

# STUDENT ACCOMMODATION IN THE PRIVATE RENTAL SECTOR

Submission to Public Consultation - A Strategy for the Rented Sector







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I'm in receipt of Special Maintenance grant (€657/month) from SUSI and getting literally €0 from my parents - it is extremely difficult to find accommodation that I can actually afford. I live in Donegal so commuting is not an option. My family lives here, and I am staying here for the summer to avoid rent costs in Dublin

- G. Romhanyi (August, 2015) DCU (Dublin City University)



#### **EXECUTIVE SUMMARY**

USI proposes to include the following actions in the rental strategy.

#### **SECURITY**

Exploring the feasibility of introducing necessary amendments to legislation to ensure the right to adequate housing for everyone, regardless the status of the property they own.

Designing action towards changing the current Residential Tenancies Act to include renting a room as one of the types of tenancies. That will entail giving the 'digs' providers' a status of landlords and digs users' tenants and regulate the forms of lease agreements.

Introducing a system of rent regulation to provide greater certainty for student tenants and landlords through a mechanism for disciplined market-sensitive, based on CPI, and rent adjustment.

#### **SUPPLY**

To develop a coherent programme of conditional supply-side supports to increase availability of affordable rental housing, e.g. tax reliefs for renovation of vacant homes by the owners themselves.

Proposing a diverse range of incentives for the landlords that should include, but not be limited to tax breaks (e.g. reduced electricity/gas charges or other benefits linked to social welfare payments system). USI welcomes the rent-a-room scheme, but beliefs that it may lead to driving-up the rental prices, therefore USI suggests introduction of brackets that will be aligned with the number of rooms that landlord provides.

#### **STANDARD**

Introducing a nationwide intensive inspection programme for private rental accommodation that will be based on a RTB-quality label/certification.

Introducing more points of contact for free of charge dispute resolution for students along with a point of contact for USI's officers to improve and facilitate the procedures.

#### **SERVICE**

Introducing the Deposit Protection Scheme.

Introducing a nationwide training programme for new landlords (also in digs), student accommodation officers and staff members of other relevant organisations with the usage of new technologies.

Continuing supporting USI's work to mobilise the landlords to free up the unused spaces in their households.



# 1. INTRODUCTION AND THE UNION OF STUDENTS IN IRELAND (USI)'S INVOLVEMENT IN STUDENT HOUSING

USI is the national representative body for third-level students' unions in Ireland. Founded in 1959, USI now represents more than 354,000 students in over forty colleges across the island of Ireland. The goal of the USI is to work for rights of students and a fair and equal third level education system in Ireland. USI has campaigned on the issue of student accommodation since the 1970s and works with the RTB, Threshold and other organisations on the issue.

Student purpose-built accommodation as a housing issue was predicted in 2007 by the USI which paved the way for a detailed report titled *Students in the Private Rental Sector:* What Are The Issues? Since this report was published in 2009, there have been no long-term solutions put in place to deter the current crisis, or prevent the crisis from worsening.

In August 2014, USI launched homes.usi.ie as an online service that hosts accommodation advertising 'digs' to students all over Ireland as a short-term immediate proactive solution to the student accommodation crisis. In August 2016, there were over 500 homes live on homes.usi. ie at any given time. From this, USI began collecting case studies to highlight the issue, interviewing both landlords and students (Appendix I).

The crux of the issue is the lack of purpose-built accommodation where students are forced to commute or seek poor quality, overpriced accommodation in the private rental sector. To add, rising rent prices in Ireland's cities (Dublin, Galway, Cork, Waterford and Limerick) as well as commuter belt towns such as Kildare have pushed students out of higher-level education.

# 2. STUDENTS IN PRIVATE RENTAL SECTOR

With the current situation problems are arising for students in the private rental sector. The most prevalent ones are:

**Increasing difficulty to find accommodation** - this is an aftermath of a significant drop in available accommodation to rent. According to a Daft.ie report from 2016 there were 20% less homes offered on their website between August 2015 and August 2016 (Daft.ie, 2016).

High, unaffordable rents - students pay on average €428/ month for a privately rented accommodation with an average income €734/month. This means that students spend up to 58% of their incomes on housing (Harmon, Foubert, 2013), facing the risk from being pushed back into an already overcrowded rental marketplace. Additionally, despite of respective regulations in place, the rents are oftentimes increased suddenly leaving students with no choice but to pay €50-100 more than agreed.

