

# LOCKED OUT OF THE MARKET

## AUGUST 2021



The August 2021 Locked Out of the Market Report shows a further deterioration in the availability of affordable rental properties across the country. The Report comes in the context of a year 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. It also led initially to an influx of properties which had been used on the short-term tourism market onto the private rental market. Nevertheless, the private rental market continues to be characterised by a chronic lack of affordable private rental accommodation.

The Simon Communities of Ireland Locked Out report found that over the three dates surveyed in June 2021 (21st, 22nd and 23rd June) there were 2,208 properties available to rent at any price within the 16 areas. This represents a 20% decrease from the 2,757 properties which were available to rent at any price in the March 2021 Locked Out study period. This is further down from the 3,019 properties available in the December 2020 Locked Out study. The supply is overwhelmingly driven by Dublin.

There were 906 properties available under a standard or discretionary limit in at least one of the four categories, representing 41% of the total properties available. This represents a 14% decrease on the 1,055 properties which were available within at least one HAP category in the December study. There were just 63 instances of those properties coming within a standard HAP rate in one of the four categories. the rest of the properties within HAP rates required the discretionary HAP top up.

<p>In all, there were 2,208 properties available to rent at any price within the 16 areas over the three dates surveyed. This represents a 20% decrease from the 2,757 properties which were available to rent at any price in the March 2021 <i>Locked Out</i> study period.</p>		<p>82% (1,813) 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 906 properties available under a standard or discretionary limit in at least one of the four categories, representing 41% of the total properties available. This represented a decrease of 14% on the 1,055 properties which were available within at least one HAP category in the March study.</p>		<p>The study shows that properties available within HAP limits are predominantly located in Dublin. In fact, nearly 97% (875) of all HAP properties across the 16 study areas (906) were located in the three Dublin areas.</p>	
<p>There were just 63 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 March study, there had been 72 instances of a property fitting into a standard HAP category.</p>		<p>There were 1,222 instances of those properties being available to rent within the discretionary HAP limits in at least one of the four categories during the 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 nine of the 16 areas, there were no properties available to rent in any category within standard or discretionary Rent Supplement/Housing Assistance Payment HAP limits. Those areas were Athlone, Galway City Centre, Galway City Suburbs, Leitrim, Limerick City Centre, Limerick City Suburbs, Sligo Town, Portlaoise and Waterford City Centre.</p>		<p>There were just 5 properties were available within standard HAP limits for a couple/one parent and two children.</p>	
<p>There were no properties available to rent for a single person within standard Rent Supplement/Housing Assistance Payment HAP limits across all 16 study areas.</p>		<p>There were just three two-bedroom units within standard HAP rates for a couple/one parent and one child across all 16 study areas.</p>	

# Household Types

<b>Singles</b> 	No properties were available within standard HAP limits for a single person. 78 properties were found within discretionary limits for single people.
<b>Couples</b> 	55 properties were available to rent within the standard HAP limits for a couple. 293 properties were available in this category within discretionary limits. This represented a significant decrease in available properties when 344 properties were available at the discretionary rate in March. Supply is overwhelmingly driven by Dublin.
<b>Families 1 Child</b> 	3 properties were available for a couple/one parent and one child within standard HAP limits. A further 385 properties were found within discretionary limits, most of these located in Dublin (374 properties).
<b>Families 2 Children</b> 	5 properties were available within standard HAP limits for a couple/one parent and two children. A further 466 properties were found within discretionary limits, with the vast majority of these located in the three Dublin areas (445).



## Laura and Paddy's Story – Detrimental Impact of Homelessness on Mental Health

Laura and Paddy are couple in their mid-thirties. They have been on their local authority housing list for over ten years. They were in supported 24/7 Temporary accommodation for 2 years and have recently been given temporary accommodation with the Local Authority.

Both Laura and Paddy have experienced addiction issues in the past, and prior to moving to their temporary accommodation, they had both been homeless. The couple got temporary accommodation because of serious issues they had faced in hostel settings that were damaging their addiction recovery efforts. Both have experienced poor mental health, with the constant search for accommodation having a highly detrimental impact on their mental wellness. On a number of occasions Paddy has felt suicidal.

The move to temporary accommodation from the hostel setting was only down to constant lobbying of the local authority by their key worker. Both are still at risk of homelessness if they do not find rented accommodation for themselves soon.

Both are approved for HAP, but receive a smaller social welfare allowance as a couple than they would if they were two singles. They are still searching for rental accommodation every day but are priced out of the property market. They live in a small town, and they have felt a stigma attached to their due to their past experience of addiction. They have organised HAP forms for a rental property with their Key Worker, only to be told by the auctioneer that they are not interested, without even looking at their Forms.

