Private rental sector is making people more vulnerable: Threshold and Citizens Information Board (CIB) new research findings

- Lack of security of tenure and affordability are the top concerns for private renters
- Recommendations include the recognition of the Right to Housing and removal of 'no-fault' evictions from Residential Tenancies Act

Thursday, October 13th: New research published today by Threshold, the national housing charity and the Citizen's Information Board (CIB) has found that tenancy termination is the most prevalent issue facing private renters, with vulnerable clients on fixed incomes most likely to be adversely impacted. The issue of rent increases also ranked highly for renters, especially those in receipt of housing support, with children or with a fixed income. These are issues being experienced by renters of all ages and backgrounds.

Key recommendations to improve security for private sector renters, made in the report, include the inclusion of a right to housing in the Constitution and the removal of "no-fault" eviction from the Residential Tenancies Acts. The latter means a landlord would only be able to evict where a tenant has breached the agreement, for example non-payment of rent or damage to the property. To address affordability issues, the report recommends expanding Rent Pressure Zones (RPZs) nationally, developing a greater enforcement of RPZs and developing supports for renters who accrue rent arrears.

One-in-five households now live in rented accommodation compared to one-in-10 in the 1990s, with Ireland experiencing a significant shift in tenure pattern, either by choice or necessity. The age profile of those living in private rented accommodation is also changing, with people now living in the sector for longer.

With access to over 90,000 queries from Threshold and Citizen Information Services (CISs) over a twoyear period, from those who sought advice, the research provides a rich insight into the difficulties and barriers experienced by people in accessing and retaining suitable and affordable housing, with particular reference to those relying on the private rental sector for social housing.

Ann-Marie O'Reilly, Policy Officer with Threshold, said that the data in this report is indicative of the extent to which the private rental sector now operates and renders an increasing number of tenants vulnerable:

"Anyone who has ever rented a home will likely identify with this sentiment. This lack of security was most strongly evident in the exposure experienced by private renters when their landlord decided to sell the home, or to take it back for their own use, or when a private renter feels they must accept an invalid rent increase.

"Rental prices have increased nationally by almost 80% in the past 10 years. This growth has been driven predominantly by the Dublin market where growth of 90% has been recorded over the period. The research finds the lack of security of tenure is foremost in the findings, together with the problem of how this lack of security impacts on the agency of the tenant in the tenant landlord relationship – that is the lack of control and a negotiating imbalance for tenants."

Fiona Coyne, Chief Executive of the Citizens Information Board stated:

"We were delighted to take the opportunity to partner with Threshold in commissioning this research. This unique analysis has been borne out of the shared experience of our funded services in supporting clients to secure and maintain a home in the private rental sector. With this joint research we are also marking ten years of a collaborative relationship with Threshold. Since 2012, Threshold advisers have been providing specialist support and a dedicated helpline to Citizens Information Services. This has greatly assisted frontline staff in assisting clients with complex housing queries."

Findings

Deeper analysis of the various groups in the study shows that compared to single clients, those with children; in receipt of a social welfare payment; or a housing support, are more likely to face landlord led terminations, invalid notices of termination, and the threat of homelessness as a result.

Single clients are shown to face a wider range of issues compared to other groups. Indeed, the risk of homelessness is elevated for all vulnerable groups seeking support on these issues, with the risk elevated again for those concerned about a 'no-fault' eviction.

This issue of tenancy termination ranked highly for those with a disability, with this group facing additional challenges of sourcing accessible accommodation. One thing that differentiates the current housing crisis in Ireland from other societal issues, is the way in which it extends to, and negatively affects, almost all age cohorts and a broad range of tenure types.

In Ireland, the ever-rising cost of homeownership has resulted in an expansion of the private rental sector over the past decade, resulting in the market now accommodating 20% of households.

Many of the concerns raised by clients of Threshold and Citizens Information Services (CIS) stem from the fact that policy relating to the private rental sector has not necessarily kept pace with the rapid growth in the reliance on the sector, or the broad range of household types now dependent on the sector for housing.

Ms. O'Reilly continued: *"With the current housing market characterised by under-supply and declining affordability, this research explores the circumstances of renters seeking advice in a continuing and deepening crisis in the private rental sector.*

While acknowledging the recent changes to the Housing Assistance Payment - that is, the increase in the discretionary rate payable by local authorities - there continues to be shortcomings in the support mechanisms for those in need of social housing. The research also sets out a number of recommendations for consideration and it is critical that these are implemented sooner rather than later."

Recommendations

Some of the report's main recommendations are listed below:

- **1.** Accept Article 31, 'The right to housing' of the Revised European Social Charter, holding a referendum for constitutional change, if necessary to do so.
- **2.** Abolish 'no-fault' evictions, and legislate to improve security of tenure, to establish the private rental sector as a viable long-term housing option.
- **3.** Provide a greater level of protection and support for tenants who accrue rent arrears, including an arrears management strategy, similar to the mortgage arrears provisions.
- 4. Address affordability in the private rented sector via:

a) Greater enforcement of Rent Pressure Zones.

b) Nationwide expansion of Rent Pressure Zones.

c) The increased role of, and investment by, the State in housing construction as this is the most viable and long-lasting mechanism to stabilising rents in Ireland.

The report concludes that there is also a need to ensure that policy keeps pace with the challenges that continue to emerge and that unintended consequences are addressed as policy changes. It also points to the fact that current social housing policy and provision in Ireland is not yet managing to reflect the basic right of all citizens to be housed adequately, safely and securely.

Please find link to the full report here

Ends

Notes to Editors

About the Research:

The unique analysis in this report brings together the collective experience of Threshold

- the specialist private rental sector housing advice and advocacy charity - and Citizen's

Information Services (CISs) – an independent information network, funded and supported by the Citizens Information Board. These organisations have decades of experience in informing, advising, and advocating for people in housing difficulty.