Locked Out of the Market

September 2026

Simon Communities of Ireland

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 September 2026 ***Locked Out of the Market*** report shows a decrease in the number of properties available to rent through HAP since the June 2026 report, despite an increase in the number of properties available to rent at any price 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 September 2026 ***Locked Out of the Market*** report represents the third 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 August 2026 there were 17,885 people living in emergency accommodation across the country, including 5,830 children. This represents a 9.4% and 13.3% 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/

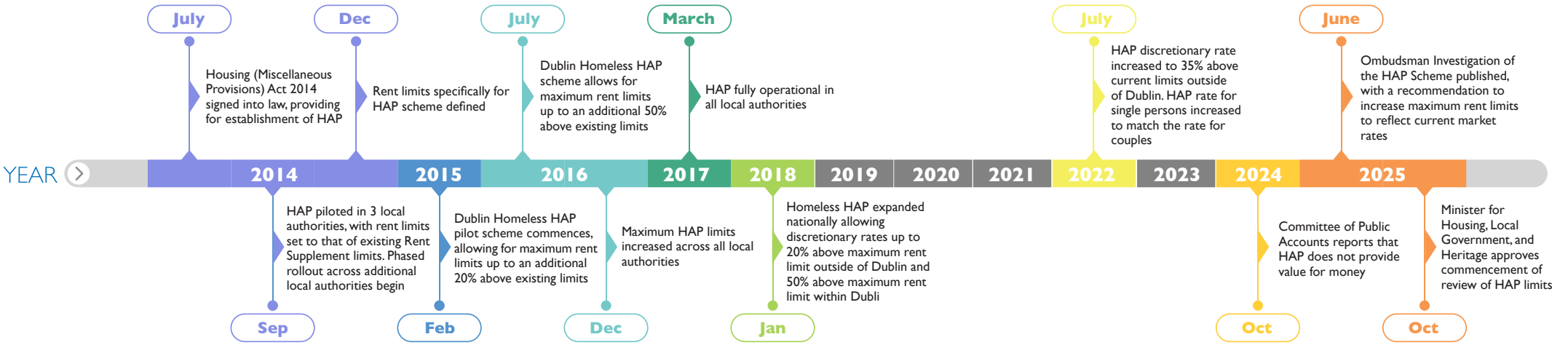
[4] Parliamentary Question 53827/25 - Deputy Shane Moynihan, 8 October 2025. Available here: Rental Sector – Wednesday, 8 Oct 2025 – Parliamentary Questions (34th Dáil) – Houses of the Oireachtas

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Figure 1. Timeline of HAP



Findings

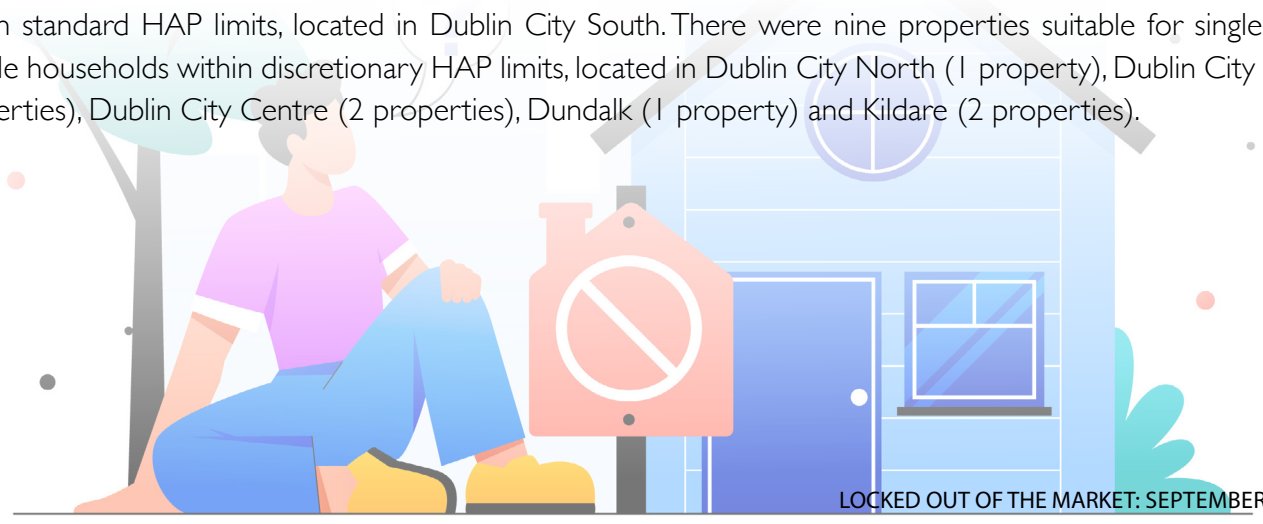
The September 2026 ***Locked Out of the Market*** report found 1,361 properties available to rent at any price within the 16 areas over the three dates surveyed. This is a 4% increase from the 1,303 properties available in the June 2026 report, and a 63% increase from the 833 properties available in the September 2025 report.