Reluctance of landlords to rent for students - USI has collected evidence of discrimination against students in the private rental market. Students interviewed have stated that they come across ads with titles beginning with 'NO STUDENTS ALLOWED' while searching for their homes or got an immediate negative response or no response at all after informing the landlord they were students.

**Low quality** - the cases of health-threatening mould, lack of ventilation, broken appliances, leaking roofs, lack of warm water or heating etc. are simply countless. No compliance with the Minimum Standards for Rented Houses seems to happen on everyday basis.

**Significant distances from college** - according to EUROSTUDENT V (2013) students qualifying for entry to a Higher Education Institution (HEI) live within an approximate distance of 60km away from their college (onway). However, there is a high degree of variance associated with the statistical average. For instance, prospective students coming from large urban areas (Dublin, Cork,



Limerick) are generally better off than those who applied from counties with low density of population (e.g. northwest and west of the country) (Harmon, Foubert, 2013).

Vague deposit deductions without cost breakdowns - lack of a national deposit protection scheme contributes to a numerous cases of misuse. Landlords make deductions from the deposits on unknown, unclear basis without providing calculations to the tenants.

**Lack of written lease agreements** - under the current legislation there is no obligation for written lease agreements, which may cause numerous problems for student tenants: limited ability to negotiate with the landlord, landlords breaching previous oral/implied agreements.

**Lack of regulations** - Irish Constitution protects right to a home only in the case of home-ownership and the Residential Tenancies Act regulates the situation of the tenants. However, if you as a students rent a room at a home of the landlord who is occupying the property there exists no legislation that either tenant or landlord can refer to.

The above list does not constitute an exhaustive catalogue of issues that students have to face, but present only a fair overview of their current situation.

In the housing market, students are competing with those who can pay higher rents and therefore are very often priced out, ignored and rejected by the landlords. This gives rise to homelessness, overcrowding and health and safety risks with a wider impact on labour mobility and having a negative consequence on the functioning of the economy and society where purpose built accommodation can free up more housing for others in society.

Even though there is a general agreement on the fact that students should be taken off the private rental market, there is and always will be a percentage that would prefer to seek for their accommodation in the private market. According to the Eurostudent Survey V Report on the Social and Living Conditions of Higher Education Students in Ireland (2013) 35%

of student population lived in private landlords' property, which constituted the main student-accommodation. With that said USI welcomes the invitation to the consultation of the rental strategy and would like to identify the areas that need attention in the nearest future, as well as in the long-run.

The time is ripe to finally address the housing crisis setting a long-term goal and design short- and mid-term measures to reach it. Policy-makers need to look at the needs of various groups of stakeholders and restore the sense of stability both in terms of affordability as well as availability of housing for all. Private rental accommodation is not only a market but means real homes for real people. Without adequate protection of the right to home for students we will sentence Ireland to socio-economic stagnation.

"

I think the accommodation situation is so stressful if I knew it was this bad I wouldn't of gone to DCU as much as I love it, the stress is surreal. Commuting isn't an option for me either as in science I have so many hours. It's ridiculous. I get the full SUSI grant, which I appreciate a lot, but with the way the rent is going in Dublin you'd need double the full grant to cover just your rent

- T. Byrne (August, 2015) DCU (Dublin City University)

# 3. PRIVATE RENTAL STRATEGY - FOCUS ON 4S



The Private Rental Strategy, which will be finalised by the end of this year will provide a vision of the role that the rental sector will play in the short, medium and long terms, as set out in Rebuilding Ireland. USI believes that it is crucial to ensure affordable and secure rental accommodation to respond to the needs of the diverse groups of tenants in Ireland.

As presented, the strategy will contain a range of actions focused on 4 key areas: security, supply, standards, service. Below, USI presents comments and suggestions to each of the pillars of the strategy.

### SECURITY - BRINGING GREATER TENURE AND RENT CERTAINTY TO LANDLORDS AND TENANTS

USI strongly believes that security equals affordability and availability. Unfortunately, the evidence clearly shows that we face lack of both in the private rental market.

Rents stabilised during 2010 but began to increase during 2013 (Housing Agency, 2015) and are now being reported above €1,000 in Ireland – far beyond students' capacity (Daft.ie, 2016). With this shortage rent prices have increased, and a shortage of housing has occurred. Rents in Dublin are up 43% since their lowest point in 2010, with rents in Cork City after increasing by 37%. Nationally, rents have risen by 9.0% year-on-year in the average asking rent (Daft.ie, 2016).

