

Locked Out of the Market

June 2026



Introduction

Locked Out of the Market is a snapshot study undertaken every quarter, over three consecutive days, on Ireland's most used property website and app, Daft.ie.¹ This report tracks the number of properties advertised to rent within the Department of Housing, Local Government and Heritage Housing Assistance Payment (HAP) limits. Since its establishment in 2014 and nationwide rollout in 2017, the HAP scheme has become a central pillar of housing support in the private rented sector. However, as outlined in Figure 1, which traces the development and key changes to the scheme over time, HAP rent limits have not kept pace with rapidly rising market rents. This study examines the availability of properties within standard and discretionary HAP limits in 16 areas.² This discretionary rate can be up to an additional 50% of the standard rate in Dublin, and up to an additional 35% of the standard rate elsewhere. The four household categories examined are: Single Person; Couple; Couple/One Parent and One Child; and Couple/One Parent and Two Children.

The June 2026 **Locked Out of the Market** report shows an increase in the number of properties available to rent through HAP since the March 2026 report. The number of properties available to rent at any price has also increased over the same period. The prospect of finding a rental property within HAP limits remains extremely difficult, especially outside of Dublin where supply is even more limited, and HAP limits are set much lower.

This report is especially important in the context of the Residential Tenancies (Miscellaneous Provisions) Act 2026, which came into force on March 1, 2026 and marks a significant shift in Ireland's rental landscape. The June 2026 **Locked Out of the Market** report represents the second in the Locked Out series to be conducted under this new legislative framework. While changes such as six-year tenancies of minimum duration and limits on annual rent increases may provide greater stability for some renters, they do not address the fundamental issue of affordability, particularly for households reliant on HAP. Crucially, provisions allowing rents to be reset to market levels between tenancies or at the end of a six-year cycle risk further widening the gap between HAP limits and actual rents. Without substantial and sustained adjustments to HAP rates, many households will continue to be effectively locked out of the rental market.

The Office of the Ombudsman's *Investigation of the HAP Scheme* highlights the inefficiencies and inequities of the current scheme, making a number of welcome recommendations – including raising the maximum rent caps to reflect the current market.³ The Department of Housing, Local Government, and Heritage has also commenced a review of HAP rent limits.⁴

Ireland continues to reach record levels of homelessness. According to the latest figures published by the Department of Housing, Local Government and Heritage, as of June 2026 there were 17,482 people living in emergency accommodation across the country, including 5,620 children. This represents a 9.8% and 13.4% year-on-year increase, respectively.

¹ Daft.ie is a property website that advertises the asking prices for properties available for sale and for rent. <http://www.daft.ie/about/>

² Cork City Centre, Cork City Suburbs, Dublin City Centre, Dublin City North, Dublin City South, Galway City Centre, Galway City Suburbs, Limerick City Centre, Limerick City Suburbs, Portlaoise, Kildare (selected areas), Athlone, Sligo Town, Dundalk, Co. Leitrim, and Waterford City Centre

³ *Investigation of the HAP Scheme*. Office of the Ombudsman. Published 5 June 2025. Available here: <https://ombudsman.ie/en/publication/2ae60-investigation-of-the-hap-scheme/>

⁴ Parliamentary Question 53827/25 - Deputy Shane Moynihan, 8 October 2025. Available here: [Rental Sector – Wednesday, 8 Oct 2025 – Parliamentary Questions \(34th Dáil\) – Houses of the Oireachtas](#)

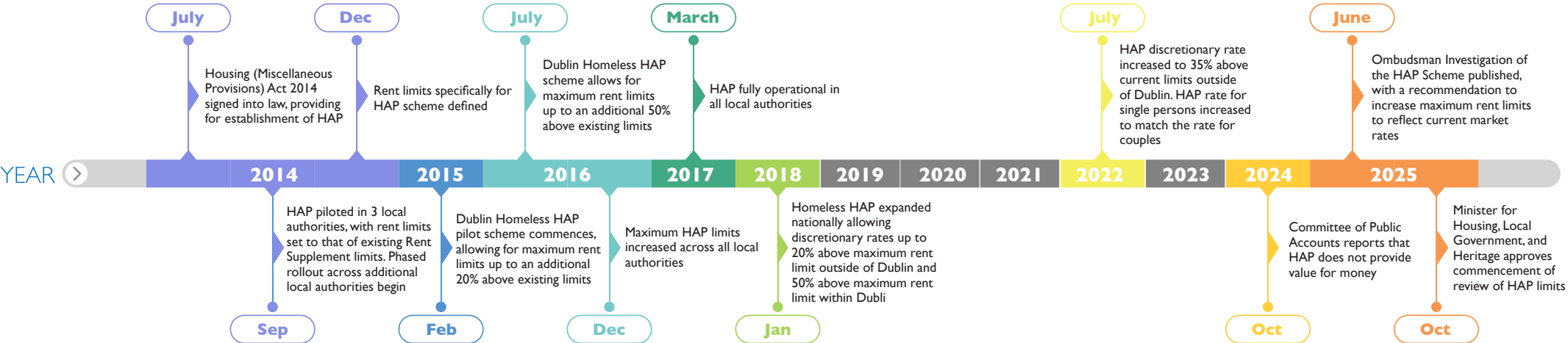
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Figure I. Timeline of HAP



