

# LOCKED OUT OF THE MARKET

NOVEMBER 2020







The Covid-19 pandemic, and related restrictions initially brought about substantially increased supply in the private rental market across the country. However, the Locked Out of the Market study over the period 21st to 23rd September 2020 indicates that supply has started to decrease once more, as the initial influx of short-term lets onto the private rental market have moved through the market.

This study shows that supply has contracted since the June 2020 *Locked Out study*, with supply of properties within Housing Assistance Payments (HAP) limits at chronically low levels across the country. This is particularly the case outside of Dublin and for households consisting of singles and couples within Dublin. In fact, of the 16 study areas, eight did not have a single property within either standard or discretionary HAP limits.

<p>In all, there was an average of 2,543 properties available to rent at any price across the 16 study areas over the three-day period (21st to 23rd September). This represents a 14% decrease from the 2,988 properties available during the June study.</p>		<p>81.7% (2,078) 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 (1,041).</p>	
<p>There were 738 properties available under a standard or discretionary HAP limit in at least one of the four household categories, representing 29% of the total properties available. This is a decrease of 12% on the 837 properties available in the June study.</p>		<p>An overwhelming 694 (94%) of those 738 properties that fit into a HAP household category were located in Dublin, indicating the chronic lack of supply within affordable limits outside of Dublin.</p>	
<p>There were just 56 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 June study, there had been 78 instances of a property fitting into a standard HAP category.</p>		<p>There were 1,082 instances of those properties being available to rent within the discretionary HAP limits in at least one of the four household categories during the study 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 eight of the 16 areas, there were no properties available to rent in any category within standard or discretionary HAP limits. Those areas were Athlone, Cork City Centre, Galway City Centre, Limerick City Suburbs, Limerick City Centre, Sligo Town, Portlaoise and Waterford City Centre. This is an increase from three areas with no properties within HAP rates in the June study.</p>		<p>Just one or two properties were available across the four household categories in two areas; Cork City Suburbs and Co. Leitrim.</p>	
<p>There was just one property available to rent for a single person household within standard Rent Supplement/ Housing Assistance Payment HAP limits across all 16 study areas.</p>		<p>There were just 6 two-bedroom units within standard HAP rates for a couple/one parent and one child household across all 16 study areas.</p>	

# Household Types

<p><b>Singles</b></p> 	<p>Of the 2,543 properties available during the period, just 1 property was available within standard HAP limits for a single person household. This represented 0.14% of all the properties available that come within any HAP limits. A further 44 properties were found within discretionary limits for single people.</p>
<p><b>Couples</b></p> 	<p>38 properties were available to rent within the standard HAP limits for a couple household. 222 properties were available in this category within discretionary limits. This represented a very significant decrease in available properties since the June study in this category, from 42 and 355 respectively.</p>
<p><b>Families 1 Child</b></p> 	<p>6 properties were available for a couple/one parent and one child household within standard HAP limits. A further 351 properties were found within discretionary limits, with the vast majority (338) of these located in Dublin City.</p>
<p><b>Families 2 Children</b></p> 	<p>11 properties were available within standard HAP limits for a couple/one parent and two children household. A further 465 properties were found within discretionary limits, with the vast majority of these located in the three Dublin areas (437).</p>



# Case Studies

## John's Story in Galway -

### Lack of Affordable Options for Young People

John is twenty years old, and is from a rural area in county Galway. John loves horses, and has two that he looks after. John's mother passed away, which led to a break down in his family situation. He has limited financial resources because of his age, and has struggled to find appropriate accommodation. There are very limited options locally, and where options do exist, affordability is a critical issue. John has been sofa-surfing with friends, but it is not a sustainable situation, particularly in the current pandemic environment.

Galway Simon staff have supported John, and he is now eligible for HAP. However, as this Locked Out Report demonstrates, properties available within HAP limits are extremely scarce, leaving John anxious and frightened that he will end up in emergency accommodation.

**John's story is a prime example of a person being Locked Out of the Market. Despite the best preventative efforts of services, the chronic lack of affordable accommodation with HAP limits means John is at risk of entering homelessness.**

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## Maeve's Story in Leitrim -

### A Lack of Affordable Properties after a Rent Increase led to Eviction

Maeve is 32 years old and is from County Leitrim. She is a single mother, with a six-year old child. She is currently living in Leitrim. Maeve's mental health has suffered in recent years because of the isolation of where she is living. At the start of this year, her rent was increased from €450 to €600 a month, which she could not afford. She continued to pay her rent at the rate of €450, and was then served a notice to quit by her landlord. Her eviction was put on hold by the Covid-19 restrictions.

