

# Trinity College Dublin Students' Union Submission to the Review of the Private Residential Rental Sector

#### Introduction

The Trinity College Dublin Students' Union (TCDSU) is run by students, for students. We collectively represent, defend and fight for students' rights, alongside standing in solidarity with the workers' movement. We represent 20,000 students, 4,500 masters students, and 1,500 researchers. We provide access to services, support and we engage in political activism.

We have seen the students and staff of academia bear the brunt of neoliberal housing policies carried out by the government. We define neoliberal as the consistent trend of trusting market forces to deliver on basic necessities, such as shelter, privacy and the right to a dignified existence. This has made housing both scarce and expensive, leading to the housing crisis. Students and staff are struggling and being pushed into homelessness. We have seen students sleeping in cars, couchsurfing with friends, and dropping out of education; just as we have seen staff commuting for hours, unable to afford groceries and quitting academia.

This submission was prepared by TCDSU and is based on a collaboration between different stakeholders in and outside College, including union members, and the Union of Students Ireland (USI). It is composed of testimonies, email submissions and research work undertaken by the union itself. It will outline a number of target areas that students deem flawed and would like to see changed as part of this consultation. It will also include some student testimonies and closing remarks.

## **Composition of the Sector**

The private rental sector is unfit to meet the housing needs of people due to its volatile nature, ever-more expensive and unable to cater for the long-term renting. Renting is not secure, but a volatile endeavour for tenants. No-fault evictions, increases of rent and being stuck in bad living conditions due to not being able to find another place are all too common. Rents have skyrocketed and are pushing people to the brink of poverty and below the poverty line, homelessness and hidden homelessness. According to the 2022 census, 52,000 households pay more than



€400 per week to landlords<sup>1</sup>, which is almost 9 times the number in 2011, 5,625<sup>2</sup>. In a market economy, the interest of landlords is diametrically opposed to that of the tenant, and is diametrically opposed to the concept of housing as a human right. Whereas the landlord may want to extract more profit, by driving up rents or selling the house, or in fact wants to stop renting as they grow older to take the house for themselves, the tenant is left without a home.

# **Historical Background**

Neoliberalism is the policy of shifting the provision of basic needs onto the private sector, rather than the state. When applied to housing, it is disastrous. It is inefficient too, unwilling and un-incentivized to deliver the roughly 50,000 new homes that are needed each year<sup>3</sup>. To take an example, the current Housing for All Plan is set to build 33,000 housing units a year, but much of this will come from the private market, REITS, foreign funds and build-to-rent. While the true solution is a shift away from the neoliberal landlord-led market and towards the state building of public and affordable housing, we support interim efforts to regulate the private market so that it can deliver for the needs of the people. Renting is the only option left for many people who cannot buy a house, keeping in mind that home ownership has become harder and harder as decades of government policy coupled with the 2008 Global Financial Crisis meant skyrocketing house prices. The selloff of 'bad debt' property in NAMA to vulture funds and multinational corporations is the root of many of the issues we face today, and a solemn indictment of where the blind trust in market forces leads. Today, many people are losing their houses due to the inability to keep up with mortgage repayments. We draw the attention of the government to Austria, Vienna, where 60% of all housing is public, and affordable, provided by the state<sup>4</sup>.

www.instagram.com/p/Cvgqin6K2SX/. Accessed 7 Aug. 2023.

<sup>&</sup>lt;sup>1</sup> CSO. "Census 2022." *Www.cso.ie*, 27 July 2023, <u>www.cso.ie/en/releasesandpublications/ep/p-cpp2/censusofpopulation2022profile2-housinginireland/a</u> udiofiles/ . Accessed 7 Aug. 2023.

<sup>&</sup>lt;sup>2</sup> TU Left Forum. "TU Left Forum Analysis Census 2022 vs Census 2011." *Www.instagram.com*, 2023,

<sup>&</sup>lt;sup>3</sup> Breakingnews.ie. "Up to 50,000 Homes a Year Needed to Meet Demand, Coveney Admits." *BreakingNews.ie*, 19 Apr. 2023, www.breakingnews.ie/ireland/up-to-50000-homes-a-year-needed-to-meet-demand-minister-admits-14 64950.html#:~:text=Up%20to%2050%2C000%20homes%20a%20year%20needed%20to%20meet% 20demand%2C%20Coveney%20admits . Accessed 7 Aug. 2023.

