability and rental price were not in supply or affordable. Homeless HAP has helped secured homes for families unable to afford rent.**

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## Martin's Story in Leitrim –

### A Lack of Affordable Single Beds Properties leading to Homelessness

Martin is single, in his early 40s and is based in Leitrim. He had been a relationship, but it has recently broken down. After his relationship ended he left the private rented accommodation he had been sharing with his partner. Now he is sofa surfing, but can only stay where he is currently living for one more week. He is currently in receipt of Job Seekers Allowance. His HAP limit is €345 a month, he might qualify for the 20% discretionary homeless top-up if he registers as homeless, bringing his limit up to €400 per month. There are no house shares in the area, and a lack of properties for single individuals. As there are no affordable properties in his price range, Martin is quite likely to become "street homeless" very soon.

**This Locked Out Study found that there are no single unit properties on the market within standard or discretionary HAP limits for singles or couples. Martin's situation demonstrates how the of the lack of supply within affordable rates can lead to homelessness.**







## Peter's Story in Cork – Struggles with Competing for Private Rental Accommodation

Peter is a single male living and working in Cork, and is 33 years old. He describes how difficult it is to find private rented accommodation. He is currently staying in emergency accommodation with Cork Simon.

*"I'm looking for private accommodation, but I can't get it, do you know. It's very bad – I'm going to view a place, and there's 15 other people viewing the place, do you know, and all those 15 have better references than me. They all work in Apple, wherever, good companies like. And I'm [just] working part time. So...I don't know...Weekly I see about two or three places and I still can't get a place. And I have money to pay. But everyone does who is looking for a place. The estate agent says, here is my business card, post me by email your current references from your current work, from your last work, your current landlord and from your last landlord. Stuff like that, you know. So what references am I going to get – from Simon?"*

**This Locked Out Report found no single-bed properties available within the standard HAP rates for single people in Cork City Centre or Cork City Suburbs. Just three properties were available within the discretionary HAP rates. Peter's story demonstrates that even where limited supply of private rental accommodation within HAP rates exists, there is fierce competition for such properties, and moving on from emergency accommodation presents additional barriers.**

# Household Types

<p><b>Singles</b></p> 	<p>Of the 2988 properties available during the period, just 9 properties (one-bedroom units) were within standard HAP limits for single people, a further 58 properties were available within the discretionary HAP limits. Therefore, just 2.2% of properties came within either HAP limit for single people.</p>
<p><b>Couples</b></p> 	<p>48 properties (one-bedroom units) of the 2988 total came within standard HAP limits for couples with no children, with a further 355 properties within discretionary HAP limits. Therefore, 13.5% of all properties came within either HAP limit for couples.</p>
<p><b>Families 1 Child</b></p> 	<p>For families with one child, 8 properties (2 bedroom units) were available within standard HAP limits and a further 324 properties available within the discretionary HAP limits. That meant that 11.1% of the total 2988 properties were available within either HAP limit to this category.</p>
<p><b>Families 2 Children</b></p> 	<p>For couples/one parent with two children, there were just 13 properties (2 bedrooms or more) available within the standard HAP limit, but a further 428 properties available within the discretionary HAP limits. Therefore, 14.7% of properties therefore came within either HAP limit for this category.</p>

# Average Property Rentals

Average number of properties available to rent at any price.

Total: 2988

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

Total: 837