61% (832) of the properties available to rent at any price were in the three Dublin areas studied. Sligo Town had the lowest number of properties available to rent, with nine properties available across the three days. When compared with the June 2026 ***Locked Out of the Market*** Report, five of the 16 study areas saw a reduction in the number of properties available to rent. These include Dublin City North (-40 properties), Dublin City South (-47 properties), Galway City Centre (-28 properties), Limerick City Centre (-3 properties), and Waterford City Centre (-5 properties). Ten of the 16 study areas saw an increase in the number of properties available to rent. These included Athlone (+7 properties), Cork City Centre (+8 properties), Cork City Suburbs (+27 properties), Dublin City Centre (+89 properties), Dundalk (+12 properties), Galway City Suburbs (+2 properties), Kildare (+16 properties), Co. Leitrim (+8 properties), Limerick City Suburbs (+11 properties), and Portlaoise (+1 property). There was no change in the number of properties available in Sligo town.

The September 2026 ***Locked Out of the Market*** report found 12 properties available to rent within any HAP limit. This is a 40% decrease from the number of properties available in the June 2026 report. Just 1% of all properties available to rent at the time of data collection were available within HAP limits. 11 of the 16 study areas had no properties available within HAP limits, including Athlone, Cork City Centre, Cork City Suburbs, Galway City Suburbs, Galway City Centre, Co. Leitrim, Limerick City Suburbs, Limerick City Centre, Sligo Town, Portlaoise, and Waterford City Centre. There were no HAP properties in these study areas in the June 2026 report, either. Four of the 16 study areas saw a reduction in the number of HAP properties available since the June 2026 report. These include Dublin City North (-8 properties), Dublin City South (-1 property), Dublin City Centre (-1 property), and Kildare (- 1 property). Just one study area, Dundalk, saw an increase in the number of HAP properties since the June 2026 report (+3 properties).

As seen in previous ***Locked Out of the Market*** reports, the supply of properties within HAP limits was predominantly found in Dublin; 7 (58%) of the 12 HAP properties were found across the three Dublin study areas. Only two of the 13 study areas outside of Dublin had properties available to rent within HAP limits – these areas were Dundalk (3 properties) and Kildare (2 properties).

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



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 25 studio apartments available within HAP limits during the study period. Just three of these properties were available within standard HAP limits. 19 of these studio apartments were located in Dublin, one in Dundalk, three in Galway City Centre, and two in Kildare.

There were no properties available to couple/one parent households with one child through a standard HAP rate. There was one property available through discretionary HAP rates, located in Dundalk.

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



Summary of Key Findings



» The report found just **12 properties available within all HAP limits** across the 16 study areas.

  » This represents just **1% 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 one property was available through standard HAP limits.**



» **17 (58%) of the 12 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 11 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, Galway City Suburbs, Galway City Centre, Co. Leitrim, Limerick City Suburbs, Limerick City Centre, Sligo Town, Portlaoise, and Waterford City Centre..

Household Types

The study found a total of 12 properties to rent within HAP limits across the 16 study areas in at least one of the four household categories. 11 of these properties were available under discretionary HAP limits, and just one within standard HAP limits.



Single Persons and Couples

There was one property available for single person/couple households within standard HAP limits, located in Dublin City South. There were nine properties suitable for single person/couple households within discretionary HAP limits, located in Dublin City North (1 property), Dublin City South (3 properties), Dublin City Centre (2 properties), Dundalk (1 property), and Kildare (2 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 was one property available through discretionary HAP rates, located in Dundalk.



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 was one unique property available through discretionary HAP rates, and an additional one property that overlapped with properties available to families with one child. The one unique property was located in Dundalk.