<sup>&</sup>lt;sup>4</sup> Hernández-Morales, Aitor. "How Vienna Took the Stigma out of Social Housing." *POLITICO*, 30 June



#### **Proposed Policies**

A restoration of the eviction ban, severe restrictions on no-fault evictions, seizing of vacant and derelict properties, a ban on AirBNBs in Dublin and People Before Profit's Rent Control Bill alongside Sinn Fein's legislation to ban sex for rent are measures that the TCDSU is in full support of. We also endorse CATU's Universal Housing Programme, involving massive public and affordable housing building projects, removing the profit motive from housing. We support a constitutional right to housing and urge the government to move quickly on this front. We, alongside all other student unions in the country, are asking for digs legislation as many of our members rely on digs to live for the academic year.

#### **Evictions**

The decision to lift the eviction ban in March 2023 was disastrous, and will worsen the housing crisis. In 2022 alone, 2,734 families were evicted<sup>5</sup>. Thousands more, often from vulnerable groups, will be made homeless and enter into a housing market that offers no housing, and if it does, at unaffordable rates. We believe that the eviction ban should be put back into place. This would have the effect that if, for example, a landlord was to sell up, they would have to do it by offering the place to local government or housing associations - thereby leaving tenants in place. It is to note that the eviction ban in place was essentially a no-fault eviction ban, and it temporarily brought Ireland to the same level as other European Union countries in terms of housing legislation. We oppose all evictions, and see the mechanism of eviction as an inhumane tool of oppression and control, putting tenants at harm; a first step in protecting the victims would be a ban on no-fault evictions.

## **Price Controls**

Drastic changes need to be made to the policy of price controls in the residential rental market. We are in support of People Before Profit's Rent Reduction Bill 2022 which will establish a National Rent Authority and reduce rents to a maximum of a quarter of median monthly household income. Rents are unaffordable. In a survey of Trinity College Dublin students conducted by Students4Change, 93% had found their on-campus housing to be unaffordable<sup>6</sup>. Existing rent pressure zones do not work

https://trinitynews.ie/2023/04/students4change-publish-accommodation-report-urging-formation-of-grassroot-renters-groups/. Accessed 7 Aug. 2023.

<sup>&</sup>lt;sup>5</sup> Hearne, Rory. "Reinstate the Eviction Ban | Uplift." *My.uplift.ie*, Mar. 2023, <a href="https://my.uplift.ie/petitions/keep-the-ban-on-evictions">https://my.uplift.ie/petitions/keep-the-ban-on-evictions</a>. Accessed 7 Aug. 2023.

<sup>&</sup>lt;sup>6</sup> Kenny, Ellen. "Students4Change Publish Accommodation Report Urging Formation of "Grassroot Renters' Groups."" *Trinity News*, 12 Apr. 2023, <a href="https://trinitynews.ie/2023/04/students4change-publish-accommodation-report-urging-formation-of-gra">https://trinitynews.ie/2023/04/students4change-publish-accommodation-report-urging-formation-of-gra</a>



and incentivize landlords to have a quick turnover of tenants as they can then charge higher rents. This is the "Vacancy or Lack of Tenacy" loophole that is being exploited<sup>7</sup>.

## **Universal Public Housing**

The antidote to market-led housing is state investment in massive housing constructions projects. There are funds to do this, they just need to be reallocated. The idea behind this is that the state creates a construction company, employs construction workers, and builds public and affordable housing. Schemes like the Housing Assistance Payment (HAP) have seen millions of euros spent essentially to subsidise the private sector and the landlord class through Real Estate Investment Trusts (REITS), build-to-rent and other multinational corporations. These are neoliberal policies, underpinned by a belief that public money should be funnelled to the private sector to deliver on basic human needs8. Wonders could be done if these were reallocated to the public sector. The government has so far done the opposite in fact, going as far back as the 1990s, it had been a policy to cease construction of council homes so as to simulate the private market. It reflects a deep-seated belief that housing is not a human right, but a commodity, and that as such it must operate based on market principles. The success of the Northern Ireland Housing Executive (NIHE) in the provisioning of publicly-built housing in the 1970s is an example to follow.