Findings

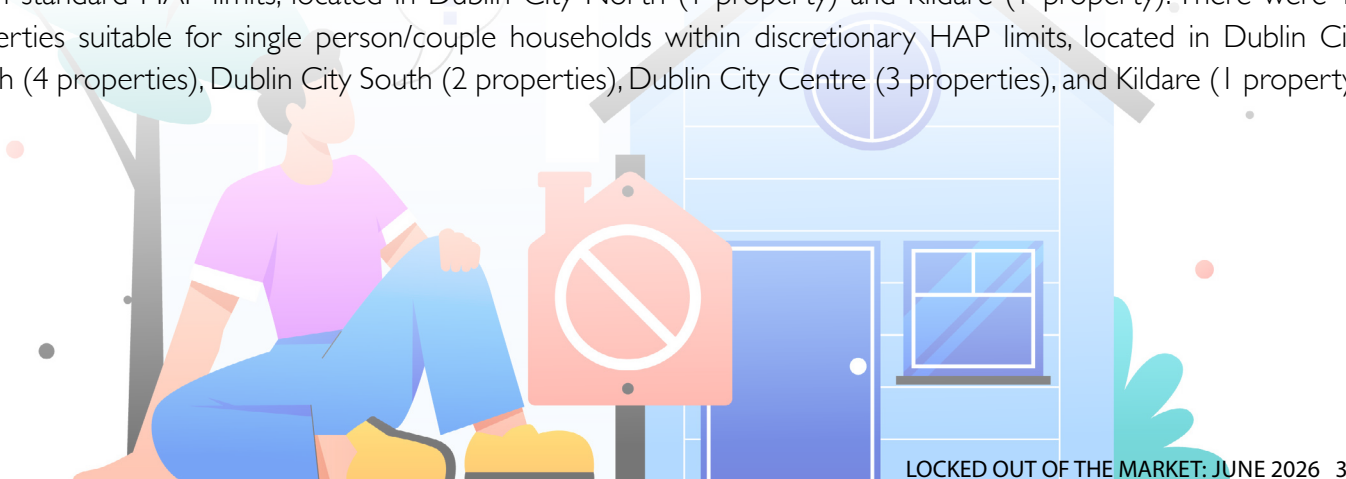
The June 2026 **Locked Out of the Market** report found 1,303 properties available to rent at any price within the 16 areas over the three dates surveyed. This is a 22% increase from the 1,070 properties available in the March 2026 report, and a 33% increase from the 978 properties available in March 2025 report.

64% (830) of the properties available to rent at any price were in the three Dublin areas studied. Co. Leitrim had the lowest number of properties available to rent, with just four properties available across the three days. When compared with the March 2026 **Locked Out of the Market** Report, seven of the 16 study areas saw a reduction in the number of properties available to rent. These include Athlone (-9 properties), Cork City Suburbs (-3 properties), Dublin City North (-17 properties), Co. Leitrim (-3 properties), Limerick City Suburbs (-1 property), Limerick City Centre (-1 property) and Waterford City Centre (-4 properties). Eight of the 16 study areas saw an increase in the number of properties available to rent. These included Cork City Centre (+21 properties), Dublin City South (+117 properties), Dublin City Centre (+37 properties), Dundalk (+8 properties), Galway City Suburbs (+17 properties), Galway City Centre (+43 properties), Kildare (+21 properties), and Portlaoise (+7 properties). There was no change in the number of properties available in Sligo town.

The June 2026 **Locked Out of the Market** report found 20 properties available to rent within any HAP limit. This is a 43% increase from the number of properties available in the March 2026 report. Just 2% of all properties available to rent at the time of data collection were available within HAP limits. Nine of the 16 study areas had no properties available within HAP limits in either the March 2026 or June 2026 reports. These include Athlone, Cork City Suburbs, Galway City Suburbs, Galway City Centre, Co. Leitrim, Limerick City Suburbs, Limerick City Centre, Portlaoise, and Waterford City Centre. Three of the 16 study areas saw a reduction in the number of HAP properties available since the March 2026 report. These include Cork City Centre (-1 property), Dundalk (-1 property), and Sligo Town (-1 property).

