

The Impact of Cost Rental Housing: Security, Affordability and Place

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An Ghníomhaireacht
Tithíochta
The Housing Agency

The Housing Agency's purpose is to provide expertise and solutions to help deliver sustainable communities throughout Ireland. A strategic objective is to support stakeholders with evidence informed insights and data to develop a sustainable Irish housing system. In this vein, the Research Support Programme funds research projects which respond to key topical issues in housing and have the potential to impact on housing policy and practice. The views expressed in this report are those of the author(s) and do not necessarily represent those of The Housing Agency.

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Foreword

As CEOs of three Approved Housing Bodies (AHBs) - Clúid Housing, Respond, and Tuath Housing - we share a common mission: to provide quality social and Cost Rental homes to those who need them, enabling people to fully participate in society.

In 2024, access to quality, affordable housing remains a pressing issue in Ireland, dominating national discourse. Increasing the number of homes to meet the specific housing needs of Ireland's current and future population will continue to drive our work as Approved Housing Bodies. Despite significant growth in rental housing, the need continues to grow. For years, Approved Housing Bodies advocated for a new, affordable, and secure housing tenure tailored for low-to-middle income households who are priced out of private housing market.

Clúid Housing, Respond and Tuath Housing were delighted with the introduction of the Cost Rental tenure, created under the Affordable Housing Act 2021. We were among the first to deliver Cost Rental homes in Ireland and remain committed to its success. This non-market tenure offers a long-term, affordable, secure rental option that will contribute to the development of sustainable homes in Ireland. It enables us to provide choice across all tenures and supports our values to create mixed, sustainable communities.

The Cost-Rental model has proven to be very effective in several European countries, playing a crucial role in developing affordable and stable homes. When implemented at scale, it helps in curbing rising rents and providing genuine choice and long-term rental security.

We are pleased to present this research in partnership with The Housing Agency and the research team - Michael Byrne, Cian O'Callaghan, Sarah Sheridan and Robert Sweeney. This pioneering study examines the initial impact of the Cost Rental tenure in Ireland, providing real-time insight into its importance and the need for its expansion to meet the ongoing need for secure and long-term housing solutions.

Listening to our tenants' experiences allows us to address emerging challenges, ensuring the long-term success of Cost Rental homes in placemaking, environmental sustainability and affordability. By growing this tenure and demonstrating adaptability, we move closer to a thriving housing market, providing much needed secure, affordable homes for Ireland's future generations.

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Executive Summary

Context and Research Design

- The research was funded by the Housing Agency under the Research Support Programme and conducted in partnership with three of the leading Approved Housing Bodies involved in the provision of Cost Rental housing: Clúid Housing, Respond and Tuath Housing.
- Cost Rental housing is a new housing tenure in Ireland established under the *Affordable Housing Act 2021*. Cost Rental aims to provide long-term, secure rental homes to households who are above the income threshold for social housing eligibility, and whose net income is under €66,000 (Dublin) or €59,000 (elsewhere). Rents are established to cover costs (including financing, construction, property management and maintenance), calculated over a 40-year period. Cost rents must be 25% beneath market rents for comparable properties. At the time of data collection (second half of 2023), there were approximately 550 Cost Rental tenancies provided by AHBs, although this figure is increasing quickly.
- The research question was: what is the impact of Cost Rental housing on the wellbeing of residents, explored through the lenses of affordability, security, and place? A mixed-methods research design was employed including: an online survey administered during Summer 2023 to 551 Cost Rental residents, of which 95 households responded (a response rate of 17.2%); 28 in-depth qualitative interviews carried out with Cost Rental residents; expert interviews with AHB staff involved in the provision of Cost Rental, and with Housing Agency staff involved in its design and implementation.

Research Findings

- Overall Cost Rental is extremely successful in creating secure homes and a sense of belonging and ownership among residents. Survey data shows that 80% of residents feel very secure, and 73% say they 'never' or 'rarely' worry about eviction. Qualitative data underlines this, with many residents describing their housing as a 'forever home'.
- Qualitative interview data reveals that perceptions of Cost Rental as providing a secure home were based on three pillars. First, tenancy arrangements ensure long-term, secure tenancies and allow tenants to furnish and make changes to their dwelling, giving them control and autonomy. Second, the high-quality nature of Cost Rental dwellings, as well as the fact that they are brand new, enhanced feelings of ownership, pride and general satisfaction. Third, the professionalism of the AHBs and the positive nature of the landlord/tenant relationship underpins perceptions of security for residents. It should be noted that many of the above points contrast with residents' previous experiences in the private rental sector.
- The research also identifies three sets of challenges in relation to issues of security and 'home'. First, for some research participants tenancy arrangements were somewhat unclear, and this impacts perceptions of security. Second, for some participants fears around loss of income undermined perceptions of security, a finding which should be seen in the context of the data on affordability referred to below and in Chapter 4. Third, despite the fact that residents view Cost Rental as providing a secure long-term home, a majority of research participants still expressed a preference for homeownership. The main motivations expressed for this include having a 'house and garden' and not paying rent in later life. This raises the question of the extent to which Cost Rental is being perceived as a genuine alternative to homeownership.

- Drawing on administrative data provided by the AHB project partners (see Chapter 4), the research found that on average rent represents 34.5% of household net income for Cost Rental residents. To further assess affordability, the research applied one of the most widely used measures, which examines the proportion of households who spend 30% or more of their disposable income on housing costs. Only 25.2% of households pay rent that is less than, or equal to, 30% of their net income. The research also employed the more robust 30/40 measure of affordability, which allows us to identify the proportion of households who fall within the bottom 40% of the income distribution and are paying more than 30% of their net income on rent. Using this measure, just 33.1% of households pay more than 30% of their net income on rent *and* are in the bottom 40% of the income distribution.
- There are therefore a significant number of residents who do not meet some of the most widely used benchmarks for affordable housing. This potentially poses a risk for both landlords and residents, and hence to the sector as a whole. Affordability is complex and it appears that more consideration needs to be given to clarify what constitutes success in terms of Cost Rental's objectives with regard to affordability.
- The research also finds that half of respondents are currently paying more rent in Cost Rental than in their previous housing. Excluding outliers, cost rents are on average 1.10 times the rent paid by tenants in their previous private rental accommodation, i.e. slightly higher. It should be noted that for some research participants their Cost Rental home was significantly larger than their previous accommodation, and therefore this is not a like-for-like comparison. Interviews show that when considering the affordability of their cost rents, participants take into account that Cost Rental offers a lot more than their previous accommodation, both in terms of the quality of the dwelling and security of tenure.
- The survey found that 83% of respondents describe their rent as 'very' or 'fairly' affordable. Qualitative data supports this, with participants typically describing rent as 'fair' and 'not a burden'. Moreover, during interviews participants often compared cost rents to rents for private rental properties currently on the market, which are typically significantly higher than cost rents. At the time of data collection, no research participants were in receipt of HAP and research participants were not aware of the role of HAP or other rent subsidies in Cost Rental housing.
- Cost Rental appears to be supporting the development of vibrant and diverse communities. Almost 80% of survey respondents were 'very' or 'somewhat' positive about their neighbourhood, with 70% feeling 'very' or 'somewhat' part of a community. The research found no evidence of stigma associated with Cost Rental.
- The research found that location did not emerge as a major factor in tenants' decision to apply for Cost Rental. Indeed, survey data shows that average commuting lengths increased somewhat, when compared to previous accommodation. Moreover, some residents identified a lack of services and infrastructure, and the issue of car dependency. During interviews, residents described a nuanced picture of their decision to apply for Cost Rental housing and their experiences in it, which involved weighing up affordability, dwelling size and standard, location and lifestyle factors.



Summary Recommendations

Cost Rental is extremely successful in creating secure homes and a sense of belonging and ownership among residents.

- 1 As a new tenure, residents are still in the process of making sense of Cost Rental. There are a number of areas where tenants would benefit from a greater understanding of the nature of this tenure, in particular rent reviews and duration of tenancies.
- 2 Concerns about loss of income in the future, as a result especially of retirement, impact residents' perceptions of affordability, as well as their sense of security in their home. Research participants did not appear to be aware of the role of HAP in supporting Cost Rental residents who become eligible. More generally, the issue of how residents can be supported in the face of loss of income needs to be considered further and communicated better to residents.
- 3 The research shows that affordability is an area of concern for the Cost Rental sector. There are essentially two ways to strengthen affordability: by reducing costs (and hence cost rents) or via rent subsidies. Further consideration is warranted in terms of identifying how best to support affordability. It should be noted that rent subsidies are an important part of Cost Rental sectors internationally. Cost Rental is designed to support affordability over the long term, therefore future research will be required to examine how the affordability dimension evolves over time.
- 4 While planning issues fall outside the direct scope of Cost Rental policy, effective planning will play an important role in supporting the development of Cost Rental communities and resident wellbeing. Consideration should be given to ensuring Cost Rental developments are supported by the effective roll out of infrastructure and services.



Chapter 1

Introduction

Cost Rental is one of the most significant policy developments within the Irish housing system in recent years. It makes non-market rental housing available to a much wider cohort of households than has been the case heretofore, offering the potential of long-term, secure and affordable rent. This project provides the first in-depth research on this new tenure, generating crucial evidence to inform the development of Cost Rental as a key part of housing delivery. The project assesses the impact of Cost Rental on the new tenure's first residents, shedding light on how the tenure is developing and how it is being experienced by residents as it is being rolled out.

The Introduction of Cost Rental in Ireland is part of a wider suite of policy responses to ongoing challenges in the Irish housing system related to questions of supply, affordability and security. It can also be seen as part of a wider context, with discussions of 'housing crisis' now commonplace across many countries and cities in advanced economies. In particular, over the past two decades, many countries have experienced a decline of homeownership and a growth of the private rental sector. This process has gone hand in hand with widespread issues of unaffordability and insecurity, especially for private rental tenants (Kemp, 2023).

Cost Rental has the potential to respond to these challenges, by offering an alternative to both homeownership and private rental; by providing a form of housing which can be secure and affordable; and by offering Government a new avenue through which to enhance the supply of housing. Given its potential, there has been much interest in the sector, and thus far demand for Cost Rental in Ireland is extremely high, with schemes typically over-subscribed. However, there have also been concerns raised, especially around the issue of affordability. There has been very little empirical research, however, on the nascent tenure. In this respect, this report is timely and will provide a detailed empirical context and analysis for assessing the impact of Cost Rental in Ireland. It is also timely in another sense. The introduction of a new tenure offers unique

opportunities in terms of capturing how this new form of housing is being interpreted and understood by residents. In other words, we can provide insight into how residents are 'making sense' of Cost Rental. As a new tenure, Cost Rental does not have the set of cultural understandings or framings associated with existing tenures. This is important in the Irish context, given Ireland's well-documented homeownership culture (Norris, 2016), but also allows us to assess issues such as the potential for stigma to emerge around the tenure.

This project provides the first in-depth research on this new tenure, generating crucial evidence to inform the development of Cost Rental as a key part of housing delivery.

The research presented here asks what the impact of Cost Rental is on the wellbeing of residents, explored through the lenses of affordability, security, and place. To answer this question, the research employs a mixed-methods research design, incorporating the administration of a survey to Cost Rental residents, in-depth qualitative interviews with residents, and expert interviews with those involved in the provision of Cost Rental, as well as in policy design and implementation (see Chapter 3 for a full discussion of research methodology). The data collection was conducted between July 2023 and February 2024. The research was funded by the Housing Agency's Research Support Programme and conducted in partnership with three of the leading Approved Housing Bodies (AHBs) involved in the provision of Cost Rental housing: Clúid Housing, Respond and Tuath Housing.

The report's findings presented in Chapters 4, 5 and 6, suggest that in many respects Cost Rental has had a very positive impact on residents' wellbeing. There is ample evidence that Cost Rental is meeting a previously unmet need within the housing system. The overwhelming majority of residents had previously been in private rental accommodation before moving to Cost Rental. For many, it provides the opportunity for long-term security for those who cannot access homeownership but wish to have a 'home for life'. Moreover, the qualitative interviews found that residents typically feel a strong sense of ownership and pride in relation to their Cost Rental homes. The sense of security which residents derive from Cost Rental is not only related to the formal security of tenure arrangements associated with the sector, but also to issues such as their control over the furnishing and other aspects of the dwelling, the quality of dwellings, and the landlord-tenant relationship. There is clear evidence that access to secure rental housing, which has hitherto only been available to those in social housing, is a 'game changer' for many residents, and is associated with a variety of positive impacts. Nevertheless, the research also identifies some challenges in this area, in particular residents continue to express a reasonably strong preference for homeownership.