Additionally to data from EUROSTUDENT, evidence from DKM Economic Consultants (2014) found that 45% of tenants pay up to €499 per month on average, with 395 paying between €500 and €999 with younger tenants (18-24) paying up to €499 per month, 24% paying in the range of €500 to €999. With an increase in rent, 30% of tenants received no explanation from landlords for rent increases. Furthermore, those increases have oftentimes come shortly prior to or right after a student moves in, leaving students no choice but to accept them.

USI's study carried out during autumn's Homes For Study campaign (Appendix I) shows that students experience

a number of difficulties to find accommodation near colleges. Limited availability along with high prices and discrimination against students push students out of the private rental market leading to hidden homelessness and simply depriving students from their right to secure accommodation during college.

Given the above, USI would like to suggest that the strategy in this point includes:

- Exploring the feasibility of introducing necessary amendments to legislation to ensure the right to adequate housing for everyone, regardless the status of the property they own.
- Designing action towards changing the current Residential Tenancies Act to include renting a room as one of the types of tenancies. That will entail giving the 'digs' providers' a status of landlords and 'digs' users' tenants and regulate the forms of lease agreements.
- Introducing a system of rent regulation to provide greater certainty for student tenants and landlords through a mechanism for disciplined marketsensitive, based on CPI, rent adjustment.

#### SUPPLY – MAINTAINING EXISTING LEVELS OF RENTAL STOCK AND ENCOURAGING INVESTMENT IN ADDITIONAL SUPPLY

With the lack of purpose built student accommodation and a competition for housing in the rental sector, the student timeline puts students at a disadvantage. This competition is a reflection of the direct result of 40% less accommodation available than in 2014 which sees March, May, August, and September spiking in students seeking accommodation across the country.

In 2011, there were almost 60,000 rental properties listed over the course of the year – a little over half of all rental properties in the capital. In the past 12 months there have just been 35,000 houses listed (Daft.ie., 2015). In Dublin between 2008 and 2012, there were an average of 5,200



properties available to rent per year. As of February 1st 2016, there were fewer than 1,400 properties available to rent reaching the lowest since 2006 (Daft.ie., 2015) with 771 homes available to rent in Munster. Rental properties across Cork, Galway, Limerick and Waterford have fallen from an average of 2,000 properties to 300 with areas outside of cities falling from 16,000 to 1,900. Currently, beds needed to satisfy supply and demand of 25,000 bed space, with the demand expected to keep growing in the next years (HEA, 2015).

The Department of Public Expenditure and Reform report titled Building on Recovery: Infrastructure and Capital Investment 2016-2021 indicates the need for high-quality infrastructure to propel a modern society and economy where the Capital Plan 'reflects the Government's commitment to supporting strong and sustainable economic growth and raising welfare and living standards for all' (p. 5). Housing is set to receive 13% of the overall sectoral share of the €27 billion Exchequer capital allocations over the six years.

Unfortunately, the number of beds and houses needed to meet demands of students is not mentioned. With the intention of meeting the commitment of 2.1 million people employed by 2018, as set out in the Action Plan for Jobs, without taking into account houses needed by students, emigration, drop-outs and health issues will increase among students.

It is time for the Government to mobilise public authority, assets and capabilities in NAMA and other bodies to focus on and lead housing supply, land management, and affordability for students. Profit renting has a profound negative effect and can lead to shortages in the rental sector and generates crisis for all those in society. A well-developed and efficient rental market can provide affordable platforms for students, and graduates, with low-income households and enter the property ladder in the intermediate of addressing the issue of constructing purpose built accommodation.

Given the above, USI would like to suggest that the strategy in this point includes:

- To develop a coherent programme of conditional supply-side supports to increase availability of affordable rental housing, e.g. tax reliefs for renovation of vacant homes in the cities by the owners themselves.
- Proposing a diverse range of incentives for the landlords that should include, but not be limited to tax breaks (e.g. reduced electricity/gas charges or other benefits linked to social welfare payments' system). USI welcomes the rent-a-room scheme, but beliefs that it may lead to driving-up the rental prices, therefore USI suggests introduction of brackets that will be aligned with the number of rooms that landlord provides.