As seen in previous **Locked Out of the Market** reports, the supply of properties within HAP limits was predominantly found in Dublin; 17 (85%) of the 20 HAP properties were found across the three Dublin study areas. Only one of the 13 study areas outside of Dublin had properties available to rent within HAP limits – this area was Kildare (3 properties). No properties were available to rent within HAP limits in 12 of the 16 study areas. These include Athlone, Cork City Centre, Cork City Suburbs, Dundalk, Galway City Suburbs, Galway City Centre, Co. Leitrim, Limerick City Suburbs, Limerick City Centre, Sligo, Portlaoise, and Waterford City Centre.

Single person households received an increased HAP rate to match that available for couples in July 2022. The **Locked Out of the Market** June 2026 report found two properties suitable for single person/couple households within standard HAP limits, located in Dublin City North (1 property) and Kildare (1 property). There were 10 properties suitable for single person/couple households within discretionary HAP limits, located in Dublin City North (4 properties), Dublin City South (2 properties), Dublin City Centre (3 properties), and Kildare (1 property).



Up until the March 2024 **Locked Out of the Market** report, studio apartments have not been included as a suitable option for any of the four household categories examined. This is due to the inherent inadequacy of studio apartments as long-term housing solutions, given the lack of space and privacy they provide. However, we note that studio apartments may be suitable for some single person households, particularly given the severity of the housing crisis, which has left households with extremely limited housing options. For the purpose of this report, studio apartments are not included in the overall figure for HAP properties. However, we note there were 27 studio apartments available within HAP limits during the study period. Just one of these properties was available within standard HAP limits. 23 of these studio apartments were located in Dublin, one in Galway City Suburbs, and three in Kildare.

There were no properties available to couple/one parent households with one child through a standard HAP rate. There were six properties available through discretionary HAP rates. Five of these properties were located in Dublin, and one in Kildare.

There were no properties available to couple/one parent households with two children through a standard HAP rate. There were two unique properties available through discretionary HAP rates, and an additional six properties that overlapped with properties available to families with one child. The two unique properties were located in Dublin.



Summary of Key Findings



- » The report found just **20 properties available within discretionary HAP limits** across the 16 study areas.
- » This represents just **2% of the total properties** examined in the study.
- » This is lower than 2024 and 2025's average of 3%. In 2023, an average of 4% of properties were available through HAP. In 2022, the average was 8% and in 2021 the average was 28%.



- » **Just two properties were available through standard HAP limits.**



- » **17 (85%) of the 20 properties available through HAP were 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 12 out of the 16 study areas there were no properties available to rent through HAP** in any household category. These include Athlone, Cork City Centre, Cork City Suburbs, Dundalk, Galway City Suburbs, Galway City Centre, Co. Leitrim, Limerick City Suburbs, Limerick City Centre, Sligo, Portlaoise, and Waterford City Centre.

Household Types

The study found a total of 14 properties to rent within HAP limits across the 16 study areas in at least one of the four household categories. 12 of these properties were available under discretionary HAP limits, and two were available within standard HAP limits.



Single Persons and Couples

There were two properties available for single person/ couple households within standard HAP limits, located in Dublin City North (1 property) and Kildare (1 property). There were ten properties suitable for single person/ couple households within discretionary HAP limits, located in Dublin City North (4 properties), Dublin City South (2 properties), and Dublin City Centre (3 properties).



Couple/One Parent with One Child

There were no properties available to couple/one parent households with one child through a standard HAP rate. There were six properties available through discretionary HAP rates. These were located in Dublin City North (3 properties), Dublin City South (2 properties), and Kildare (1 property).



Couple/One Parent Plus Two Children

There were no properties available to couple/one parent households with two children through a standard HAP rate. There were two unique properties available through discretionary HAP rates, and an additional six that overlapped with properties available to families with one child. The two unique properties were in Dublin City North (1 property) and Dublin City South (1 property).

Voices of those Locked Out

Mark,

Mid West service user

“

It is separating me and my family from each other because she's in one homeless service and I'm in another, we can't get a house together being on social welfare.

”

Eammon,

Mid West service user

“

I'm on a pension, and the cost of rent is simply out of reach. Most landlords won't accept HAP, so I have almost no chance of finding somewhere to live. Even if I did, I'd struggle to afford my bills and food. I'm scared I'll never be able to leave emergency accommodation.