For many residents, Cost Rental is also having a positive impact in terms of affordability, with half of research participants experiencing a decline in housing costs as a result of moving into their Cost Rental home. Moreover, the majority of research participants describe their rent as fair and report that it is not a burden. For others, however, the picture is more mixed. Many residents are paying more in Cost Rental housing than in their previous

accommodation, and the average proportion of disposable income spent on rent is 34.5%. Detailed data on affordability is presented in Chapter 4 and 5, and we unpick the complexities and nuances of affordability in more depth in Chapter 6. The research also raises questions in relation to the availability of rent subsidies (such as HAP) for Cost Rental residents, and points towards the need for further consideration of this aspect of Cost Rental. Many residents, for example, are unaware that they may be eligible for HAP in the event of a loss of income, and express concerns about meeting their housing costs in retirement.

In terms of place and community, the report finds that Cost Rental housing is supporting the emergence of vibrant and diverse communities, and the majority of residents are satisfied with where they live and



feel part of a community. Nevertheless, there are some challenges here too, with residents raising issues relating to lack of services and infrastructure and car dependence. Indeed, the report finds that average commuting times have slightly lengthened for residents, when compared to their previous accommodation. This raises questions about the importance of planning and investment in supporting the development of Cost Rental.

Overall, the evidence and analysis presented in this report suggest that Cost Rental housing is having a significant positive impact on residents across a range of measures and has huge potential to address some of the most pressing needs within the Irish housing system. The report also identifies where the key challenges are in terms of realising that potential.

Cost Rental is also having a positive impact in terms of affordability, with half of research participants experiencing a decline in housing costs as a result of moving into their Cost Rental home.





Chapter 2

Cost Rental Housing: Policy Overview

2.1. Introduction

Cost Rental housing is a form of rental tenure developed over the course of the twentieth century in a number of European countries, in particular Austria, Denmark and the Netherlands. It can be considered a form of non-market public or social housing, in that it is established via legislation, enjoys substantial Government support and is targeted at meeting social and policy objectives (Housing Europe, 2021). The name ‘Cost Rental’ derives from the form of rent setting associated with the tenure. Rents are set at a level to cover the cost of housing provision over a long period, typically thirty to forty years. This includes the cost of land acquisition, development, financing and design, as well as property management and maintenance. In this sense, it is primarily financed via the rent that tenants pay. This means that rents are typically higher than the income-related rents in the social housing sector, discussed further below.

Cost Rental housing also differs from traditional social housing in that it is not targeted on the basis of housing need. In most countries where the tenure exists, eligibility is extremely broad with the majority of households eligible to apply for Cost Rental housing (Norris & Byrne, 2018, 2020). Eligibility criteria in the Irish model are somewhat more restrictive, as discussed below. Cost Rental housing is also associated with strong security of tenure arrangements, such that the sector aims to provide ‘homes for life’.

In what follows we begin by describing the main features of the Irish Cost Rental model, as well as comparing some of its features to its European counterparts. We then step back to examine some of the unique features of this housing tenure in terms of the forms of intervention in the housing system it makes possible.

2.2. Cost Rental Housing in Ireland

Cost Rental housing in Ireland was established by the *Affordable Housing Act (2021)*. *Housing for All*, the housing strategy of the current Government, describes Cost Rental as:

“[A] new form of public housing in Ireland. This is targeted at people who are above the social housing income limits, and who wish to rent or are unable to buy their own home. Under this tenure rents charged only cover the cost of developing, financing, managing and maintaining the homes. It also offers long-term security of tenure. Cost Rental will be targeted to achieve rents that are at least 25% below what they would be on the private market.

The Initial Call for Proposals for the Cost Rental Equity Loan Scheme¹ (discussed further below), published in 2020, defined the objectives of Cost Rental housing as follows:

“Cost Rental aims to help households with moderate incomes access affordable, secure tenancies in accommodation suitable to their needs. The establishment of a Cost Rental model is intended to promote an increased supply of affordable homes in areas where there is a high demand for housing.

The objectives of Cost Rental therefore are to provide a form of affordable long-term, secure rental housing to households for whom market prices/rents may be unaffordable, but whose income falls above the threshold for social housing eligibility, and to increase the supply of affordable housing.

¹ <https://www.gov.ie/en/press-release/c0b48-minister-obrien-announces-call-for-proposals-to-ahbs-for-delivery-of-350-cost-rental-homes-in-2021/>

Cost Rental housing is primarily provided by Approved Housing Bodies (AHBs). At the time of data collection, there were an estimated 551 tenanted Cost Rental housing units provided by the AHB sector, all of which were provided by this study's AHB project partners: Clúid Housing, Tuath Housing and Respond. However, the Land Development Agency also has a growing number of units. Overall, the sector is still in its infancy.

2.3. Funding

Cost Rental housing is funded via borrowing from public sources. This takes two forms:

- **Cost Rental Equity Loan (CREL):** this funding is provided by the Department of Housing and can cover up to 55% of costs (initially 30%, later increased). The loan term is 40 years, with a 1% interest rate. The loan and associated interest are paid back at the end of the loan term. CREL is a form of subordinated debt, i.e. a 'second charge'.
- **The Housing Finance Agency:** the remaining funding is provided by the Housing Finance Agency. Currently (at the time of writing), a HFA loan for Cost Rental may have a 40-year term, with a 3.75% fixed interest rate for the first 30 years, and a variable rate for the remaining ten. As can be expected, these interest rates have risen significantly over the recent period.

Currently Cost Rental housing is thus entirely funded through public borrowing. However, the possibility of (a) an equity contribution by the housing providers; and (b) private borrowing to complement the CREL portion are provided for under the policy arrangements.

The Irish Cost Rental model differs from its European counterparts with regard to funding arrangements. In Austria, Denmark and the Netherlands, Cost Rental housing is majority privately financed. In Austria approximately 60% of funding for a given development will typically be provided via commercial bank loans (Norris & Byrne, 2018), and the figure for Denmark is 90% (Norris & Byrne, 2020). However, it should be noted that Cost Rental housing in these countries is, in some cases, more than a century old, and in the early decades these sectors typically relied much more heavily on public borrowing and other forms of support.

2.4. Rents and Rent-Setting

Rent setting is one of the most distinctive features of the Cost Rental model. As noted at the outset, rents are set to cover the cost of housing provision over a defined period (Housing Europe, 2021). In the Irish case this period is 40 years. Under the terms of the *Affordable Housing Act 2021*, relevant costs include:

- (i) Costs associated with making the dwelling available for rent including any capital development or acquisition costs involved;
- (ii) Financing costs associated with making the dwelling available for rent including debt finance costs, interest charges and limited equity returns;
- (iii) Necessary and appropriate management costs associated with the dwelling, including costs of letting the dwelling;
- (iv) Costs associated with necessary and appropriate maintenance of the dwelling during the cost calculation period;
- (v) Costs of maintaining a prudent contingency surplus in addition to a sinking fund created to meet projected maintenance costs associated with the dwelling during the cost calculation period.

The above relate to the setting of initial rent. Cost Rental policy also determines that Cost Rental initial rents must be 25% below comparable market rents. To be clear, rents are not determined with reference to market rent. Rather, rents are determined by costs, but a Cost Rental project will not proceed unless these are 25% below market rents for comparable new rental dwellings in the private sector.

Rent reviews, which are governed by the *Affordable Housing Act 2021*, may only occur once in a twelve-month period. Under the current arrangements, any rent increases must not exceed the Harmonised Consumer Price Index. Currently, AHBs have either elected to keep rent increases at 2% (in line with the cap associated with private rents within Rent Pressure Zones) or have not implemented rent increases. Currently rents in the Irish Cost Rental sector are typically between €1,200 and €1,600 per month. Rents in the developments included in the present study were between approximately €1,000 and €1,400.

Rent setting under the Irish model is similar to its European counterparts. The one exception to this is the limiting of initial rents below 25% of comparable

market rents. However, in some other countries there are other forms of limits placed on the setting of initial rents. For example, under the Austrian model, construction costs per square meter are subject to an upper limit, which has the effect of containing rents.

It is somewhat unfortunate that the rolling out of Cost Rental in Ireland has coincided with an extraordinary period of cost inflation in terms of housing development and provision, due to interest rate and inflation increases. As noted above, HFA interest rates have increased significantly over the recent period. The operational costs of AHB

Cost Rental providers, which represent a large part of overall costs and thus have a significant impact on rents, have increased by as much as 30%. Construction costs have of course also increased markedly. Nevertheless, it is important to note that once they have been in place for more than six months, Cost Rental residents are eligible to apply for Rent Supplement as well as HAP should they experience a loss of income, which includes retirement.

Rent setting under the Irish model is similar to its European counterparts.



2.5. Tenancy Terms and Security of Tenure

Tenancy terms in Cost Rental are largely governed by the *Residential Tenancies Act*. Under this Act, tenancies are currently undergoing a transition to tenancies of unlimited duration. Tenancies issued after June 11th 2022 are indefinite tenancies. Tenancies initiating before that date are six-year tenancies. However, when they reach the end of that six-year period they will transition to being tenancies of unlimited duration. Note that at the time of research, all Cost Rental tenants who were interviewed, and the majority of the total population, were on six-year tenancies (known as Part IV tenancies). Other salient features of Cost Rental tenancies include:

- An initial six-month period in which tenancies may be terminated without grounds;
- Cost Rental tenancies are not subject to the 'no fault' tenancy termination provisions associated with the private rental sector and provided for by the *Residential Tenancies Act*. Specifically, tenancies may not be terminated due to sale of property, for family or personal use, or due to refurbishment;
- Tenancies may be terminated due to breach of tenant obligations, such as failure to pay rent.

As a consequence of the above, Cost Rental in effect provides lifetime tenancies with extremely strong security of tenure provisions, certainly when compared to the private rental sector. In this regard, it is in line with European counterparts in that Cost Rental housing can be considered a 'home for life'.

2.6. Allocation

Allocation is the most unusual feature of Irish Cost Rental, when compared to its European counterparts. As noted, the tenure is aimed at households whose income falls above the threshold for social housing (currently between €30,000 and €40,000) but for whom the private housing market is unaffordable. The upper income thresholds for Cost Rental eligibility are a net household income of €66,000 for Dublin and €59,000 for the rest of the country. In addition to the above income limits, the rent associated with a Cost Rental tenancy must be 'affordable' for a household to be eligible. This is defined as the rent being less than 35% of applicant households' net income. However,

this criterion can be waived where the applicant demonstrates they have been paying a similar or higher rent for the previous two years. A Cost Rental dwelling must also be appropriate to a household's needs, e.g. in terms of size. Consequently, Cost Rental in Ireland is significantly more targeted and is not designed to be a mixed-income tenure. Its focus is on what we might call a 'squeezed middle' who fall between the two stools of social housing eligibility and market affordability.

Households in receipt of the Housing Assistance Payment (HAP) are not eligible to apply for Cost Rental housing. However, if a household experiences an unexpected loss of income and has been resident in a Cost Rental dwelling for more than six months, they are eligible to apply for the Housing Assistance Payment.

Applications for Cost Rental housing are sought when a Cost Rental development or Cost Rental units become available. As the sector is very new, in most cases this means when the housing units are completed and ready to be tenanted. Units are then advertised via a variety of means, including dedicated Government websites² and popular property websites such as Daft.ie. Applicants are selected via a lottery system, i.e. randomly, and, subject to eligibility checks, are offered a dwelling. Allocation under the Irish Cost Rental system is thus a mixture of targeting (based on income criteria) and a lottery system once eligibility criteria are met.

The targeting dimension is unusual when compared with other European Cost Rental sectors. In countries like Austria or Denmark, a larger proportion of households are eligible to apply for Cost Rental housing (Klien et al., 2023). In both those countries, allocation based on waiting lists is the norm, with some use of lottery systems as well.

2.7. Additional Aspects of Irish Cost Rental

A number of additional aspects of Cost Rental housing are worth highlighting. First of all, Cost Rental developments are sometimes, although not always, part of mixed tenure developments. This may include a mix of Cost Rental and social housing dwellings, or a mix of Cost Rental, social housing and private rental dwellings.

² <https://affordablehomes.ie/rent/available-properties/>

As noted above, Cost Rental is primarily provided by AHBs. This means that although it is a new tenure, the organisations involved in Cost Rental have experience and expertise in providing and managing rental housing. One area where this is evident is in the community and tenant engagement initiatives that are already part of Cost Rental provision.

2.8. Understanding the Nature and Potential of Cost Rental Housing

Stepping back from the design of Cost Rental housing in Ireland, it is useful to consider its nature and potential. This can be understood through the following lenses:

1. **Secure, affordable rental housing:** Cost Rental provides an alternative to the private rental sector for a wide swathe of households. Most importantly, Cost Rental provides a form of secure, stable rental housing, with strong security of tenure arrangements, which previously was not available to any household who did not qualify for social housing. It also provides below market rents and, importantly, stable and predictable rents. Given it is primarily provided by AHBs with a strong social mission and expertise in tenancy management, it also has the potential to deliver professional property and tenancy management at a high level.
2. **A real alternative:** given the above features, Cost Rental housing can provide an alternative housing option in two further senses. First, it has the potential to provide an alternative to homeownership, due to its strong security of tenure arrangements. Second, and relatedly, it provides an alternative to market housing for a swathe of the population for whom this has not been an option heretofore. Many households can now choose whether they wish to source housing via the market or not.
3. **Affordability:** as rents are not set via market mechanisms, but via policy decisions, Cost Rental housing can positively impact affordability in two senses. First of all, and most obviously, by reducing the housing costs of residents. Second of all, as an alternative to market housing a Cost Rental sector (assuming sufficient scale) increases the affordability of market housing by exercising a price dampening influence, as demonstrated by recent research in the Austrian context (Klien et al., 2023).
4. **Supply:** Cost Rental housing also offers Government an additional mechanism through which to shape the supply of housing. A particular advantage of Cost Rental in this regard is that rents contribute significantly to the financing of the sector. Thus, as has been demonstrated in the large literature on European Cost Rental sectors, Cost Rental sectors have typically become self-financing over time, thus reducing reliance on Government support (Norris & Byrne, 2018, 2020).