## STANDARDS – IMPROVING THE QUALITY AND MANAGEMENT OF RENTAL ACCOMMODATION

Despite the overall improvement in the quality of housing between 2007-2011 in Europe, inadequacies still affect a significant part of the population across the continent (Eurofound, 2016). In Ireland it usually goes hand in hand with not complying with the Minimum Standards for rented Housing. Students interviewed by USI have pointed out that the following problems seem to appear in most of the dwellings they have rented:

- Defective structural repair;
- Defective sanitary facilities;
- Defective heating facilities;
- Inadequate ventilation.

Importantly, very often landlords refused to repair broken appliances or provide facilities at their cost to ensure minimum standards. USI believes that affordability cannot come at the expense of quality of accommodation.

However, privately owned homes available to rent on the market are not always managed by the owners. Agencies



that are commissioned to manage the properties oftentimes turn out to become the drivers for rentals increases, which are only profit-oriented.

Quality of accommodation may have a great impact on both physical as well as mental health of student tenants. Ill-management of properties with the lack of respect to students leads to many cases of law violation that are not registered with respective public bodies, because that would cause even more problems for some of the student tenants, leaving them with no place to stay at all.

Given the above, USI would like to suggest that the strategy in this point includes:

- Introducing a nationwide intensive inspection programme for private rental accommodation that will be based on a RTB-quality label/certification.
- Introducing more points of contact for free of charge dispute resolution for students along with a point of contact for USI's officers to improve and facilitate the procedures.

# SERVICES – BROADENING AND STRENGTHENING THE ROLE AND POWERS OF THE RTB TO MORE EFFECTIVELY PROVIDE THEIR SERVICES AND EMPOWER TENANTS AND LANDLORDS

Despite current legislation that secures tenant's' right, they are oftentimes violated through unlawful rent increases, bad management of the property, invalid notice of termination, not complying with the minimum standards causing threat to both mental and physical health of tenants. USI believes that broadening and strengthening the role and powers of RTB, those behaviours can be avoided and therefore would like to suggest that the strategy in this point includes:

- Introducing the Deposit Protection Scheme
- Introducing a nationwide training programme for new landlords (also in digs), student accommodation officers and staff members of other relevant organisations with the usage of new technologies.

 Continuing supporting USI's work to mobilise the landlords to free up the unused spaces in their households.

# 4. THEMES AND QUESTIONS RELEVANT FOR THE RENTAL STRATEGY

#### VISION FOR THE RESIDENTIAL RENTAL SECTOR

- 1. What role should the rented sector play in the overall housing system in Ireland?
- 2. What is the optimum relationship between the rental market and the home-ownership market?
- 3. How do we make the rented sector an attractive longterm tenure of choice for households?
- 4. How do we ensure the rented sector can provide secure and stable returns for landlords?
- 5. What role can cost- and affordable rental models play in the long term development of the rented sector?

USI believes that the rented sector should secure housing for all who choose to rent and should serve all the possible modes (type, length) of rental that are needed. Particular groups of tenants (e.g. students, homeless, low-income families) have specific needs that need to be recognised and addressed in order to ensure sustainable socio-economic development of the country. The strategy has to recognise that students as a group will never strive for homeownership and therefore their tenancies should not be treated as transition from rental market to home-ownership. Therefore, we need a balanced and integrated approach that will embrace that the housing system is not just a market, but a structure that allows people to get their stable homes regardless if it is for study, employment or starting a family purposes. Residential rental sector has to take into account the diversity of the population and balance the interests of diverse tenants and landlords. Therefore, long-term tenure



should not be seen as a sole response to the duration of the lease agreements.

According to USI's research landlords (home-owners offering rooms in their own homes) welcome incentives, such as tax breaks, but also point out that other may be introduced, e.g. reduced electricity/gas bills. The system of potential benefits could be aligned with social welfare payments.

### STABILITY IN THE SECTOR – PREDICTABILITY FOR TENANTS AND LANDLORDS

- 1. What approach to rent regulation would be appropriate for the Irish rental market?
- 2. Are there examples from other countries of approaches to regulation of the rental sector that you think could work in Ireland?
- 3. What measures could be used to balance potential negative impacts on supply arising from measures to provide greater predictability around rents?

Rent regulation should constitute of effective mechanisms for price control, fair rules of termination of a tenancy, minimum standards for properties' maintenance along with an institution of an independent body overseeing the rental market.