#### **Derelict and Vacant Properties**

There are close to 200,000 empty and derelict houses across the south of Ireland<sup>9</sup>, many of them for speculative purposes. These could be homes. If a state construction company is created as per previous suggestions, it could be responsible for refurbishing derelict properties. Furthermore, a special levy of some kind must be applied to incentivize landlords to either rent their place, or sell it to the authorities

<sup>7</sup> Neylon, Laoise. "Increase in Landlords Using "Vacancy or Lack of Tenancy" Loophole to Charge Higher Rents." *Dublin Inquirer*, 28 Feb. 2023, <a href="https://dublininquirer.com/2022/11/02/increase-in-landlords-using-vacancy-or-lack-of-tenancy-loophole">https://dublininquirer.com/2022/11/02/increase-in-landlords-using-vacancy-or-lack-of-tenancy-loophole</a>

https://dublininquirer.com/2022/11/02/increase-in-landlords-using-vacancy-or-lack-of-tenancy-loophole-to-charge-higher-rents/.

<sup>&</sup>lt;sup>8</sup> Byrne, Michael, and Michelle Norris. "Housing Market Financialization, Neoliberalism and Everyday Retrenchment of Social Housing." *Environment and Planning A: Economy and Space*, vol. 54, no. 1, 24 Feb. 2019, p. 0308518X1983261, <a href="https://doi.org/10.1177/0308518x19832614">https://doi.org/10.1177/0308518x19832614</a>.

<sup>&</sup>lt;sup>9</sup> Lenihan, Barry. ""A Crying Sin" - What to Do with Derelict Properties?" Www.rte.ie, 20 July 2023, <a href="https://www.rte.ie/news/2023/0720/1395486-derelict-properties/#:~:text=%22While%20official%20figures%2">www.rte.ie/news/2023/0720/1395486-derelict-properties/#:~:text=%22While%20official%20figures%2</a> Ounderstate%20the . Accessed 7 Aug. 2023.



who can then offer it to people as public housing. For example, charging the landlord monthly rent or a percentage of the building's market value, or even legislating to take vacant housing into public ownership after a set amount of time.

## **Constitutional Right to Housing**

The Irish Constitutions guarantees the right to private property, but not to housing. This has a two-fold effect. Firstly, regressive policies like the lifting of the eviction ban would be much harder to pass and would be open to challenges from the courts. Secondly, progressive policies would be easier to pass as the constitutional amendment would give grounding and framework to implement legislation. A constitutional right to housing also gives people the right to challenge adverse decisions relating to housing in the courts. It acts as a balancer to the state which is now overwhelmingly on the side of defending private property rights, and does not have a counterbalance such as a constitutional right to housing. The debate that would spring up around a referendum to secure a constitutional right to housing is also a key part of the political future of Ireland and would ignite much-needed discussions around the housing situation. For this reason, we support a constitutional right to housing and urge the government to call a referendum on the matter.

#### **Ban on Sex for Rent**

We are disgusted and horrified at recent news reports that landlords are asking for sex from vulnerable tenants. Urgent action is needed on this issue. The fact that this is happening shows how advanced the state of the housing crisis is. We fully support Sinn Fein's legislation to ban sex for rent, the amendment to the Residential Tenancies Act.

#### **Digs Reform**

We do not believe that the Rent-A-Room scheme, a solution focused on the private market, is suitable or appropriate to compensate for the housing crisis. It is a neoliberal solution that, through its tax break of €14,000, drives up rents and leaves students in vulnerable conditions. At the very least, digs should be regulated via national legislation, not via guidelines, echoing the Union of Students Ireland (USI) ask.