In conclusion, Cost Rental housing, as a novel tenure, has the potential to have a significant impact on the Irish housing system.

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Chapter 3

Conceptual Framework and Methodology

3.1. Introduction

The research adopts a mixed-methods research design to capture the impact of Cost Rental housing on residents' wellbeing. Data collection included the administration of a survey, qualitative in-depth interviews, and expert interviews. This chapter sets out the conceptual framework and methodological approach, as well as detailing data collection and analysis.

3.2. Conceptual Framework: Home and Wellbeing

One of the most salient features of Cost Rental housing is that it is a new tenure in the Irish context. Consequently, researching its impact poses unique challenges. This section sets out the conceptual framework employed in the research to analyse the nature of Cost Rental and, most importantly, its impact on residents' wellbeing. It focuses on capturing the relationship between Cost Rental housing and wellbeing through the lenses of affordability, home and place.

The fact that Cost Rental housing is a novel tenure means that our current understanding of Cost Rental housing is limited to how the tenure is established in legislation and policy. Any form of housing, however, arises from the interaction of different factors, of which legislation and policy are just one. In particular, the everyday practices of residents and communities, and the frames through which they interpret their housing, also play an important role in any form of housing (Bate, 2020; Easthope, 2004). So too do wider social and cultural understandings and indeed ideologies, as demonstrated for many decades in the homeownership literature (Ronald, 2008). For example, while the legislative framework for Cost Rental housing provides for strong security of tenure,

it remains to be seen whether tenants actually feel secure. In this sense, there can be a significant difference between *de jure* security of tenure and perceived security (Van Gelder, 2010). This example illustrates that in order to understand the impact of Cost Rental on residents' wellbeing, we need to determine, empirically, how residents *interpret* this new tenure. This is necessary to identify and understand the mechanisms and pathways which are likely at play in terms of how Cost Rental interacts with residents' wellbeing. The conceptual framework and research design employed in the research, consequently, includes an emphasis on residents' interpretation of Cost Rental housing, i.e. a focus on the interpretative frameworks through which residents make sense of Cost Rental.

The second significant challenge associated with analysing the impact of Cost Rental on residents' wellbeing relates to the complexity of housing as a form of good or service, as well as the related complex nature of 'housing interventions' (discussed further below). From an economics perspective, housing can be seen as a 'bundle' of goods and services. In other words, when we consume housing we are consuming multiple different things at the same time, for example shelter but also location (Rouwendaal, 1998). Similarly, the literature on housing and health and on 'housing as home', demonstrates that housing is multidimensional in the sense that it meets a variety of different human needs, including security and stability, privacy, self-actualisation, etc. (Rolfe et al., 2020). The challenge thus involves identifying the principal mechanisms or pathways through which housing interacts with wellbeing. Drawing on the literatures, we identify three key lenses: affordability, home and place. The following section discusses each of these in turn.

3.3. Affordability and Economic Wellbeing

The economic dimension of the relationship between housing and wellbeing is most often approached via the concept of affordability. As the cliché puts it, ‘the rent eats first’, i.e. housing costs are typically one of the first claims on household income, and therefore the proportion of income eaten up by housing costs can determine how much is left over for other vital goods and services (Stone, 2006). Moreover, the cost of housing determines the extent to which households can access suitable housing, or indeed any housing at all. Housing affordability thus “expresses the challenge each household faces in balancing the cost of its actual or potential housing, on the one hand, and its non-housing expenditures, on the other...” (Stone, 2006: 151). MacLennan and Williams’ (quoted in Rowley and Ong, 2012: 16) definition of affordability draws our attention to the fact that in practice notions of affordability always imply some implicit or explicit standard of housing

and housing costs, against which household’s experiences can be measured or benchmarked. They note that affordability is “concerned with securing some given standard of housing (or different standards) at a price or rent which does not impose, in the eyes of some third party (usually government), an unreasonable burden on household incomes”.

Research employing affordability measures is often focused on capturing the overall extent to which households experience difficulty in access to housing. In other words, such measures can provide a snapshot of how accessible housing is across the housing system, or for particular cohorts within the housing system (Meen & Whitehead, 2020). Our concern, however, is on affordability as a way of capturing the impact of housing on the wellbeing of residents. Under this approach, the concept of affordability is employed to capture two distinct but related phenomena. First, it captures the economic impact of housing costs understood as what households must give up or forego as a result of meeting their housing



costs. This is typically captured by analysing the relationship between housing costs and income. The most widely used income ratios measures use either a simple threshold of housing costs which are above 30% of net income, or focus on those who pay above 30% of net income and are in the bottom 40% of the income distribution (Corrigan et al., 2018; Meen & Whitehead, 2020; Rowley & Ong, 2012). In Chapter 4 we use both measures. Second, affordability captures the financial stress associated with meeting housing costs. This can be captured with both objective (e.g. rent arrears) and subjective (e.g. perceptions of stress, anxiety around being evicted) measures (Meen & Whitehead, 2020). Again, we use both sets of measures to capture this dimension of housing affordability (see Chapters 4 and 5).

The concept of affordability thus allows us to capture the impact of housing on economic wellbeing.

The concept of affordability thus allows us to capture the impact of housing on economic wellbeing.

However, it is important to note that affordability perspectives tell us very little about the actual experience of housing, i.e. how does the nature of 'home' in a given dwelling impact residents' wellbeing. To capture this dimension, we turn to the literature on 'home' and wellbeing.



3.4. Home and Wellbeing

As noted above, housing and 'home' are multidimensional phenomena (Hulse & Milligan, 2014). In order to understand their impact on wellbeing, we need to identify the key features of housing and home. The most useful way to approach this, given our concern with wellbeing, is by examining the key *needs* that housing and home fulfil. In the academic literature, this has primarily been addressed through the concept of 'ontological security' (Dupuis & Thorns, 1998; Easthope, 2004). Ontological security is a function of 'the interrelationships between the physical dimensions of housing (such as basic safety and security) and the psycho-social dimensions of home such as privacy, emotional security and identity' (Hulse & Milligan, 2014: 638). There are two key features of ontological security. First, central to ontological security is the subjective experience of the reliability of things and places over time (Easthope, 2004). This allows residents to 'derive an enhanced sense of emotional security' from a stable home (Walshaw quoted in Easthope, 2004). Security is about the subjective sense of safety, as well as the sense of *permanence* and *predictability*, which reduces the uncertainty associated with the future (Bate, 2020; Dupuis & Thorns, 1998).

Second, ontological security derives from home as a place of *control* (Bate, 2020; Soaita & McKee, 2019). Control relates to the ability to determine who can enter the home (Porteous, 1976); the related experience of privacy, which allows freedom from social pressures and stresses (Easthope, 2004); and the ability to shape the dwelling itself (including its physical appearance) and the organisation of objects and belongings within the dwelling (Marcus, 2006). This last aspect of control is central to the ways in which home can become an expression of *identity* and aesthetic preferences (Bate, 2020). Issues such as privacy and control also relate to the nature of the landlord-tenant relationship, which can have decisive impacts in tenants' experience of security (Byrne & McArdle, 2020a; McArdle & Byrne, 2022; McKee & Harris, 2023).

Summarising the above, the following are some of key dimensions of 'home' of relevance to wellbeing:

1. Security: how stable and permanent a home feels over time; how much control or agency the resident has in relation to their ability to continue to live in the dwelling; the protections the resident has in relation to losing their home;
2. Control: the extent to which the resident can make decisions in relation to the dwelling, including altering the physical structure, design and layout, aesthetic elements (painting walls etc.);
3. Privacy: the extent to which the resident can control who enters the dwelling, e.g. does the landlord enter without permission etc.

There is a very large international literature demonstrating that housing insecurity has enormous impacts on residents' wellbeing (DeLuca & Rosen, 2022; Rolfe et al., 2020), in areas including mental (Acharya et al., 2022; Arundel et al., 2022) and physical health (Bailie & Wayte, 2006), educational outcomes (Gold, 2020; Li, 2016), and residential satisfaction (Rowley & Ong, 2012; Zavisca & Gerber, 2016). There is also a well-established literature on the impact of housing quality on health. The factors associated with physical housing stress relate to housing characteristics such as quality and size, i.e. the physical suitability of dwellings (Rolfe et al., 2020). Factors relating to emotional stress are perhaps wider and more complex, and include overcrowding, housing costs, and instability (Sandel & Wright, 2006). The negative impact of the following are all well established in the literature:

- Substandard housing, including cold and damp (Rolfe et al., 2020; Sandel & Wright, 2006);
- Overcrowding/lack of privacy (Bailie & Wayte, 2006);
- Insecurity and residential instability (i.e. frequent and unpredictable moves, or forced moves) (Desmond, 2016);

There is a very large international literature demonstrating that housing insecurity has enormous impacts on residents' wellbeing

- Difficulties dealing with landlords (Byrne & McArdle, 2020a; McKee & Harris, 2023);
- Stigma (can include tenure stigma, dwelling stigma, and neighbourhood or address-based stigma) (Hastings, 2004).

However, because the Cost Rental sector is currently made up entirely of new dwellings, factors associated with poor quality physical dwelling conditions do not feature strongly. Indeed, as will be seen later in this report, the more salient factor here is the positive impact of the high-quality nature of Cost Rental dwellings on residents' wellbeing. This includes issues such as light/brightness and energy efficiency.

To further develop the concepts of security and home, we draw on Hulse and Milligan's concept of 'secure occupancy', which they have developed to

analyse the issue of security, primarily in the rental sector. They begin by arguing that the traditional idea of 'security of tenure' is too limited to capture the full experience of home because it focuses solely on the legal contract or legislative relationship between landlord and tenant. However, residents' actual experience of security of tenure is not solely determined by the letter of the law, but by a wider set of factors. To capture this, secure occupancy is a 'multidimensional concept' which focuses on the ways in which the actual security experienced by tenants is 'shaped by the interaction of legislation/regulation in a variety of domains, government policies, market factors and the everyday practices of various actors, underpinned by cultural norms about rental housing...' (Hulse and Milligan, 2014: 643). There are four groups of factors which are core to secure occupancy: legal, policy regimes, market factors and cultural norms (see Table 3.1 below).

Table 3.1 - Secure Occupancy

Dimensions of Security	Domains	Factors	Examples
De jure	Legal	Lease terms	Length of rental contract; termination arrangements; rights and responsibilities of landlords/tenants
		Tenancy conditions and rental property management	Rules that effect daily living (decoration of dwelling; pet ownership); housing quality and condition; noise controls
De facto	Market	Affordability	Rents relative to incomes; entry costs (deposits)
	Policy	Subsidies	Rent subsidies; other financial supports
		Tenancy protection	Identification of at-risk tenancies; programmes to assist in prevention of loss of tenancy
Perceived	Cultural	Norms	Actors' views, institutional cultures and settings
		Psycho-social dimensions	Ability to feel at home, safety, privacy, control over environment

Note: This table is a selective reproduction based on Hulse and Milligan (2014: 644).

3.5. Home, Place and Wellbeing

The above literature on home focuses on the experience of housing and the extent to which it meets the needs of residents across a number of dimensions. However, some of the most important ways in which housing relates to wellbeing occur ‘outside the four walls’ of the dwelling. We refer here to the relationship between housing, location and place. There are two main ways in which this dimension can be conceptualised. First, housing gives residents access to a given location and its associated amenities. Second, housing give residents access to community, i.e. place-based social relationships associated with a particular location.

Easthope (2004) notes that while geographers have long been preoccupied with place, housing researchers have only more recently begun to engage these perspectives. Geographical perspectives consider place as having a combination of “materiality, meaning and practice” (Tuan, 1977). All places have a location, locale and a sense of place (Tuan, 1977). Location refers to a place’s objective position within an agreed spatial framework, while locale is the physical and social context in which social relations unfold. The latter includes the landscape of a place as well as its function as a setting for particular practices that mark it out from other places. Such characteristics of place are, moreover, mediated by political-economic factors such as flows of financial investment or the role of planning, which strongly influence the production of social space and therefore place (Easthope, 2004; Harvey, 1996). Finally, sense of place refers to the subjective side of place – the meanings that attach to it either individually or collectively (Cresswell, 2009). Place attachment, therefore, is seen as both personal and social, i.e. particular places are imbued with broader social meanings that accrue over time while place attachment is also made on an everyday basis. As Cresswell (2009:2) explains:

“[P]laces are practiced. People do things in place. What they do, in part, is responsible for the meaning that a place might have. Places are continuously enacted as people go about their everyday lives – going to work, doing the shopping, spending leisure time...”