USI believes that there should be a system of rent regulation introduced that will provide greater certainty for student tenants and landlords through mechanism for disciplined market-sensitive rent adjustment. USI sees a clear need for introducing mechanisms that will limit and eventually prevent inequality of bargaining power between the landlords and tenants, which is particularly disadvantaging student tenants, because it keeps driving up the prices. In order to ensure fair rent control and sense of stability USI believes that the adjustments should be based on Consumer Price Index (CPI).

USI believes that stability of the private rental sector is a multi-faceted issue affected not only by a system of rent regulations, but also measures addressed towards specific groups in the housing market, e.g. students. Striving for the highest possible percentage for students in the purposebuilt housing will alleviate the crisis in the private rental market. Therefore, the government should further explore the possibility to financially support building student housing units. This may not feed directly into the rental strategy, but seeing students as a specific priority type in general will have an overall positive impact on tackling housing crisis in Ireland.

# PROTECTING EXISTING SUPPLY AND INCREASING INVESTMENT

- 1. How can we improve the investment environment for the rented sector?
- 2. How can we increase the supply of dedicated for-rent accommodation in areas of high demand and at more affordable levels? What is the role and capacity of the not for profit sector in this regard?
- 3. How do we ensure fairness for all parties in terms of enforcement of existing standards for rental accommodation?
- 4. How do we support landlords and protect tenants in cases of encumbered buy to lets?

There needs to be a coherent programme of conditional supply-side supports in place to increase availability of affordable rental housing. However, this has to go hand in hand with a set of effective rent regulations to ensure the protection of the right to affordable home, as well as to keep landlords interested in providing their properties in the private rental market. The policy-makers have to apply evidence-based policy making that tries out possible scenarios to avoid unintended consequences.

USI believes that standards for rental accommodation should be enforced two-fold. On the one hand, there is a



need to introduce an RTB quality label/certification that would be a linked to a nationwide inspection programme for private rental accommodation and a nationwide training programme for new landlords (also in digs), student accommodation officers and staff members of other relevant organisations with the usage of new technologies, on the other. Those initiatives will secure the provision of quality of accommodation, as well as raising awareness of minimum standards and tenants and landlords rights and obligation.

ENCOURAGING MORE SECURE, DURABLE AND LONG LASTING TENANCIES

- 1. Is the current balance of rights between landlords and tenants in relation to security of tenure appropriate? If not, how could it be improved?
- 2. What forms of non-adversarial dispute resolution could be used in the rented sector?
- 3. How can we improve information and awareness for landlords and tenants?
- 4. How do we effectively protect deposits?

USI believes that there are imbalances between landlords and tenants in relation to security of tenure that lead to unfair advantage of the landlords. The groups with specific needs (e.g. students, low-income families, homeless) are in particularly disadvantaged situation. USI believes that it is necessary to introduce legislation that will ensure the right to adequate housing for everyone, regardless the status of the property they own. Additionally, the Residential Tenancies Act must recognise rent-a-room as a form of tenancy regulating the relationship between a 'dig provider' and a student.

USI sees the need for more direct points of contact for USI Student Housing Officer and Welfare Officers across the country to seek for help on behalf of students to settle their issues with the landlords. That will improve and facilitate the procedures and allow for application of e.g.

mediation and negotiation. Setting up a network of points of contact will allow for a timely reaction to minor problems and prevent from their escalation that oftentimes lead to disputes requiring adversarial dispute resolution methods.

Rental strategy needs to address the issues of financial support for non-profit sector to carry out the raising awareness activities. For instance, USI has a long history of campaigning for student housing that includes information provision concerning tenants and landlords rights and obligation. It is our strong belief that only through strengthening those measures the information can actually reach the target group.

USI believes that a national Deposit Protection Scheme is the only way to effectively protect deposits.

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After paying €6000 last year for a single room me and two other friends found an apartment (€600 a month each) but 3 weeks after paying deposit and less than a week before we were meant to move in, the letting agent told us the property is no longer for rent as it had been repossessed

L. Jordan (July, 2015)
 DCU (Dublin City University)



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#### **APPENDIX I**

Excerpts below come from an accommodation case study carried out by USI between August and September 2016. All of them present authentic cases of student struggles on the private housing market.

'Had my lease cut short on my old accommodation, so had to go looking for accommodation during my exams. Went to see some lovely places, and some horrible places looking for far too much money.'