**Laura and Paddy's story demonstrate that the chronic lack of affordable accommodation is holding people back from recovery and seriously damaging people's mental wellbeing. The story also demonstrates that people with addiction issues or a past of addiction issues face additional barriers and discrimination in accessing private rental accommodation in such a competitive market.**

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## Jacob – A single man experiencing homelessness and unable to find affordable accommodation in his area

Jacob is 36 years old. He is currently living in transition accommodation, after he successfully completed an alcohol addiction programme. His stay in the transition house should have been for a period of six months, however he has now been living there for 18 months, as he cannot find affordable private rental accommodation in his area.

He cannot leave the transition house, as he has been advised that the only option would be to return to a high threshold temporary accommodation hostel where drug and alcohol use is very high. He is reliant on using the HAP payment. The HAP limits in his area do not reflect the realities of current market rates, so has been unable to find private rented accommodation. He has been on the housing list for ten years.

**Jacob'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.**

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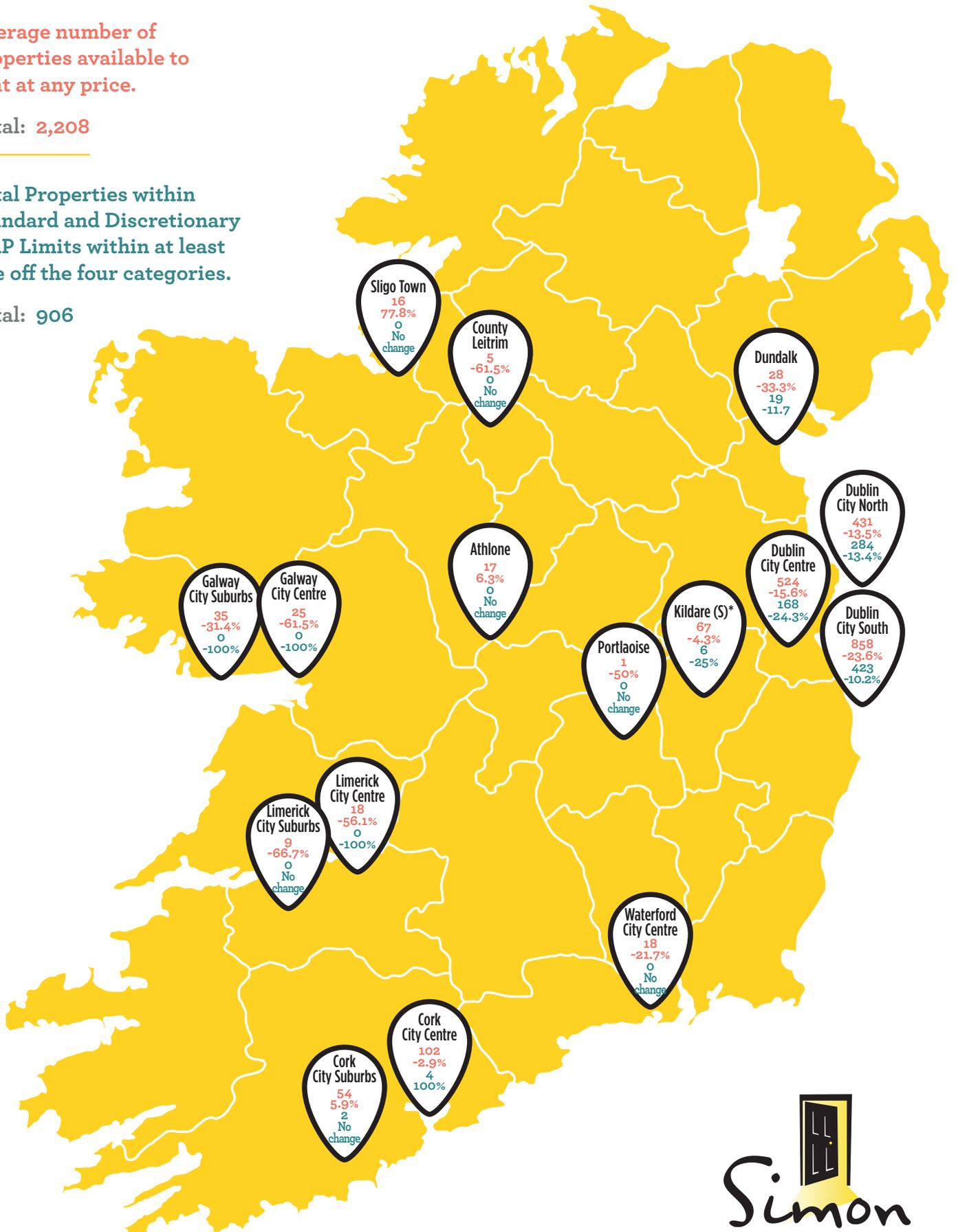
# Average Property Rentals

Average number of properties available to rent at any price.

Total: **2,208**

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

Total: **906**



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