Building on these perspectives, Easthope (2004:136) notes that a “home-place is not simply a physical location, but it is located in both time and space”. She summarises the significance of a place-based approach to housing research as having four components (*Ibid*):

- It provides a framework to address the connections between home-place and people’s psychological wellbeing;
- It encourages housing researchers to look beyond the house and situate home as nodes within networks of social relations;
- It provides a basis for understanding conflicts surrounding home-place and neighbourhood and community formation;
- It provides a framework for understanding people’s decision-making process beyond “purely economic” reasons by considering the subjective dimensions of place.

Much subsequent housing research has begun to incorporate a relational view of place (Blunt, 2005). Research has considered home-making as taking place both within and beyond the four walls – how the location and locale provide the spatial and social context of home as the basis for security, as well as practical day-to-day reproduction (Kerr et al., 2021). Kerr et al (2021), for example, in their study of families with children living in apartments in Sydney show how households’ housing decisions involve nuanced trade-offs between the size and space of the home considered against the location and lifestyle benefits of place. Other research has explored the “tension between [households’] hopes and expectations around homemaking in unaffordable contexts” (Barrett, 2023:28; Smith, 2015). Place and place attachment play a key role in these processes in that households must consider the community and locational benefits of place against their ability to access better housing within the same, or in adjacent, neighbourhoods. Finally, a related body of work has examined levels of place satisfaction in relation to sustainable planning objectives, for example, the tensions between density objectives and residents’ perceptions of amenity and infrastructural deficits (Howley et al., 2009).

While the longer-standing social dimensions of place attachment are somewhat important to this study (e.g. how prior associations with a place might act as a motivating factor for a household to apply for a Cost Rental development in a specific location), the research was more interested in the spatial practices of place, what Seamon called the “time space relations” or “place ballet” by which individuals, households and communities produce place attachment through their everyday lives (Cresswell, 2009). This is particularly relevant because Cost Rental residents are in the early stages

of tenancies within newly-built developments. We, therefore, sought to examine how Cost Rental residents are making meaningful attachments to the places they live through everyday life engagements and interactions. We can think about this in terms of how Cost Rental residents might interact with their neighbours within the development or wider community. Though true for everyone, community engagement is particularly important for older people and those with mental health difficulties (Tiernan et al., 2013). For economically disadvantaged communities, identification with one's neighbourhood can promote support and solidarity among residents (Cruwys et al., 2022). But as "place is created by both internal and external mobilities and processes" (Cresswell, 2009, p. 9), we can also think about how the physical location and locale of Cost Rental developments is viewed by residents as enabling or constraining different

elements of their daily lives, including their economic reproduction (e.g. commuting to work or working from home arrangements) and social reproduction (e.g. organising childcare or education, shopping for groceries etc). As we discuss later in the report, these dimensions of place attachment factor in residents' considerations of both affordability and planning provisions such as public transport.

Taken together, the three lenses of affordability, security and place allow us to capture the complex and interrelated dimension of housing's relationship with wellbeing.



3.6. Methodology

Thus far we have focused on the conceptual framework. In this section, we present the methodological orientation which underpins the research. The research draws on a Realist Evaluation (RE) framework. RE is designed to investigate forms of intervention, in this case housing, which are (a) complex; (b) multi-dimensional; (c) dynamic, i.e. the overall outcomes or impact is mediated by the interaction of the different aspects and dimensions, and cannot be reduced to any one aspect; and (d) impacted by the agency of the recipients of the intervention, in our case residents.

Rolfe et al. (2020:2) argue that RE “attempts to uncover and understand the causal processes and mechanisms at play within any policy or programme”. Rather than seeking to *isolate* causal relationships from contexts, this approach views context as crucial to how social mechanisms operate and have impact. It seeks to capture how a given intervention works within a specific context. RE focuses not on whether programs work in a general sense but on “what works, for whom, in what circumstances” (Rolfe et al., 2020: 3).

RE has been advanced as an effective framework for capturing some of the less tangible impacts of housing, i.e. those that relate to issues such as subjective experience and wellbeing. Some of the reasons why this approach is suitable for the analysis of housing and its impacts on wellbeing include:

- Housing and wellbeing are multidimensional and inherently complex;
- The impact of housing interventions is shaped not just by the nature, design and implementation of a given intervention, but also the social and geographic context in which it takes place (including housing market factors, for example);
- Residents are agents and therefore the housing experience is a function of the interaction of experience, subjectivity and the actual delivery of housing. It will thus be mediated by a wide variety of factors that shape the residents' experience.

The aim of the present research is not to isolate aspects of Cost Rental housing in order to measure

their impact on wellbeing, but rather “to examine the causal impact of the subjective housing experience, and to clarify the nature of the mechanisms involved and the contexts influencing their operation” (Rolfe et al., 2020: 3, emphasis added). Our focus is thus on understanding how residents experience and interpret Cost Rental housing, and how this in turn impacts their wellbeing across the three dimensions of affordability, home and place.

Data collection

The research involves a number of forms of data collection and analysis:

- Administrative data provided by the AHB project partners;
- A survey administered to Cost Rental residents;
- Qualitative interviews carried out with Cost Rental residents;
- Expert interviews carried out with policy-makers and AHB staff.

As the project was conducted in collaboration with, and with the support of, the three AHB project partners, data collection and access to research participants was facilitated by the AHB partners.

Administrative data provided by the AHB project partners

In the process of administering Cost Rental housing, the AHB project partners collect data relating to residents. This administrative data was not designed for research purposes *per se* but sheds useful insights into our research questions. Anonymised administrative data from the three project partners was collated and standardised (where possible) to ascertain the characteristics of Cost Rental households, such as household size, age etc., as well as issues relating to affordability, including incomes.

Survey of Cost Rental residents

The survey was an unweighted survey of the entire population. It was sent out to all Cost Rental households in dwellings managed by the AHB project partners, which at the time of data collection represented all Cost Rental residents. The survey collected data on residents' previous housing experiences, their application for Cost Rental housing, household characteristics, incomes and affordability, security and place/community, and future plans (see Chapter 4).

The responses were not adjusted for the likelihood of different demographic groups responding over others. Covering the entire population, it does not suffer from over- or under-sampling of specific groups. However, with a response rate of 95 households out of 551, or 17.2%, it is likely to suffer from response rate biases.³

A decision was made to not weight the subsequent responses. Weighting responses for small-scale surveys, intended to complement qualitative analysis, is not the norm. It would have required considerably more time and other resources to be allocated. Secondly, the demographic information collected on the respondents was limited so as to preserve their anonymity.

The survey was administered through *Jotform*. Each household was emailed a link to the survey, which they could then complete. After completion, the data were analysed and cleaned in Excel. This included removing outliers and answers where the respondents appeared to misunderstand the question or filled the survey out incorrectly.

The survey analysis is complemented by the administrative data provided by the three AHBs. Administrative data would normally be preferred to survey data but as the former was not collected for research purposes, much of the information of interest was not available. Moreover, the questions were not standardised so for many important questions (e.g. income), not all AHBs collected the relevant information. For these reasons, in Chapter 4 we rely mostly on the survey data.

Qualitative interviews carried out with Cost Rental residents

Qualitative interviews were employed to examine residents' subjective experience of Cost Rental housing, the interpretative frameworks through which they 'make sense' of Cost Rental, and to provide a more in-depth understanding of how affordability, home and place impact wellbeing. Interviews took the form of semi-structured, in-depth interviews, which were recorded and transcribed, and were subject to informed consent.

Interviews initially took place in residents' homes, but due to recruitment difficulties (discussed further below), these were supplemented with interviews conducted remotely (via telephone or video conferencing). Interviews took between 40 and 75 minutes.

The interview schedule was composed of three sections. The first section examined residents' transition to Cost Rental housing. These included questions relating to their previous accommodation and housing experiences, how they found out about, and what attracted them to, Cost Rental housing, and their experience of applying for and moving into Cost Rental housing. The second section examined the three wellbeing lenses adopted by the study: affordability, home and place. The emphasis here was on subjective experience, i.e. focusing on subjective indicators of affordability, and also how residents understand and interpret the nature of cost rents. The final section related to future plans and aspirations in terms of residents' housing careers.

Our focus is thus on understanding how residents experience and interpret Cost Rental housing, and how this in turn impacts their wellbeing across the three dimensions of affordability, home and place.

³ Due to some respondents incorrectly filling the form or not answering some questions, the response rate was for some questions somewhat lower. In Chapter 4, which presents the survey findings, where the number of responses to a survey question was less than 90, we provide a note accompanying the figure.

Recruitment of research participants took place in Summer and Autumn 2023 and was facilitated by the project partners, via housing officers managing Cost Rental properties. Residents were contacted via email and asked if they wished to volunteer to take part in the research. In terms of interview sampling, the research design initially sought to focus on three case study Cost Rental developments. The case study developments were selected on the basis that they represented the longest standing Cost Rental developments and a mix of locations and typologies (e.g. houses and apartments, mixed tenure developments and single tenure developments, unit sizes).

This approach was partially implemented, but only 10 research participants were recruited from the case study developments, out of a target sample of 24. The research design was therefore adapted, and recruitment was extended to all Cost Rental residents. This approach yielded much better results, allowing us to interview 28 participants in total. Interviews with participants from the wider cohort were conducted over the phone/zoom, to avoid undue delays with data collection and to use our resources effectively (interviewees were based in various locations across the country and therefore travel to conduct in-person interviews would have been very time consuming). One benefit of this revised research design is that it captures a broader range of developments (for example those in Kildare). On the other hand, a disadvantage is that it did not allow us to explore the dynamics of place and place attachment in as much detail as initially intended. However, given that most Cost Rental residents had been in their housing a short period of time these features emerged as less salient in interviews.

A broad overview of the sample characteristics can be found in Table 3.2 below. Our sample is broadly in line with the overall characteristics of the Cost Rental resident population. The interview transcripts were coded via NVivo qualitative analysis software and subjected to thematic analysis (Terry et al., 2017) for data analysis.

Table 3.2 Qualitative sample characteristics

Characteristic	# Participants
Female	15
Male	13
Parent	19
Non-parent	9
Previous accommodation	All but one in PRS
Irish born	13
Non-Irish born	15
Location – Balbriggan	5
Location – Cork	4
Location – Kildare	9
Location – Meath	1
Location – South Dublin	9

Expert interviews carried out with policy-makers and AHB staff

Expert interviews were carried out to 'bookend' the data collection, i.e. they were carried out at the beginning and again at the end of the data collection process. The first set of expert interviews were carried out with housing officer staff at the project partner AHBs in Summer 2023 and were carried out remotely. In total, three housing officers were interviewed, each of whom worked directly with Cost Rental housing and tenancy management. These were carried out prior to the other forms of data collection. Housing officers were interviewed to gather contextual information which was necessary for the design, implementation and analysis of both the interviews and survey. For example, information in relation to:

- The process of applying for Cost Rental housing;
- What information tenants are given in terms of the nature of security of tenure, rent etc. in Cost Rental housing;
- What the tenancing process involves;
- Common questions or concerns raised by tenants during the application and tenancing process;

- Issues in relation to tenancy management that have emerged;
- Community activities and other additional supports provided to Cost Rental residents.

Upon completion of data collection and analysis, two interviews were carried out in early 2024 with Housing Agency staff involved in the design and implementation of Cost Rental housing. These interviews focused on understanding elements of the design of Cost Rental, such as eligibility criteria, security of tenure arrangements and rent setting, and the policy rationale underpinning them. They allowed the researchers to clarify aspects of how Cost Rental operates which arose during the research, especially during the qualitative interviews.

Research Advisory Group

The research was supported and guided by a Research Advisory Group (RAG), which was established at the outset. The RAG consisted of the two principal researchers, Dr Michael Byrne and Dr Cian O'Callaghan, as well as staff from the policy teams of the three AHB project partners:

Niamh Randall, Director of Strategy and Public Affairs, Respond

Reyhana Cushnan, Strategy and Policy Lead, Respond

Helen McCormack, Head of Communications, Respond

Andrew Daly, Policy and Research Coordinator, Clúid Housing

Clare Austick, Housing Policy Manager, Clúid Housing (formerly)

Fiona Dunkin, Housing Policy Manager, Clúid Housing

Haley Curran, Policy and Research Coordinator, Tuath Housing (formerly)

Rosemary Hennigan, Policy and Research Coordinator, Tuath Housing

Fiona Egan, Communications and Policy Manager, Tuath Housing

The RAG met on five occasions over the course of the research project, inputting into research design, supporting the recruitment of research participants, inputting into the data analysis, and finally supporting the dissemination of the research.