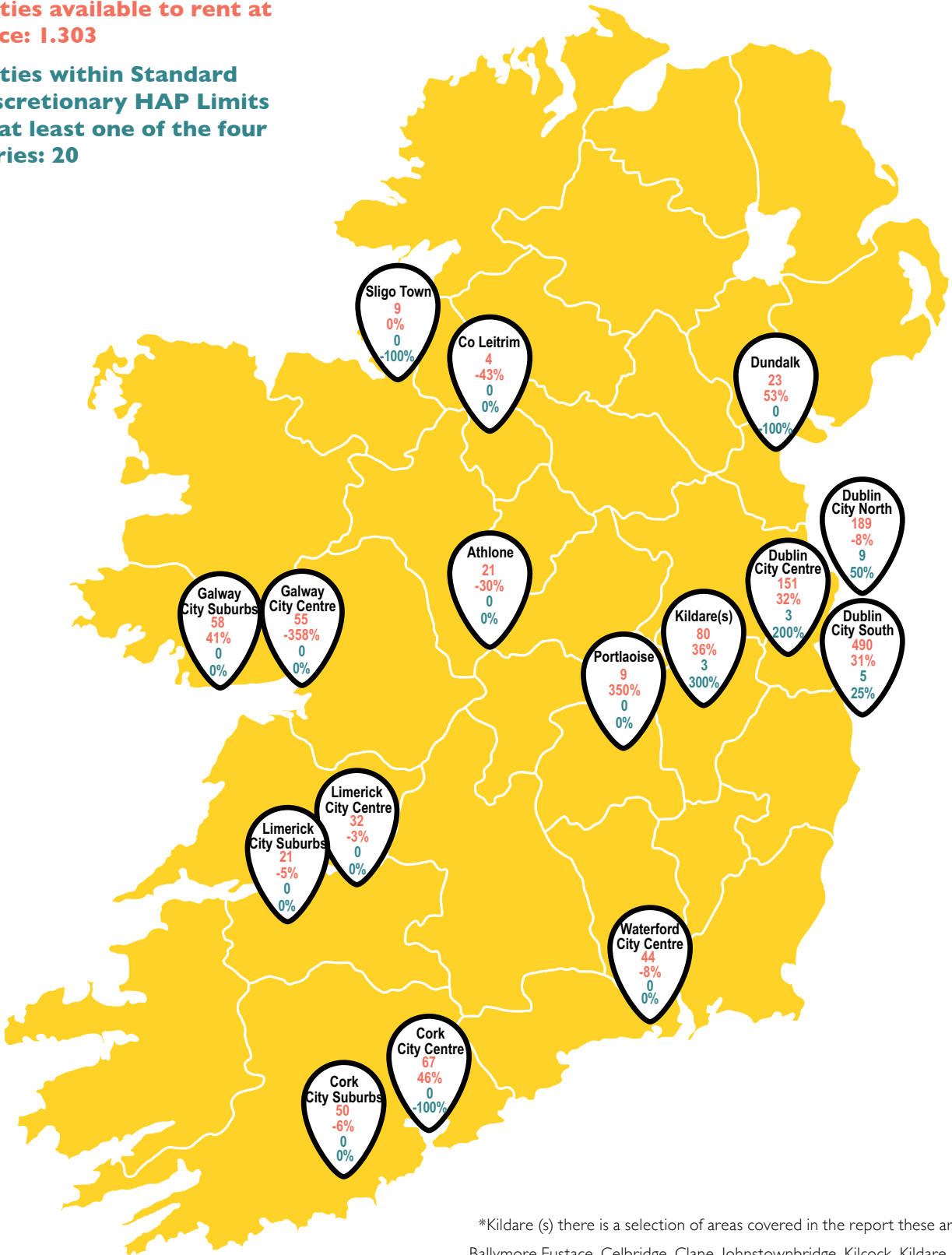
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Properties Available to Rent at Any Price and Within HAP Rates Across the 16 Study Areas

Properties available to rent at any price: 1.303

Properties within Standard and Discretionary HAP Limits within at least one of the four categories: 20



% change from the last quarter in properties available to rent at any price.

% change from the last quarter in properties available within HAP or Discretionary HAP rates within the 4 household types.

*Kildare (s) there is a selection of areas covered in the report these are: Ballitore, Ballymore Eustace, Celbridge, Clane, Johnstownbridge, Kilcock, Kildare, Kill, Leixlip, Maynooth, Naas, Newbridge, Prosperous, Rathangan, Robertstown, Sallins, Straffan, and The Curragh