

LOCKED OUT OF THE MARKET









DECEMBER 2021







The December 2021 *Locked Out of the Market* report shows yet another stark decline in the availability of affordable properties across the country. The Report comes in the context of nearly two years of upheaval in the private rental market, with the Covid-19 pandemic and associated public health restrictions leading to the introduction of major change in private rental market protections such as the rent freeze, moratorium on evictions and the general ‘stay-at-home’ order. Following an initial influx of properties which had been used in the short-term tourism market onto the private rental market, we have seen the easing of restrictions since April 2021. Since that time there has been a sharp contraction in supply, further exacerbating a chronic lack of affordable private rental accommodation, just as it had been before the Covid period.

The Simon Communities of Ireland’s *Locked Out* report found 1,349 properties available to rent at any price within the 16 study areas over the three dates surveyed. This represents a welcome 33% increase on the 1,017 properties available to rent at any price in the October 2021 *Locked Out* study period. But this is a drastic decrease (51%) from the 2,757 properties available 12 months prior in December 2020.

Despite the increase in rental properties available across the country seen in recent months, there was a decrease in the number of properties with rents falling within the standard or discretionary HAP rates. There were 148 properties available under HAP limits in at least one of the four household categories, representing only 11% of total properties available. This is a 22% decrease of the 190 properties available in the October reports, and a drastic 83% less than the 906 available in June 2021.

<p>There was a total of 1,349 properties available to rent at any price within the 16 study areas over the three dates surveyed. This represents a welcome 33% increase on the 1,017 properties available to rent at any price in the October 2021 Locked Out study period.</p>		<p>72% (979) of all properties available to rent at any price were found in Dublin City (Dublin City Centre, Dublin City North and Dublin City South).</p>	
<p>There were 148 properties available within HAP limits in at least one of the four household categories, representing 11% of total properties available. This is a 22% decrease of the 190 HAP-suitable properties available in the October report 2021.</p>		<p>December 2021 saw the majority of properties available within HAP limits predominantly located in Dublin. In fact, nearly 80% (118) of all HAP properties (148) across the 16 study areas were located in the three Dublin areas.</p>	
<p>In 5 of the 16 study areas, there were no properties available to rent in any household category within standard or discretionary Rent Supplement/ Housing Assistance Payment HAP limits. Those areas were Athlone, Galway City Suburbs, Limerick City Centre, Sligo Town, and Portlaoise.</p>		<p>Just five properties were available within standard HAP limits for a couple/one parent and one child.</p>	
<p>Of the 148 properties available across the 16 areas during the study period, only four locations (Dublin City North, Dublin City South, Dundalk, and Waterford City Centre) had properties (one-bedroom units) within standard or discretionary HAP limits for single people.</p>		<p>Only two properties were available within standard HAP limits for a couple/ one parent with two children across all 16 study areas.</p>	

Household Types

<p>Singles</p> 	<p>Only two properties were available within HAP limits for a single person. Six properties were found within discretionary limits for single people</p>
<p>Couples</p> 	<p>For Couples, there were 48 properties available under the discretionary HAP limits. The majority of these properties were found in Dublin City.</p>
<p>Families 1 Child</p> 	<p>Five properties were available within standard HAP limits for a couple/one parent and one child. A further 32 properties were found within discretionary limits, with the vast majority of these located in the three Dublin areas.</p>
<p>Families 2 Children</p> 	<p>Only two properties were available within standard HAP limits for a couple/one parent with two children. An additional 32 were available under discretionary limits.</p>



Case Studies



Martin

Martin is a single man at risk of homelessness and unable to find affordable accommodation in his area.

Martin is 38 years old. He received support from the Simon Community for his addiction and is currently living in temporary accommodation. He has a job and cycles twenty kilometres to work each day. He is now in a position where he wants to find a permanent rental property and move on with his life. Based on Martin's income there are currently no properties available at lower rents in the area at the present time.

Martin's story demonstrates how a chronic lack of affordable supply of private rented accommodation within HAP rates can impact on a person's chances of positively moving on in their lives.

Sarah

Sarah is a single mother-to-be at risk of homelessness and unable to find affordable accommodation in her area.

Sarah – a 21-year-old woman who is expecting a baby in February – is currently couch surfing in a friend's house after a family breakdown and her friend has been recently served with a notice to quit. Sarah had been in full time employment up until recently when she was written off work due to pregnancy related complications. Sarah was unable to secure illness benefit due to not having enough PRSI stamps and also was unable to secure jobseekers allowance due to her not being available to look for full time employment.