3.7. Research Ethics

All aspects of data collection and the wider research design were subject to ethical review by UCD's research ethics committee and approved before data collection commenced. Care has been taken to anonymise all interviewees and to protect anonymity by not reporting the Cost Rental developments within which they live. Survey data was collected on an anonymous basis. Both qualitative and quantitative data were collected on the basis of informed consent. Anonymised administrative data was provided by the AHB project partners in accordance with data protection policies and protocols.





Chapter 4

Survey Data and Analysis

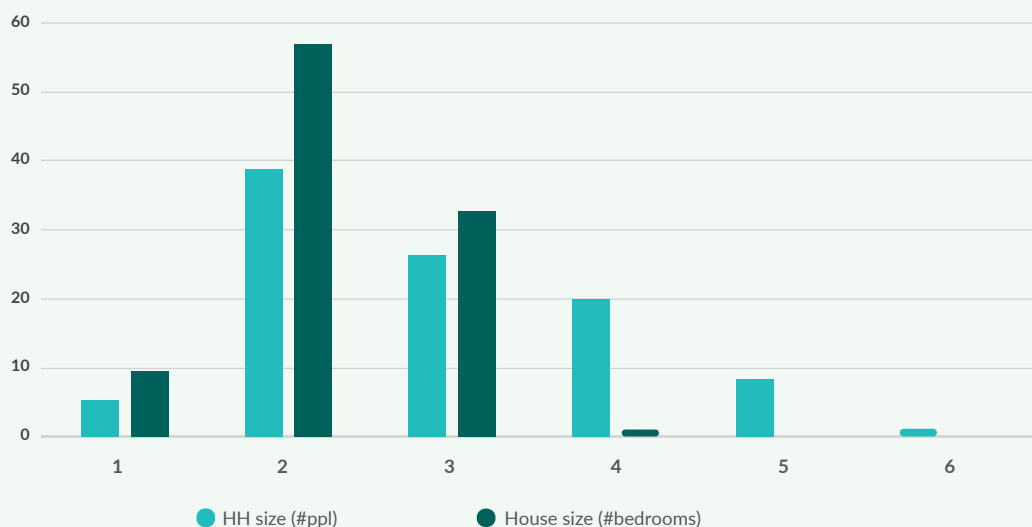
In this chapter we present the results of a survey carried out with Cost Rental residents of the three AHB project partners. We discuss the survey findings under seven headings: household details; previous housing; application for Cost Rental; affordability; security; place/community; and future plans. Where relevant, we also refer to administrative data provided by the project partners, as discussed in the methodology section. This data helps to provide useful context and to indicate the extent to which our sample data is in line with the overall population of Cost Rental residents.

4.1. Household Details

The household profile of tenants in Cost Rental housing provides background on their composition and demographic profile. All data is presented as proportion of households, unless otherwise stated.

In terms of size, respondents were asked about the number of people in the household and the number of bedrooms in the house. The most common household type is 2-person households, and the vast majority are 2-4-person. While there is a significant number of 4-person households in the administrative data, there was only one 4-bedroom household captured in the survey. As can be seen, the number of bedrooms tends to be smaller than the number of people in a household.

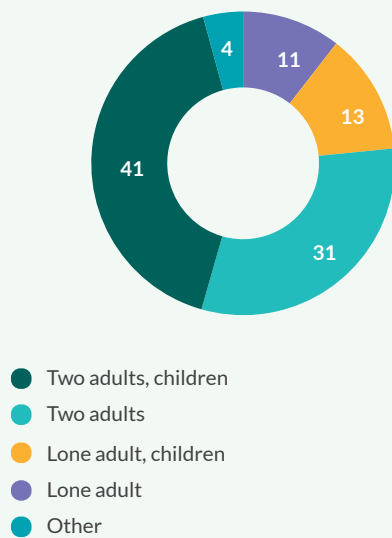
Figure 4.1 Size of house and household



Source: Online survey.

The administrative data contained some useful information on household composition. We broke it down into four different household types and a residual category. Two adults or two adults with children are the most common household types. We also know from the administrative data that there are slightly more adult female residents than male, although gender differences are very small.

Figure 4.2 Household composition

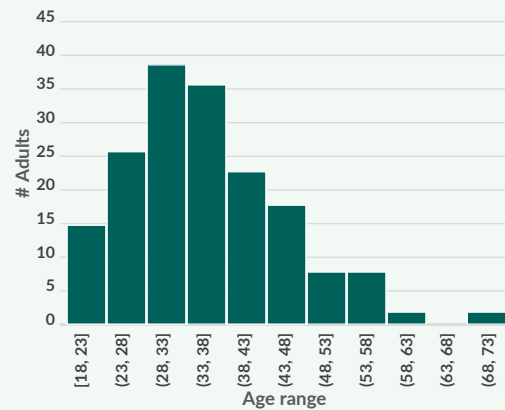


Source: Administrative data (n=542).

Looking at the age distribution, most adults are mid-to-late 20s to mid-to-late 40s. Most of the children within these households are young children. The mean adult age is 35.7 years, and the mean child age is 6.6 years.

Most of the children within these households are young children.

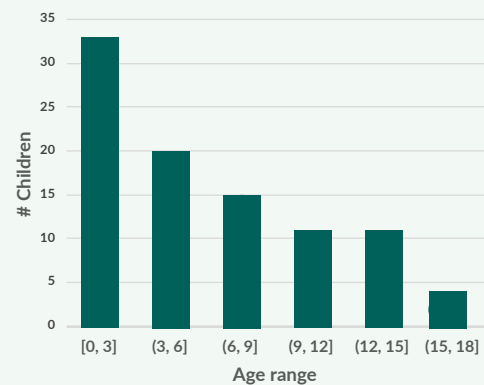
Figure 4.3 Distribution of adults (# adults)



Source: Online survey.

Note: n=94 households in both cases totalling 178 adults and 94 children.

Figure 4.4 Distribution of children (# children)

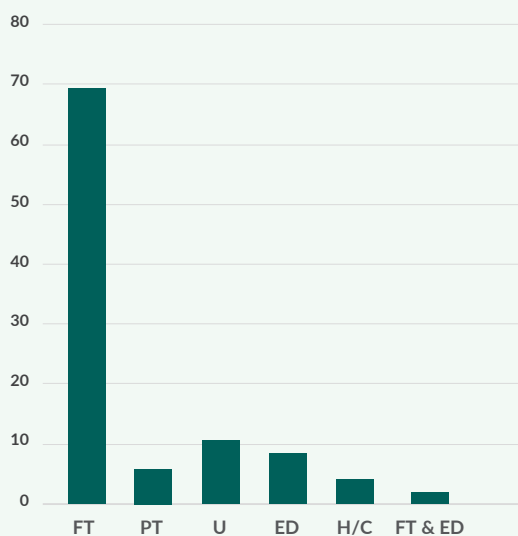


Source: Online survey.

Note: n=94 households in both cases totalling 178 adults and 94 children.



Figure 4.5 Employment status (% adults)



FT: Full-time; PT: Part-time; U: Unemployed;
ED: In education; H/C: Home/caring duties;
FT & ED: Full-time and in education.

Source: Online survey.

We also surveyed households on their employment status. They were asked to fill out their own status and the status of other household adults (aged 18 and over). As there were many non-responses on the survey form, some respondents may have misread the question and only filled in their own status. We note this caveat for reading the below figures.

The majority (almost 70%) of adults in Cost Rental housing are in full-time employment. This will in part reflect the age composition of residents, as there are relatively few older people, as well as the income requirement associated with eligibility for Cost Rental housing. Just under 6% are in part-time employment, and just under 11% are unemployed. This is higher than the national rate, which reflects the fact that some of the residents are from lower-middle income backgrounds. A similar percentage are in education and only 4% report home/caring duties.

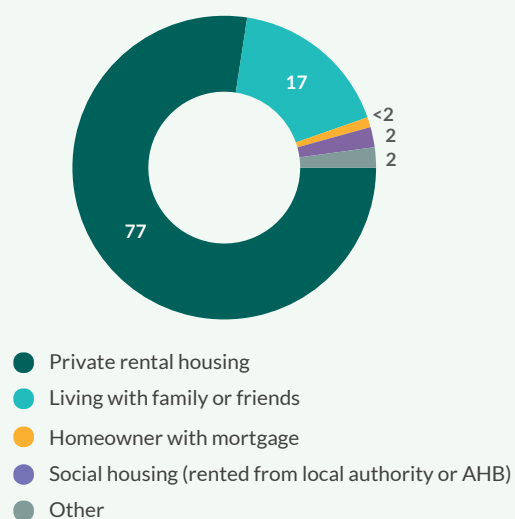
The majority (almost 70%) of adults in Cost Rental housing are in full-time employment.

4.2. Previous Housing Experience

To assess the impact that Cost Rental is having on residents, it is useful to compare against previous housing experiences. As well as providing quantitative evidence, we also quote respondents in the answers they gave to open-ended survey questions.

The vast majority of households lived in the private rental sector before moving into Cost Rental. A minority were living with family and friends. While this is not surprising, it is worth highlighting that this indicates that Cost Rental is functioning in line with policy expectations and objectives, in that it is providing an alternative to private rental housing.

Figure 4.6 Previous housing

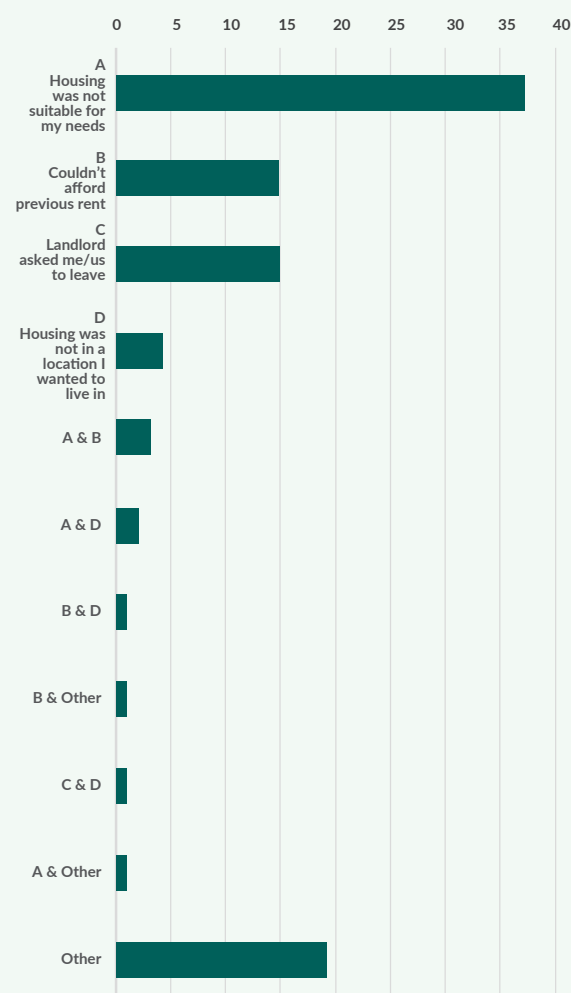


Source: Online survey.

The most common reason given for wanting to leave their previous accommodation was that tenants felt it was not suitable for their needs. We will see shortly why this is. Inability to afford rent was also an important reason. However, affordability concerns did not feature as prominently as we might expect, given the level of rent increases in recent years. This is also consistent with our findings in relation to affordability from both the survey (see below) and interviews (see next chapter).

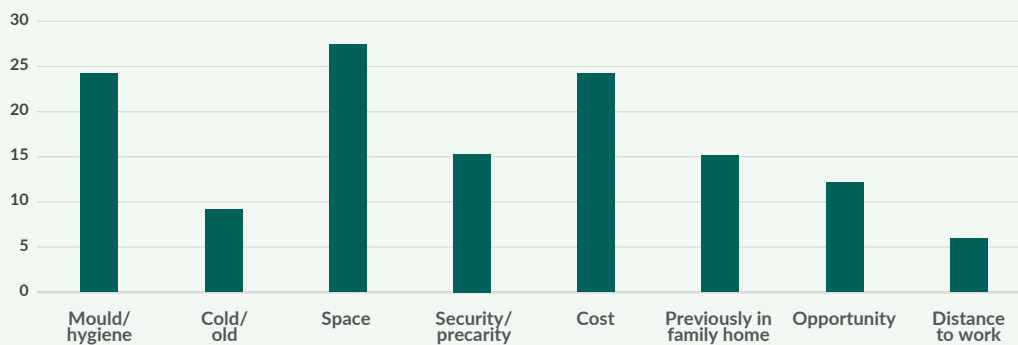
Tenancy termination was another important reason for respondents leaving their previous accommodation. Among those who were asked to leave, 59% said that their landlord wanted to sell and 41% said the their landlord sought to use the property. This suggests that, at least for some households, Cost Rental housing is providing a housing option to households experiencing eviction in the private rental sector (PRS). The location of previous housing was a less important deciding factor for respondents (discussed further below).