#### **AirBnBs**



The issue with AirBnBs in rent pressure zones is that short-term stays from AirBnBs generate intense profits, meaning that landlords are encouraged not to rent out to longer-term stays, contributing to the housing crisis. We support the Union of Students Ireland (USI)'s dual-purpose strategy on this issue. This would allow a transition for the landlord from tourist or summer accommodation to affordable student accommodation at times of need, during the academic year.

#### **Student Accommodation**

For students specifically, we are in dire need of publicly-built and affordable student accommodation. According to a report published by the Government of Ireland, from 2016 to 2019 a total of 8,229 bed-spaces were built for student accommodation across the country. Out of those 8,229 bed-spaces, a staggering 6,900 representing 83% were privately financed. The Irish government has a heavy reliance on the private sector to build student accommodation with only 4 out of 32 sites being built by third-level institutions. More than 90% of these are only available for 840 € per month or more<sup>10</sup>. This is still nowhere near enough to meet the demand. The National Student Accommodation Strategy (NSAS) has failed because not only does it not deliver enough housing, but it also puts the burden to pay for these places on students and their families. Staff who live in student accommodation are also affected. At the University of Galway last year, 92 out of 300 deferrals were due to the accommodation shortage<sup>11</sup>, showing how the state of things threaten the viability of the academic sector as a whole. Even within third-level institutions, if they build accommodation, they are forced to act like businesses, raising rents, because of government underfunding. In fact, across the country, there are 12,000 students who are in arrears to their institutions due to late fees or rents<sup>12</sup>. Furthermore, students are not tenants in legislation, but licensees, which leaves them defenceless against

<sup>&</sup>lt;sup>10</sup> Students4Change. "Why Is Your Student Accommodation so F\*Cking Expensive?" *Students4Change*, 5 Mar. 2021,

 $<sup>\</sup>frac{\text{https://students4change.eu/2021/03/05/why-is-your-student-accommodation-so-fcking-expensive/}{\text{Accessed 7 Aug. 2023.}}$ 

<sup>&</sup>lt;sup>11</sup> News, GBFM. "High Rates of Deferrals in University of Galway due to Accommodation Crisis." *Galway Bay FM*, 23 Sept. 2022, <a href="https://galwaybayfm.ie/galway-bay-fm-news-desk/high-rates-of-deferrals-in-university-of-galway-due-to-accommodation-crisis/">https://galway-bay-fm-news-desk/high-rates-of-deferrals-in-university-of-galway-due-to-accommodation-crisis/</a>. Accessed 7 Aug. 2023.

<sup>&</sup>lt;sup>12</sup> Students4Change. "Number of Students in Fee and Rent Arrears Increased by 67% to 11,189 during the Pandemic." *Students4Change*, 9 Aug. 2022, <a href="https://students4change.eu/2022/08/09/number-of-students-in-fee-and-rent-arrears-increased-by-67-to-11189-during-the-pandemic/">https://students4change.eu/2022/08/09/number-of-students-in-fee-and-rent-arrears-increased-by-67-to-11189-during-the-pandemic/</a>.



shady landlords, random privacy instructions and other arbitrary rules in their domicile, such as a ban on overnight guests or visitors.

#### **Student Testimonials**

The student testimonials speak for themselves 1314.

"Hey I'm not technically a student anymore I graduated last year but in final year I looked for

somewhere for four months and wasn't able to find anywhere so I ended up commuting almost

every day from Belfast 5 hour round trip staying with friends staying in hotels it was a nightmare 😭 - Johanna"

"Hello I'm one of the trinity postgrad student suffering due to financial crisis at a time when I have two months more to finish up my studies. I am happy to put forward my thoughts about it. I have contacted my department executive officer and also the postgrad student advisory services subsequently to get some temporary assistance in form of loans, grants which I'm willing to repay once I start the job which I have an offer for. Thanks. - Tanmoy"

"Had to move out of my accommodation in June due to cost, and commute from Maynooth to class until it finished in mid July, and I had to move again to Lucan a week ago. I was lucky to find anywhere at all after sending hundreds of emails. My rent is cheaper now but with the cost of gas it's expensive to cook and heat my water. I'm a HEAR student and I can't exactly commute from Donegal. - Aoife"

