

# Locked Out of the Market

September 2022

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The September 2022 *Locked Out of the Market* report found 392 properties available to rent at any price within the 16 areas over the three dates surveyed. There were no properties available within a standard HAP rate and 35 were available within discretionary HAP rates. This the lowest number of properties and HAP properties ever recorded by the *Locked Out of the Market* series.

The 392 properties available represents a 61.5% decrease from the 1017 available 12 months prior (September 2021) and an 84.6% decrease in 24 months (September 2020. 61% (239) of these were located within the three Dublin areas studied. Sligo Town had the lowest number of properties, with only two available to rent during the course of this study. A drop in the three Dublin areas largely accounted for the reduction in total properties available which halved from 456 in June to 239 in September 2022.

September 2022 is the first *Locked Out* report that did not find any properties affordable under standard HAP rates; all were available under discretionary rates. As seen in many recent *Locked Out* reports, the supply of properties within HAP limits was predominantly available in Dublin; 65.7% (27) of the total 35 HAP properties were found in the three Dublin areas examined. Dublin has a discretionary HAP rate of 50% compared to only 35% for the rest of the country.

Outside of Dublin, HAP properties available to rent are worryingly low; nine of the 16 areas had no HAP properties available to rent in any household category within standard or discretionary limits. These were Athlone, Galway City Centre, Galway City Suburbs, Co. Leitrim, Limerick City Suburbs, Limerick City Centre, Sligo Town, Portlaoise, and Waterford.

Single person households received an increased HAP rate to match that available to couples in June 2022. *Locked Out of the Market*, September 2022 found 11 properties affordable under the discretionary HAP rates for both single people and couples. Access to one-bed HAP properties was low outside of Dublin; nine of the 11 were available in the Dublin areas studied. The remaining two were found in Cork City Suburbs and Kildare.

Only 13 properties were available under discretionary limits for households with one child. A further 11 were available for families with two children, under the discretionary HAP rate.

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## Summary of Key Findings



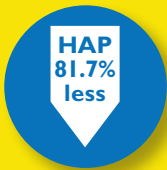
The number of properties available to rent is dropping. In all, there were **392 properties** available to rent at any price within the 16 study areas over the three dates surveyed. This represents a **61.5% drop** from the 1,017 properties available 12 months prior in September 2021 and 84.6% less than the 2,543 available in September 2020.



**61% (239) of properties were found in Dublin City** (Dublin City Centre, Dublin City North and Dublin City South).



**No properties were affordable under a standard HAP rate** for any household type.



**35 properties were affordable under HAP discretionary limits** across the four household types. This is two less than the 37 available in the previous *Locked Out* publication, **81.7% less** than 12 months prior (192) and a drastic 95.2% reduction from the 738 HAP properties 24 months prior in September 2020.



**65.7% (23) of the 35 properties affordable under HAP discretionary rates were available in Dublin.** In Dublin the discretionary rate allows up to an additional 50% on the standard rate; this is limited to 35% elsewhere in the country.



**In nine of the 16 study areas, there were no properties available to rent in any household category within standard or discretionary HAP limits.** These were Athlone, Galway City Suburbs, Galway City Centre, Co. Leitrim, Limerick City suburbs, Limerick City Centre, Sligo Town, Portlaoise, and Waterford City Centre

## Household Types

There were no properties within this study available under the standard HAP rate. Of the 35 properties available to rent across the 16 study areas in at least one of the four household categories of HAP discretionary limits, the following were available:



### Single Persons and Couples

11 properties under the discretionary rate was available for single people and couples. One was available in Kildare and Cork, and the remaining nine were available in the Dublin areas examined.



### Couple/One Parent with One Child

13 properties were available within discretionary HAP limits for families with one child. Six of these were available outside of Dublin.



### Couple/One Parent with two children

There was a total of 24 properties available to rent for households with two children under discretionary HAP rates; 13 of which overlap with properties available to one-child families.

## Case Studies

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# John and Mary's Story

**John, Mary and their three children were living in private rented accommodation when they were issued with an eviction notice after the landlord passed away and the property was being sold by other family members.**

John and Mary's family lived there for three years and were previously in emergency accommodation (BnB) for 9 months. They have been looking for a property for 6 months and have had a total of 8 viewings in that time

John and Mary have been told they have too many children for a three-bed house. They have been approved for HAP but often receive no communication or have been told the property is gone once they mention HAP. They have also been refused due to the mother having no employment references, even though she cares for her youngest child with Down Syndrome.

The family are constantly seeking reassurance as to what will happen if they can't find somewhere and they are nervous that they will become homeless again. Their child with Down Syndrome has never experienced homelessness and they are concerned about the impact this will have on them if they are forced into emergency accommodation. They would find it extremely difficult to adapt to a one-bedroom room in Private Emergency Accommodation. John and Mary are frustrated as they have the savings to secure a property, even without HAP, but haven't even got an opportunity to secure a place.

**John and Mary's story demonstrates, how a chronic lack of affordable accommodation within the private rented sector, is impacting people's ability to find a stable and secure home.**

# Liam's Story

**Liam is a single man staying at an Emergency Homeless Shelter with the Simon Community:**



I had my own place for 12 years. I was working, paying rent. I'm approved for HAP the last two years. I'm looking in the city, I'm looking everywhere. No properties come close.

The best example I could give you is a friend has a one bed and the rent is €1500. HAP covers about €600 and he pays the rest.

I'm on Disability [Payment] and that gives €208 a week. It's €1300 to €1600 for a one bed. HAP would cover €600 odd so I couldn't afford that and electricity and food. You're ruled out straight away because of the price. It's not fit for purpose.



**Liam's story shows the effects of rising rents and the chronic shortage of affordable properties on a person trying to exit homelessness looking to rent within the private rented sector.**

# Properties Available to Rent at Any Price and Within HAP Rates across 16 Study Areas

The total number of properties available to rent at any price:

**TOTAL: 392**

Total properties within Standard and Discretionary HAP Limits within at least one off the four categories:

**TOTAL: 35**