Figure 4.7 Reason for leaving previous house



Source: Online survey.

The survey also gave respondents the opportunity to answer an open-ended question on their reasons for leaving their previous accommodation. Figure 4.8 presents some of the most common answers given to this question.

Figure 4.8 Open-ended reasons for leaving previous place

Source: Online survey. Note: n=39.

If we take the first two factors in the above figure, mould/hygiene and cold/old, it is evident that housing quality concerns are a major reason for Cost Rental residents wanting to leave their previous accommodation. The issue of mould, in particular, came up many times:

“The apartment was too cold and the furniture and flooring were old.

“Windows and wall covered in mould.

“I was living in a studio for 12 years. It was very damp, cold and rats all in the building. I was sick. I was diagnosed with cancer. I could not move as there was no place to rent and very dear. And God sent the Cost Rental. The rent is double price, [and] I am paying with only one salary... but at least its clean and safe for my health...

The salience of these issues is in line with existing evidence in relation to the PRS, where issues in relation to minimum standards are well documented (Byrne & McArdle, 2020a). The

reference to furniture is also interesting, in that Cost Rental housing is predominantly new-build and unfurnished, allowing residents to furnish their own homes. This also emerged in our interviews as an important positive factor for residents (see next Chapter).

Space concerns were also paramount, with many respondents mentioning that their previous accommodation was not big enough given the presence of children. This suggests that Cost Rental housing has a particular value to renters seeking more suitable housing for their family:

“Had a baby and had to leave because it's not conducive for a newborn.

“It was small and it was duplex so it was a lot harder to climb up so many stairs with small kids.

“That was a 2-bedroom apartment, when we had a second child, we needed a bigger place.

Cost considerations were also very important. As we will see below, the median rent paid in Cost Rental is the same as that paid in the previous accommodation, i.e. as many Cost Rental households are now paying less rent as there are paying more rent. However, among those who cite 'couldn't afford previous rent' as the reason for leaving their previous accommodation, their current rent (in Cost Rental) represents 75.8% of their previous rent. Thus, for many people, Cost Rental represented an improvement in affordability:

“ We were paying €570 each for a small two-bed apartment that we shared with another couple. We never could have afforded a place like ours without it being Cost Rental.

Many respondents cited the insecurity of PRS housing as a reason for leaving their previous accommodation:

“ Insecurity and worry of landlord deciding to sell, as had happened in two previous properties, and having to move children's schools again.

“ We left because it was never going to be a long-term living arrangement as they [landlord] could have sold at any stage and we wanted somewhere more permanent & secure.

Insecurity issues were sometimes cited in conjunction with quality issues:

“ The general precarity of renting caused constant anxiety, every time the landlord contacted us we'd be so nervous expecting issues. There was always issues getting things repaired as well as issues with mould which we were constantly battling but couldn't win.

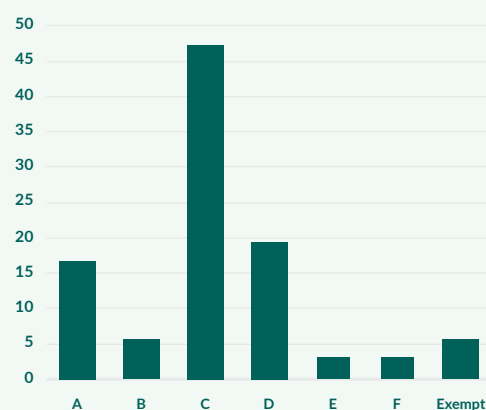
“ Damp and mouldy conditions, insecure rental arrangement.

Others left because they had been living in their family home as adults.

Taken together, responses to this open-ended question indicate many respondents left their previous accommodation because it did not provide secure, quality accommodation that suited their needs as a household.

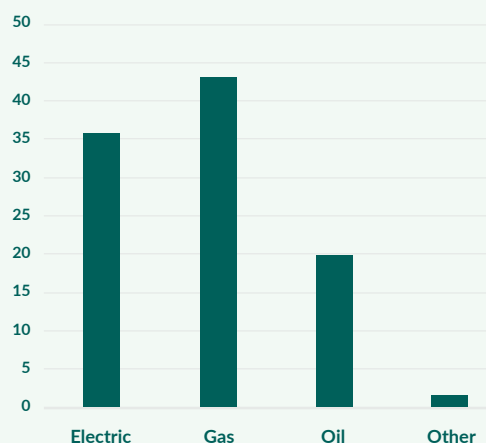
The previous housing of tenants were, for the most part, less insulated than their current housing. Cost Rental housing BER tends to be A1 or A2. Many residents lived in significantly less well-insulated units, with more respondents indicating a BER of D or lower than those indicating a BER of A or B combined. Gas was the most common heating type, followed by electric and then oil.

Figure 4.9 BER of previous building



Source: Online survey.
Note: n=39.

Figure 4.10 Heating type previous building

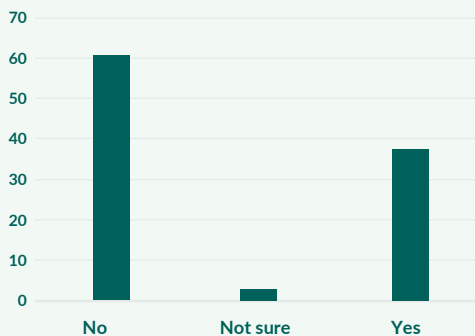


Source: Online survey.

4.3. Application for Cost Rental Housing

Despite its discussion in the media and other circles, most applicants had not heard of Cost Rental before applying. This reflects its novelty as a tenure.

Figure 4.11 Heard of Cost Rental before



Source: Online survey.

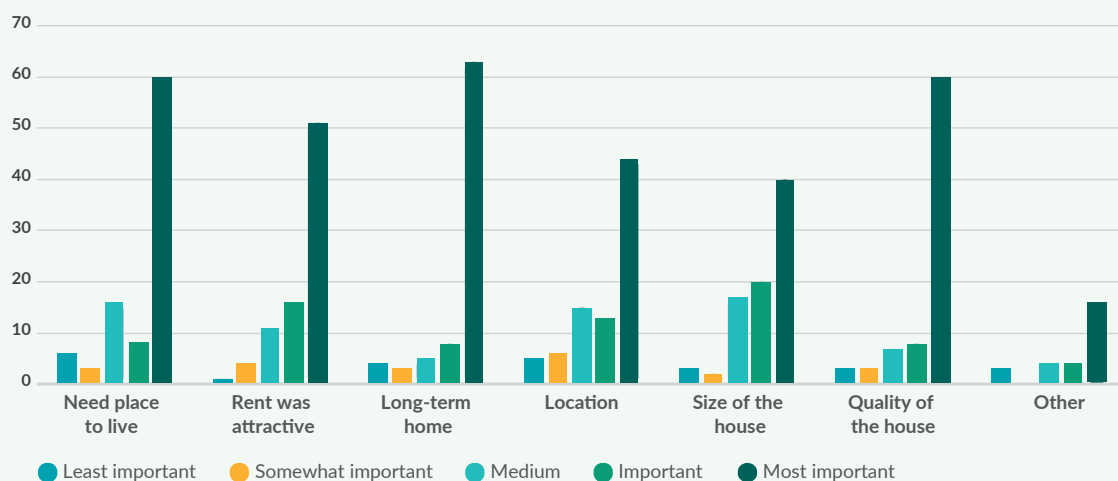
Residents were presented a number of potential reasons as to why they applied for Cost Rental housing. They were then asked to rate these reasons in order of importance, with 5 being the most important reason and 1 being the least important.

Needing a place to live, wanting a long-term home, and housing quality were the top three reasons given by respondents as to why they had applied. This underlines the importance of security of tenure and housing quality to respondents, an issue which we also saw in the previous section.

The importance attached to believing Cost Rental to be a long-term home is surprising, given that, in the responses to the open-ended questions on reasons for leaving previous accommodation, the issue of insecurity, while important, was not among the most salient issues identified. Nevertheless, it is clear from responses to this question, and echoed in the interviews discussed in the following Chapter, that the security of tenure and long-term tenancy provided by Cost Rental is something residents value strongly.

Although the size of previous housing emerged as important in the open-ended questions (discussed in the previous section), it was identified as less important in the quantitative response to this question. The number of responses to the open-ended question is smaller, and the phrasing of the question as a prompt to add 'anything further' may mean that these respondents are self-selecting, i.e., those who felt strongly about a particular issues were more likely to answer. Unlike size, the relative importance of location and rent issues in Figure 4.12 is consistent with the open-ended question.

Figure 4.12 Importance of why tenant applied



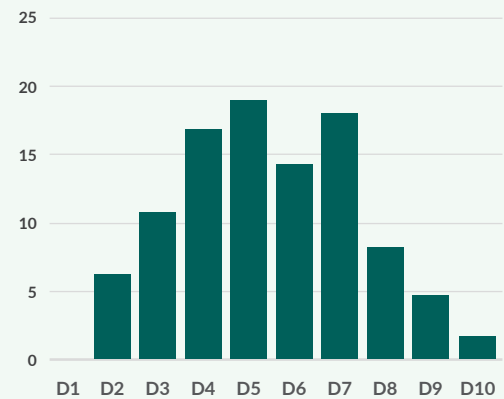
Source: Online survey.

4.4. Affordability

In this section we present data on both objective and subjective measures of affordability, based on evidence from the survey. As flagged previously, Cost Rental housing is quite different from traditional non-market housing in Ireland, both in terms of the profile of tenants and the prices these tenants pay for accommodation.

Using administrative data on household income provided by two of the AHB project partners, we were able to estimate where Cost Rental tenants are located in the income distribution. In Figure 4.13 below, D1 represents the bottom 10% of the income distribution, and D10 the top 10%. As can be seen, most of the tenants are in the middle of the income distribution (D4-D7). There are even some in the top 10%. These are presumably households without children, so that household income per person is elevated. There were no households in the bottom 10%, which is unsurprising given the minimum income threshold required to be eligible for Cost Rental housing.

Figure 4.13 Location of tenants in income distribution (%)



Source: Administrative data.

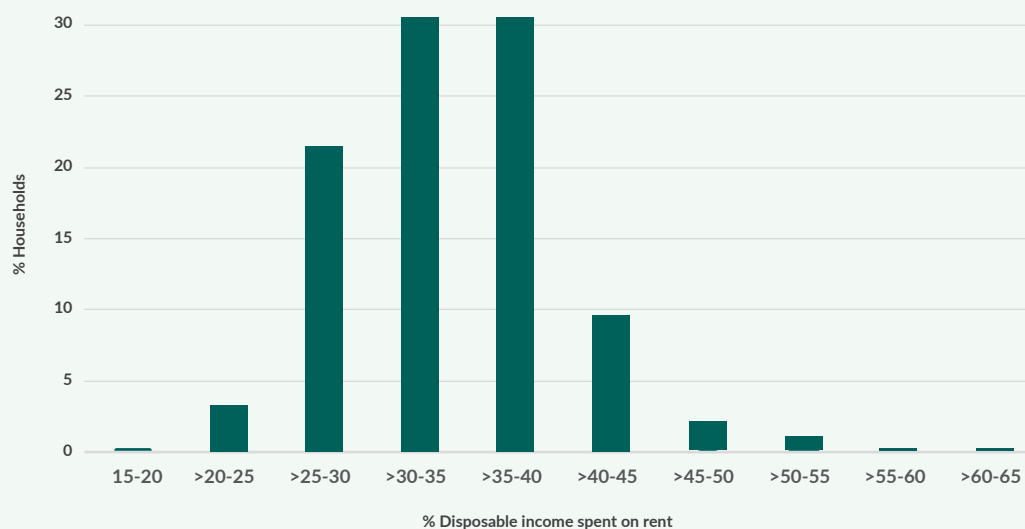
Note: n=279.



In terms of affordability, the most robust data is based on administrative data, though we also look at survey data. An advantage of the administrative data is its higher sample size as all households are required to provide information on income to their respective AHB landlord as part of the application process. A disadvantage is that one of the AHBs was not in a position to provide the relevant administrative data, and as such the affordability position of those tenants may be different to than that reported by the other AHBs. The administrative data depicted in Figure 4.14 below shows the distribution of rent paid relative to household disposable income.

The clustering of rents in the middle is unsurprising given the centrality of household income as an eligibility criterion.

Figure 4.14 Distribution of rents



Source: Administrative data.

Note: $n=279$.

Based on the administrative data, the vast majority of rents are between 28% and 41% of household net income. A small number of households pay very high rents or very low rents, as a proportion of income. Rent is, on average, 34.5% of household net income. The clustering of rents in the middle is unsurprising given the centrality of household income as an eligibility criterion. To examine the issue of affordability, we use a number of rent-to-income ratio measures. First we look at the proportion of households that pay more than 30% of their net income on rent, the threshold of affordability most often used in academic research (Corrigan et al., 2019). To present a more nuanced picture, we also employ the so-called 40/30 rule, which captures the

proportion of households who pay more than 30% of their disposable income on rent and fall within the bottom 40% of the income distribution (Corrigan et al., 2019). Second, we use the same approaches with a threshold of 35% of household net income, as this figure is used in determining eligibility for Cost Rental households, as outlined in Chapter 2. Applicant households for whom cost rents would equal more than 35% of net income are deemed ineligible on grounds of affordability, although as noted this may be waived under certain circumstances. Thus, the 35% threshold allows us to estimate the outcomes using a measure of affordability that is part of the implementation of Cost Rental.