"I have to commute a total 4-5 hours a day to get to tallaght hospital as a trinity medical student. Really affects my studies and concentration and leads to less enjoyment in the course - Yaser"

"I originally deferred my first year due to lack of funds so I could work for a year and save just for those savings to be absolutely annihilated after 1 year in dublin even with working still and so last year and this year I had/have to commute over an hour

<sup>&</sup>lt;sup>13</sup> ---. "Students4Change Report on Student Accommodation at Trinity." *Students4Change*, 10 Apr. 2023.

https://students4change.eu/2023/04/10/students4change-report-on-student-accommodation-at-trinity/. Accessed 7 Aug. 2023.

<sup>&</sup>lt;sup>14</sup> Testimonials also collected via TCDSU Instagram DMs by the Communications and Marketing Officer.



and susi tried to shaft me saying my parents are too near the threshold even tho I've never seen a cent of their money and even have to send them money. Too many circumstances that aren't taken into consideration just to suck more money out of already struggling students. I'm from Donegal and the difference in price of absolutely everything is mad. - Niamh"

"Hi! My name is Melissa Morrisson and I've just recently finished my 4 year undergraduate language degree. I spent my whole third year of college travelling from a small town 20 minutes outside of Belfast to Dublin every day. This amounted to approximately 6 hours of commuting per day, leaving before 6am and not getting home until 10pm each night. I begged both college and private accommodation for support with no success until October last year (4th year) when I finally got campus accommodation. Over a year of commuting a ridiculous distance, spending money on buses, trains, taxis and hotels once a week, only to pay an extortionate amount on renting each month. Therefore I had to work basically full time hours alongside my degree just to make ends meet, not forgetting the massive toll this had on my mental health. As soon as I finished I had no where to live in Dublin and was forced to come back home as campus accommodation is let out for tourists during the summer season. - Melissa Morrison"

"Suffered last year pretty bad sleeping rough on friends floors and couches waking up at 5 am getting home at 10:30 pm didn't get on campus for my final year this year but I have backup accommodation so hopefully that pulls through so I don't have to do it all again - Jim Kirby"

"At this point it's the lack of options and availability that's the biggest barrier, I haven't been able to afford accommodation for the last two years and now that i have saved and can afford it i can't find anything ? - Katie O'Reilly"

"I've been really lucky and found somewhere in a good location and good price. However I live with someone who is incredibly detrimental to my mental health and especially last term around exams she made me feel so small that it really had a effect on my studies. Because of the housing situation
I can't move out cause this is the best I will get. I know it's not what the description was but I know tones of people who are stuck living in a toxic environment because there is no alternative - Anonymous student"

"2 thirds of my wages go toward paying accommodation fee - Anonymous student""



"Unable to continue making rent payments; studying full time, from a disadvantaged background with either a 2.5 hour commute and 2 bedroom apartment deemed unfit to live in as the only other options, and working both days of the weekend to meet living costs. mental and physical health were being neglected in order to maintain living arrangements and pay fees - Anonymous student"

""Priced out of accommodation, forced to travel three hours day as a student with a physical disability - Anonymous student"

"my family are really struggling to afford it [student accommodation] and I've nowhere else to stay - Anonymous student"

"hey:) I'm commuting 3 hours a day because I can't get accommodation in town, been looking since first year and now I'm going into 4th and still no luck finding somewhere affordable while working full time - Aimeé Morrisey"

## **Closing Remarks**

We as the student union see each year the terrible impacts the housing crisis has on students. Every September, we get flooded with hundreds of requests to find housing, and we do our best, but many students are left without a stable place to live. Our accommodation service is overburdened with the amount of people looking to find a place. It gets worse each year, despite raising alarm bells with the government. We hope that our submission will be considered and that it will be given the attention it deserves, and that immediate solutions will be implemented to alleviate this grave issue. Having a place to live is a human right and not having to worry about whether you will be homeless tomorrow is the least people can expect from a government that is bound by the social contract - currently, these obligations are not being delivered on by the state. Immediate change is needed. On the final note, students are voters too and the government would do well to remember this as the election period looms.