Voices of those Locked Out

Dermot,

Mid West service user

“It´s never going to be enough. I don´t see myself ever moving into private rented”

Rob,

Mid West service user

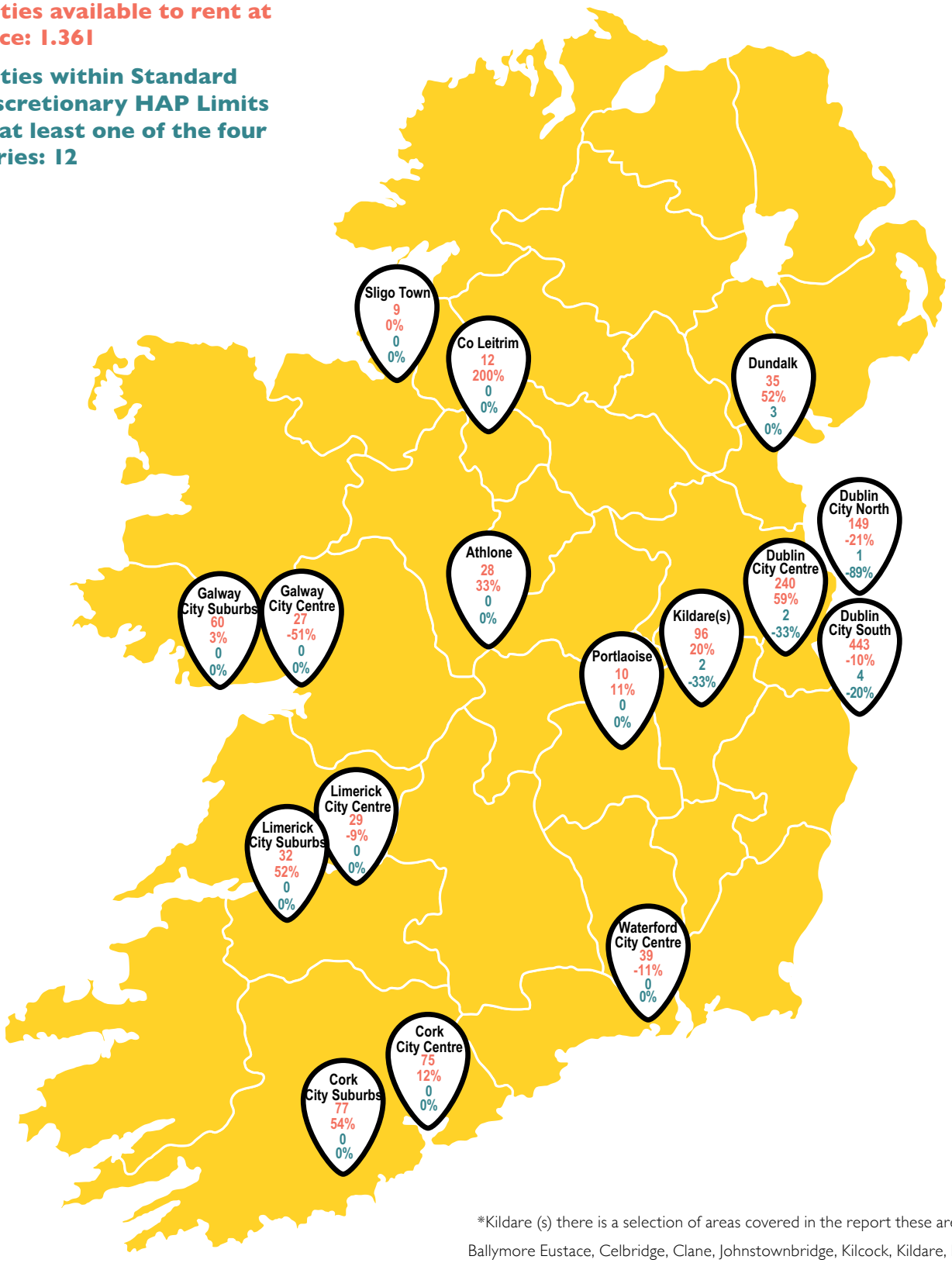
“I look every day and there is nothing there for me”



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

Properties available to rent at any price: 1.361

Properties within Standard and Discretionary HAP Limits within at least one of the four categories: 12



*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

% 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.