Only 25.2% of households pay rent less than or equal to 30% of income, i.e. almost three quarters of households exceed the affordability threshold of 30%. A much smaller figure of 33.1% of households pay more than 30% *and* are in one of the bottom four deciles of the income distribution. As such, while three quarters of Cost Rental households are experiencing unaffordable housing according to the simpler measure, because many of those households are comparatively well-off, only one-third of cost rents are technically unaffordable according to the more sophisticated measure.

Moving on to the second affordability threshold employed, 55.8% of households pay rent which is less than or equal to 35% of their income, i.e. a little under half of households exceed the affordability threshold of 35%. In terms of the 40/35 affordability rate, a much smaller 24.5% of households pay more than 35% *and* are in one of the bottom four deciles of the income distribution.

With a sample of 80, the survey data provides a considerably lower pool and response rate. However, it surveys all three AHBs and distinguishes between gross (before tax) and net income. On a net income basis, on average rents represent 37.7% of income, which is similar or somewhat higher than the administrative data result. On a gross income basis, which includes welfare income but before taxation, rents represent 29.5% of incomes on average. Welfare income was approximately 17.1% as a share of net income and no household is in receipt of HAP.⁴

According to our survey data, average current rents in Cost Rental are 1.10 times the rent paid by residents in their previous accommodation, excluding outliers.⁵ The median current-to-previous rent ratio is 1. This indicates that, compared to their previous housing, there as many Cost Rental households who are now paying less rent as those who are paying more rent. While the average figures might be seen to imply that cost rents are higher overall when compared to previous housing, averages are driven by a number of renters who are paying considerably more than their previous rent.

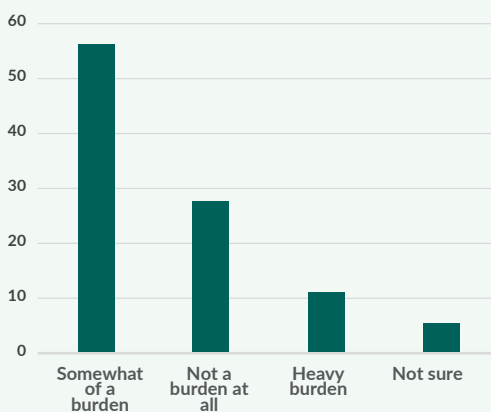
⁴ For this question in particular, n=70.

⁵ Previous rents can be artificially lowered by those living at home with family or with friends. When outliers are included, the current rent paid by respondents is on average 1.31 times their previous rent (n=89).

The survey also asked respondents to report on whether they considered their rent to be a burden and whether they considered their rent to be affordable. As can be seen below, most respondents consider their rent to be somewhat of a burden (56%), and a significant number do not (27.4%). Fewer consider it to be a heavy burden (10.9%). Consistent with this, most households consider rent to be fairly affordable (55.1%), and fewer deem it very affordable (27.5%), while a small number consider it not affordable (8.6%).

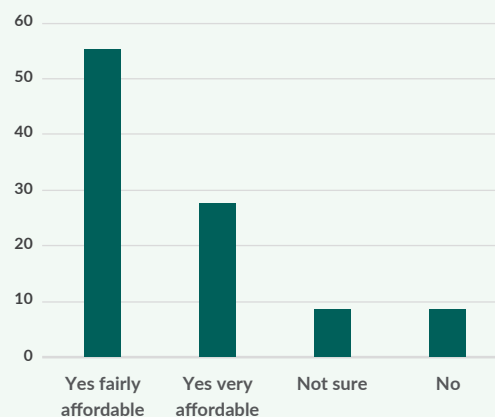
There are as many Cost Rental households who are now paying less rent as those who are paying more rent.

Figure 4.15 Consider rent to be burden



Source: Online survey.

Figure 4.16 Consider rent affordable



Source: Online survey.

One affordability issue which is worth flagging, and discussed further in Chapter 5, relates to retirement and its impact on respondents' ability to pay rent. This can be seen in some of the responses to the open-ended question on long-term housing plans (discussed further below):

“Paying rent into old age is a negative.

“In 10 years I'll be of pension age and won't be able to afford the Cost Rental.

“I love my home and its location and hope to stay here indefinitely, although I do worry about what will happen when I retire.

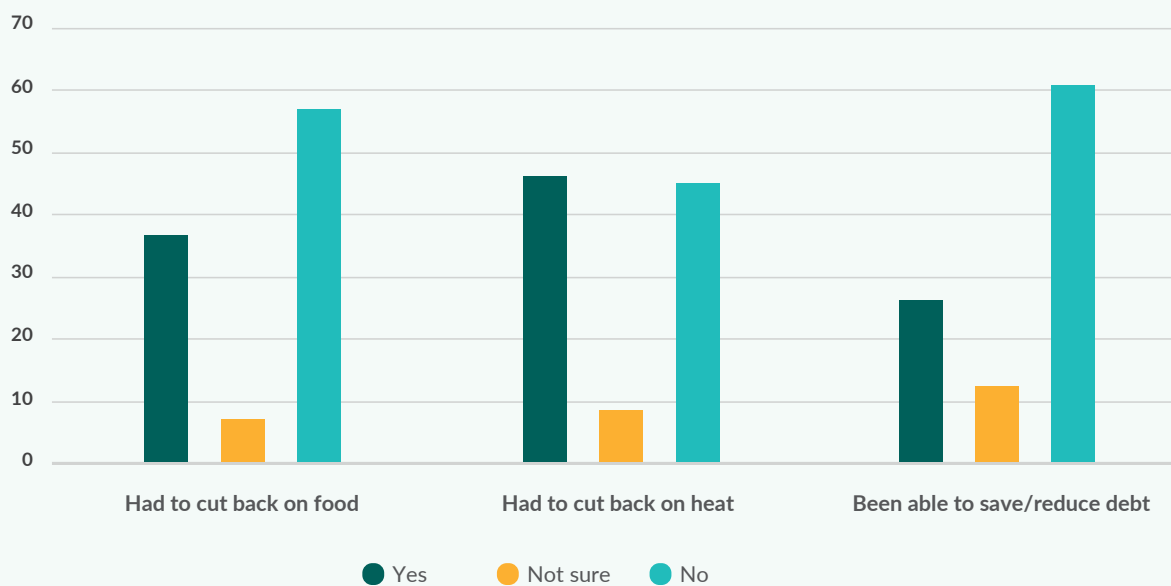
“Would like to purchase so I can pay off mortgage before retirement. Rent is a bit too much to pay in retirement.

“Security when older. Would like to not have mortgage or rent payments when in retirement.

We also asked households whether they had to cut back on essentials because of rents. 91 respondents (households) had not missed a rent payment since moving into their current home whereas 4 had missed a payment. While most residents have not had to cut back on food spending to pay rent, a significant number have had to (see Figure 4.17 below). This is, it should be noted, in the context of the recent inflationary period. Unsurprisingly, given the high price of energy in the last couple of years, most households – slightly more than half – have had to cut back on energy spending to pay the rent. Most households have not been able to save or reduce debt, though a significant number have.

Unsurprisingly, given the high price of energy in the last couple of years, most households –slightly more than half– have had to cut back on energy spending to pay the rent.

Figure 4.17 Since moving: had to cut back on food/heat to pay rent? Able to save/reduce debt?



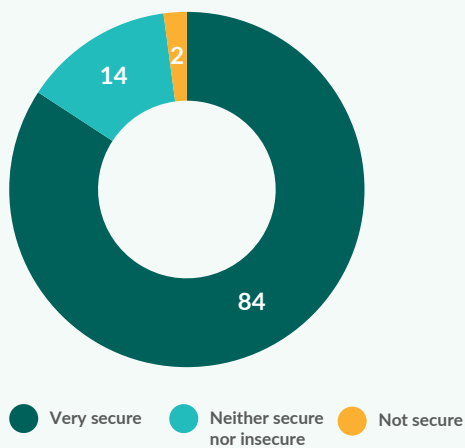
Source: Online survey.

4.5. Security and Home

The extent to which tenants are secure in their housing is another key aspect of housing and wellbeing. Security of tenure enables residents to plan for the future and adds to the feeling of home. Frequent moves and the threat of eviction are both financially and psychologically stressful. On the latter point, fear of eviction has been implicated with heightened senses of depression and anxiety (Acharya et al., 2022).

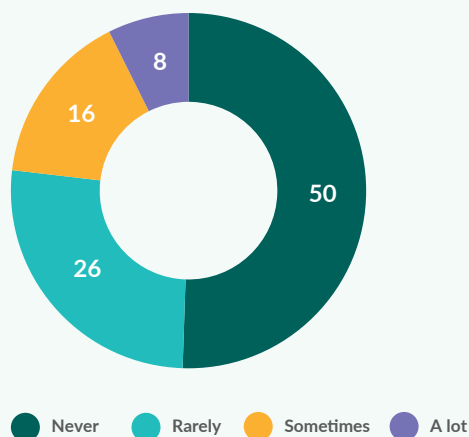
Unsurprisingly, most Cost Rental residents feel their current home is 'very secure'. Most – slightly more than half – 'never' worry about being evicted. Among those that do, 'rarely' is the most common answer given.

Figure 4.18 Describe your security of tenure



Source: Online survey.

Figure 4.19 Worry about being evicted?

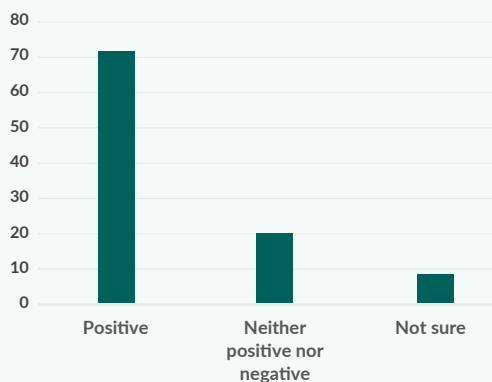


Source: Online survey.



Landlord-tenant relationships are well documented as having a decisive impact on tenant wellbeing in the international literature on rental housing (McKee & Harris, 2023; Rolfe et al., 2020). A large majority of respondents describe their relationship with their landlord as positive (Figure 4.20). One of the ways the landlord-tenant relationship is often explored in international research is by examining whether tenants feel confident to contact their landlords, for example in relation to maintenance issues. In the literature on the PRS, for example, research has shown that issues such as insecurity and fear of rent increases can cause tenants to be reluctant, or even be afraid, to contact their landlord (Byrne & McArdle, 2020a; Chisholm et al., 2018). For our respondents, a very large majority felt confident to contact their landlord regarding repairs, and only a tiny number were not confident (Figure 4.21). This is likely the result of the robust security of tenure in Cost Rental housing, the regulated nature of rent increases, the professional nature of the AHB landlords and their social mission, or a combination of all these reasons.

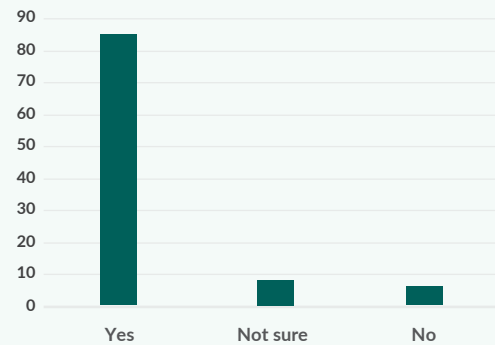
Figure 4.20 Describe relationship with landlord



Source: Online survey.

For our respondents, a very large majority felt confident to contact their landlord regarding repairs.

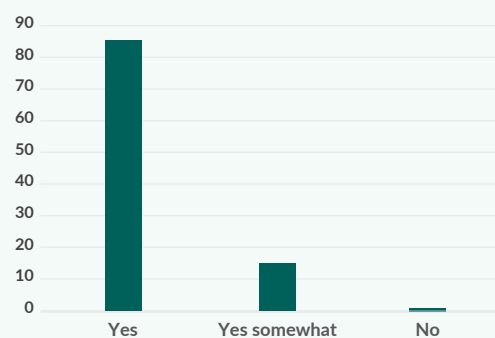
Figure 4.21 Feel confident to contact landlord regarding repairs?



Source: Online survey.

A large majority of tenants feel their CR housing is suitable for their needs. This is unsurprising given that the units are allocated based on the needs of the household. In addition, at the present stage in the development of this tenure, Cost Rental houses are new-build. For all our respondents, therefore, they were moving into a brand-new home. Moreover, residents may furnish and alter the dwelling, which is likely to positively shape perceptions of suitability, a point which was confirmed in our qualitative interviews.