'This is my second year trying to find accommodation in Maynooth and it has been extremely stressful. Everything was either too expensive like 150 for Half a twin room (not including bills) or featured the "NO STUDENTS ALLOWED" across the top of the add. We emailed countless landlords half the time never even receiving a reply'

'Mouldy apartment caused my eyes to swell, fly problem in kitchen no matter how much we cleaned due to other tenants above throwing rubbish out windows'

'I've been in the same house since second year, and it's location beside daybreak is perfect for college. However it's completely covered in mould which is a health issue and the mould grows on all walls, curtains and furniture. The landlord won't do anything about it or any of the issues in the house, but I have no choice but to stay here as I can't find anywhere else.'

'After we were robbed, the landlord slammed the door of his office in our faces saying it was our fault (thieves had a key presumably from unchanged locks the previous years), 2 weeks later we were flooded

and forced to clean out the apartment drains with our bare hands and had to jump through hoops for a dehumidifier and despite my unstable mental health, 2 weeks after this, a third housemate was moved into our apartment with less than 5 minutes notice.'

'It was February before I found proper accommodation last year. Options had never been great to begin with, but at least it was possible to find SOMETHING, even if the conditions were a bit dodge considering the price. After spending a semester commuting from what was originally going to be my newborn cousin's room in my uncle's house I found a room in a housing estate. This turned out to be a former sitting room with a bed and chest of drawers put in. Eventually I found better fare but only because I was a postgrad.'

'It's outrageous what landlords are getting away with. My friends and I were interested in one house in particular and we even went to Galway to the viewing of the house and met with the owner. After the viewing she told us the price had changed and it had gone up another 200/300 so we said we would decide in the next 24hours, rent was looking to be almost 500 each a week so we opted out and the very next day I saw the property advertised at a rate of 350 a week but not for students. It was discrimination and so upsetting. We are still looking and it's just getting harder and harder. We are final year and masters students whom unlike other years were able to work throughout the year and pay the high rates but this is an important year for us to concentrate on our studies and not on paying rent.'

'I had to leave the student house I was living in because of the overpriced rent. I still haven't received my deposit from the landlord. I had no accommodation while on clinical placement in semester 2 and was subsequently over an hour late



for placement, daily."

'Horrible landlord last year. Didn't get deposit back.
Unacceptable accommodation. Horrible place
Accommodation perfect some appliances broke
down quite quickly and may have needed paint
Tried for accommodation in the city, every place we
enquired seemed interested until they discovered we
were students. Never heard back from any after that.'

'House owners won't rent to students because of the stereotype we have of being 'rowdy' or whatever. A few students are, but it makes it near impossible for the rest of us to get a house. Either that or the houses are in a poor condition; often growing mould, broken beds and/or damaged appliances.'

'Very difficult, lots of people not getting back on requests, being turned down due to being a student Throughout my 4 year course, accommodation was the biggest headache. For 3 of the 4 years I lived in student accommodation, where the landlords did not respect the tenants at all.'

The apartments themselves had many problems, the facilities were inadequate and the landlords frequently moved in other students who were ill suited to the other students living there. For example in my third year of college I was living with my boyfriend, my landlord moved a Erasmus student in her first year of college, she knew very little english and had not lived on her own before, despite previously discussing with the landlord what kind of tenant we would prefer. When she left she had wrecked the apartment and we were blamed for her acting this way. Despite being a good tenant with regards maintaining the apartment and paying

rent/bills on time I was asked to either move out altogether or to move into a more expensive two bedroom apartment. I chose to leave.'

'The campus I attend is located in the town of Clonmel and the housing situation for current and prospective students of the campus is dire. There is no purpose built student accommodation and very little properties available to rent. The few properties that are available to rent are often also out of reach to students as landowners and property management companies are reluctant to rent to students. I and a lot of other current students are worried that we won't be able to attend college this year due to not being able to find a property to rent for the year and I can't imagine it will be any easier for the students wishing to attend the college after finishing their leaving cert this year either.'







Aontas na Mac Léinn in Éirinn

Twitter: @TheUSI Facebook: facebook.com/usi.ie Web: www.usi.ie Email: info@usi.ie Tel: +353 (0)1 7099300

The Union of Students in Ireland
Portview House
Thorncastle Street
Ringsend
Dublin 4
D04 V9Y9

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