Sarah was approved for HAP in 2021 and has attended multiple viewings but has been unable to secure any rental property. Sarah is currently awaiting to be approved for a supplementary welfare allowance of €112.70 by her community welfare officer. However due to her being on a reduced payment she will not be eligible for HAP as a reduced payment cannot be approved based on affordability concerns. If Sarah secures HAP accommodation, her age reduced payment will be increased to the full rate and she then will be approved for HAP. Sarah is becoming increasingly anxious and worried about the realization of her new-born baby being born into homelessness.

Sarah's story demonstrates how a chronic lack of affordable supply of private rented accommodation within HAP rates – combined with difficulty accessing supports – can increase a person's risk of homelessness.

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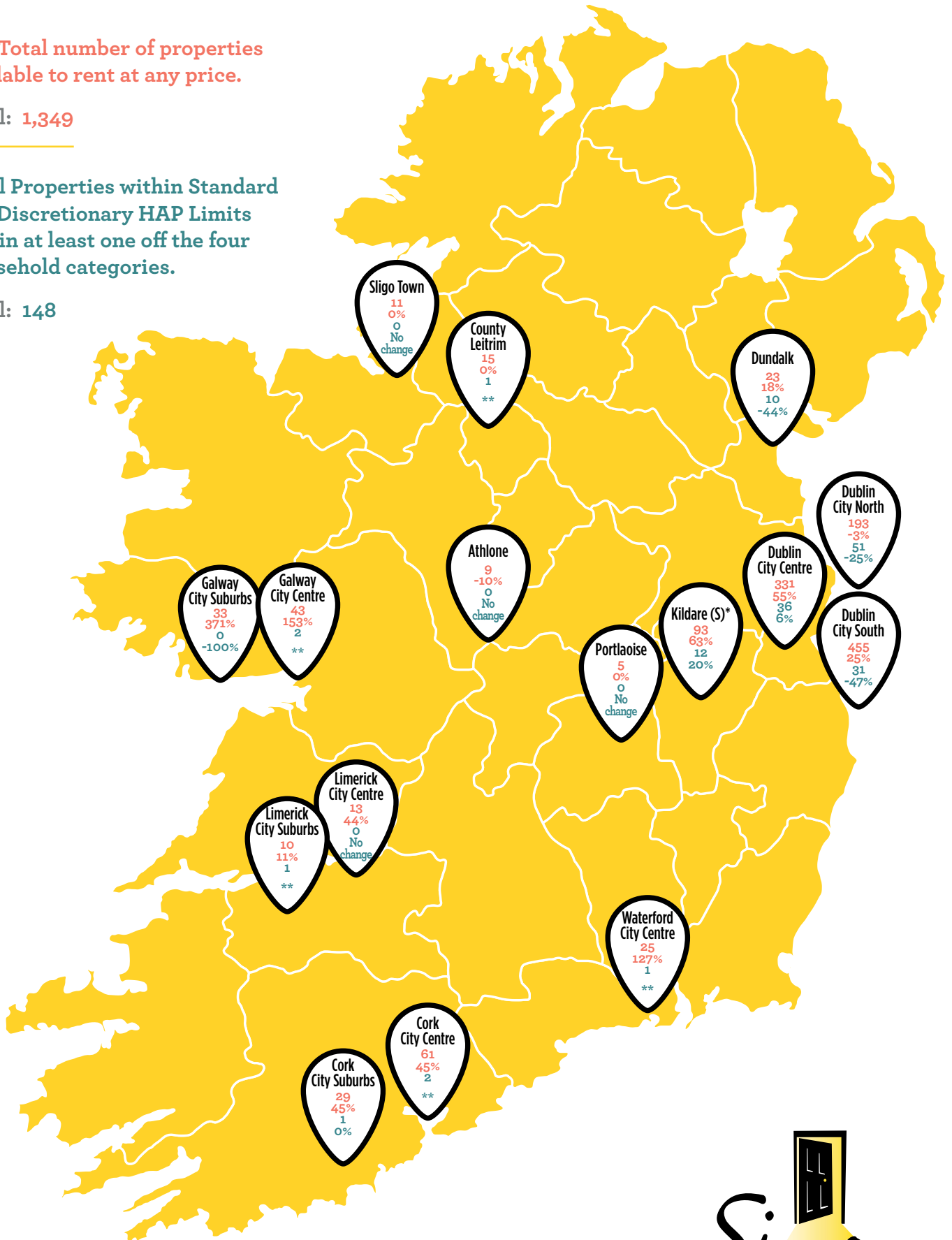
Average Property Rentals

The Total number of properties available to rent at any price.

Total: 1,349

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

Total: 148



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

** This is an increase from 0 recorded in the previous study, so percentage calculation not possible.