The HAP rate in the county is €450 for a family of that size. Leitrim County Council have advised Maeve that they have nothing available currently, leaving her and her daughter at risk of homelessness.

**This Locked Out Study found that there was just one property on the market within HAP rates for a family with one child in Leitrim. Maeve's situation demonstrates how the lack of supply within affordable rates can lead to homelessness.**

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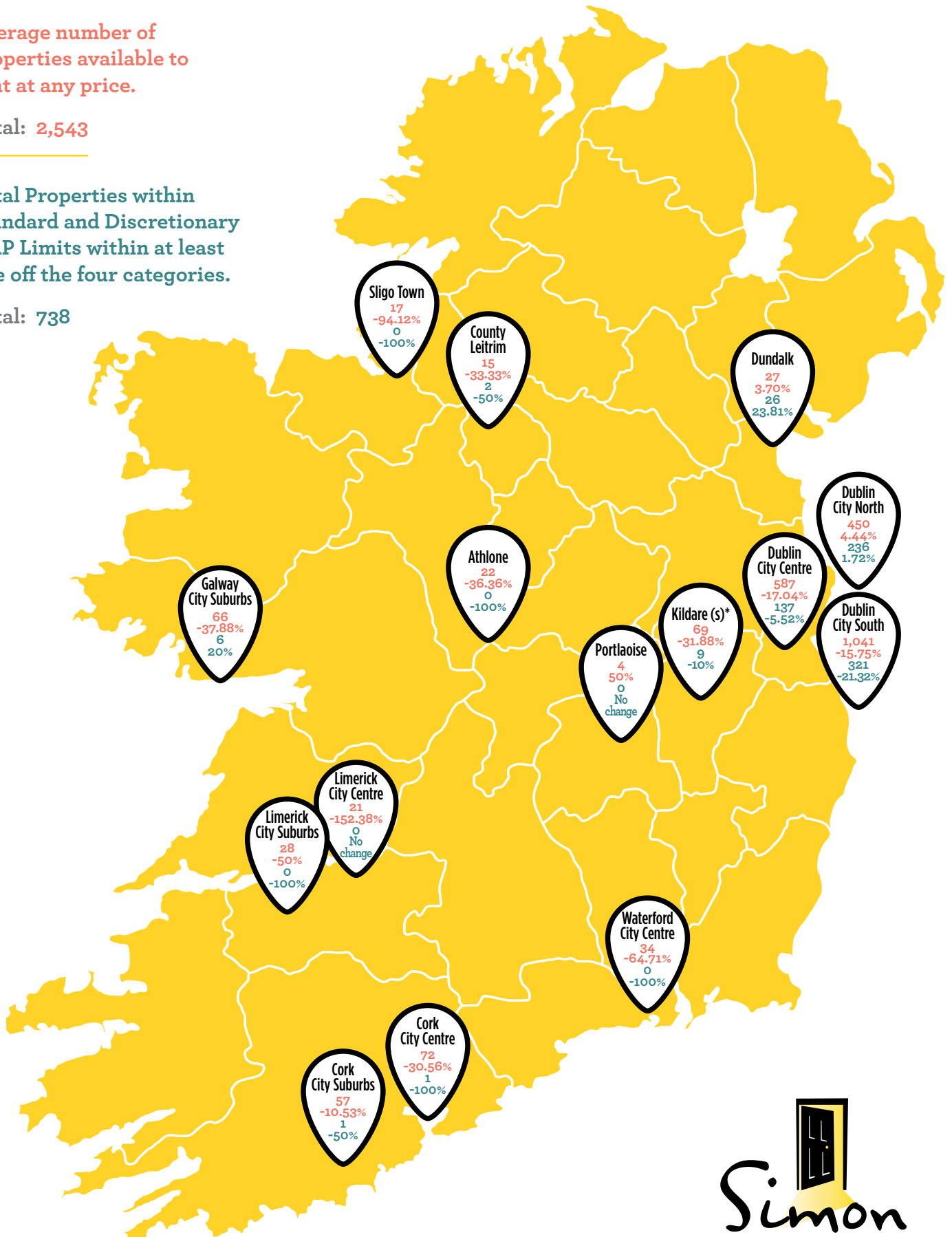
# Average Property Rentals

Average number of properties available to rent at any price.

Total: 2,543

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

Total: 738



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