Figure 4.22 House suitable to your needs



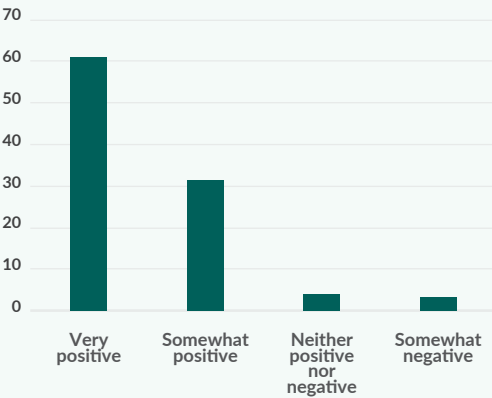
Source: Online survey.

4.6. Neighbourhood

Here we consider how place and wellbeing interact, including neighbourhood effects and commuting time. Travel time has obvious implications for life quality and has, in addition, a strong environmental impact. Identification with one’s neighbourhood and engagement in the community are important in different ways, as discussed in Chapter 3.

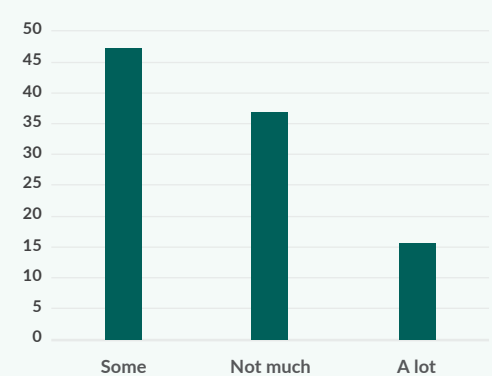
Most residents have a ‘very positive’ view of the neighbourhood they live in, and a significant share had a ‘somewhat positive’ view. A neutral or negative feeling about the neighbourhood is uncommon. Frequent interaction with neighbours is not common. Most have either some or not much.

Figure 4.23 Feelings about current neighbourhood



Source: Online survey.

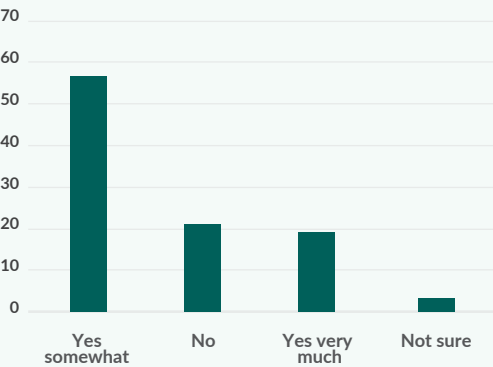
Figure 4.24 How much interaction with neighbours?



Source: Online survey.

Most residents answered ‘yes somewhat’ when asked if they feel part of a community. Strong community feelings were about as common as an absence of community feelings.

Figure 4.25 Feel part of a community?



Source: Online survey.

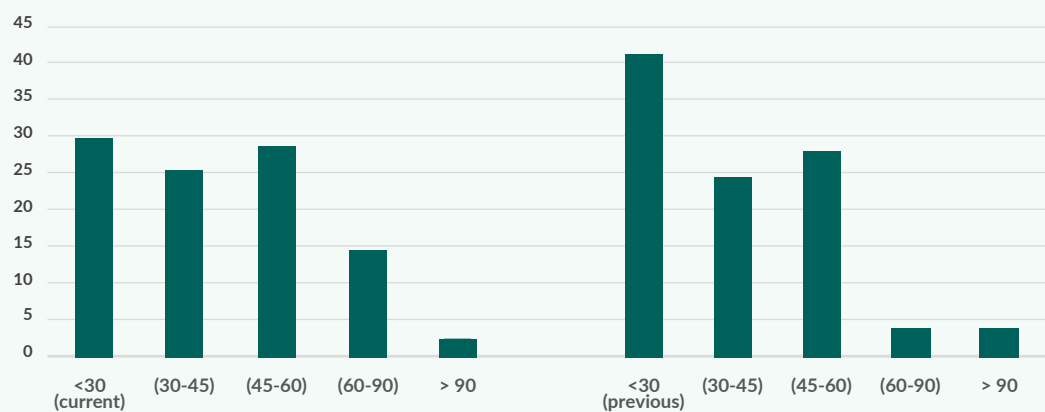




In terms of commuting time, respondents in employment or education were invited to indicate their duration of commute, both current and past. In terms of current commuting time, there is a relatively even split between those commuting less than 30 minutes, 30-45 minutes, and 45-60 minutes. A small but significant minority commute between 60 and 90 minutes, while a very small number commute more than 90 minutes.

More people used to commute less than half an hour. It appears that moving into CR housing results, overall, in fewer people commuting short distances and more people commuting long distances – between 60 and 90 minutes.

Figure 4.26 Length of current and previous commutes



Source: Online survey.

4.7. Intentions for the Future

Cost Rental housing is intended as a long-term, secure housing option for those who are unable to afford market housing, but who do not qualify for social housing. One success in meeting its stated goal is the extent to which people see this as a viable option for meeting their housing needs over the long term.

Just under half of our survey respondents plan to stay in their current home for the rest of their life. On the one hand, this is a rather large number given that in the normal course of a household's housing career, many households may anticipate future moves, for example as a result of a growing family.

In an open-ended question, respondents were asked to identify the reasons underpinning their long-term housing plans. Among respondents who planned to stay in their Cost Rental home, some of the reasons given include:

“We love where we live and hope to stay here forever more.

“My rental is very comfortable and modern also I feel very secure and happy in my new home.

“Feels comfortable at the moment, good space for a growing family.

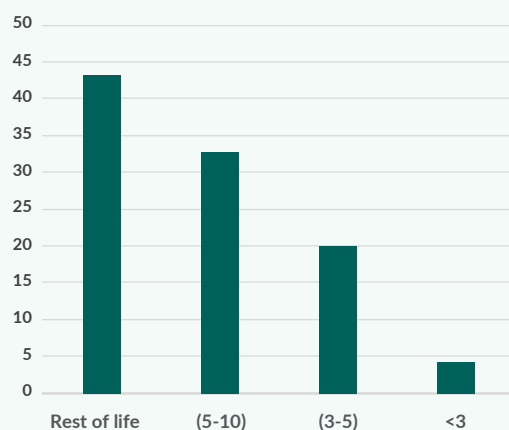
“Love the security and affordability.

“The stability and security is very reassuring. The level of maintenance and the relationship with the landlord are very positive and professional. The physical environment is safe and well maintained.

Nevertheless, it is also significant that a majority of respondents do not plan to stay in their current CR home for life. Among those who plan to move, this is a long-term plan rather than a short-term one, five-ten years being the most common planned time to remain in the current home (Figure 4.27 below).

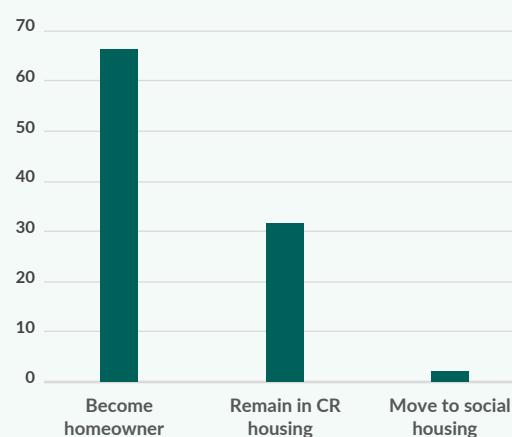
Of particular significance in relation to this issue was the finding that most CR residents hope to become homeowners (Figure 4.28 below). Indeed, there were slightly more households who indicated a desire for homeownership as the reason they may not to stay in Cost Rental housing than those who overall indicated their intention to leave Cost Rental housing in the future. The difference here could be explained by households who *aspire* to homeownership but who are uncertain if this goal will be achievable.

Figure 4.27 How long will you stay in current home



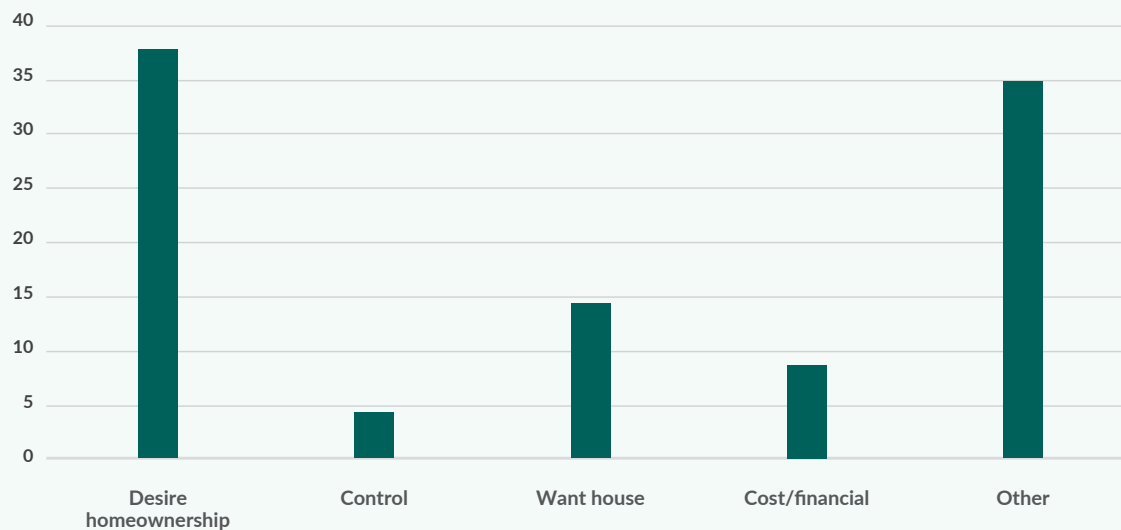
Source: Online survey.

Figure 4.28 In future, do you hope to...



Source: Online survey.

Figure 4.29 Reason for long-term housing plans



Source: Online survey.

Participants were then asked to explain their answer regarding their future plans. Figure 4.29 allocates answers into five categories, and some answers were allocated into more than one category. Excluding 'other', which contains a variety of answers, the most common answer to the question was simply a desire to be a homeowner. It is striking how strongly this desire comes through in the responses to this open-ended question, and the nature of the responses suggests that the 'homeownership norm' remains very embedded in terms of household aspirations:

“ The desire for home ownership. Paying rent into old age is a negative.

“ I would like to step up the ladder and be a homeowner at some stage of my life.

“ I've always wanted to own my own home so if it's something I can do I would buy a house and make my apartment available for someone that needs it.

“ Everyone dreams to have a forever house.

“ Our overall dream would be to own our own home.

Other responses, such as ability to make decisions about home refurbishments, could also be understood as being something that is equated with homeownership in the responses to open questions. 'Want house' was given as a separate answer because

many in this category referred to not wanting to live in an apartment long-term (almost half). In some instances, the desire to become a homeowner appeared to be linked with, or even conflated with, the desire to live in a single-family dwelling as opposed to an apartment:

“ I would like to have a house with a yard and enough room for my family to visit. An apartment is not a place I want to grow old in. Would love to have a garden and a yard.

This conflation of homeownership with a single-family dwelling is consistent with other international exemplars of homeownership societies - such as Australia - turning to different housing models due to densification and affordability challenges (Kerr et al., 2021). Within these contexts residents expressed similar uncertainty about their housing futures. Households often weighed up the benefits of single-family dwelling homeownership in more peripheral locations against their current circumstances, which involved living in smaller units in denser apartment complexes, but with other locational and quality of life benefits (Kerr et al., 2021).

For some respondents, negative perceptions of paying rent and not owning an asset, as well as related issues such as inheritance, featured as reasons for aspiring to move on from their current Cost Rental home:

“ I wish to have my own property and pay less for rent.

“ To know that the mortgage amount, which would be less than rent, is going towards owning property which is worth something.

“ I would like to have my own home, without having to worry about paying rent someday or worry about being evicted or rent increasing.

“ In this home, I am always worried about big investments. Like investing in lawn because I am worried that maybe I have to leave so why invest heavy. If it was my own home I would have furnished my lawn.

“ Future plan for my son to inherit.

Interestingly, a number of respondents expressed the wish to have the option to purchase their existing Cost Rental home, i.e. a tenant purchase scheme as exists for local authority social housing tenants:

“ I want to add one thing, if Cost Rental properties have an option that if tenants' circumstances allow them to get a mortgage, so they can buy their Cost Rental house.

“ I would like to buy a house of my own in the future as I have children, but I'll prefer to buy this house if it is one day on the market.

“ Hopefully the housing prices will go down so we would be able to afford to buy our own place. Or maybe our current place will become available for purchasing.

A number of respondents expressed concerns about the cost of renting, sometimes explicitly referencing rent being higher than a mortgage. As noted above, several respondents expressed concerns about renting long-term, particularly into retirement.

In aggregate, a desire to become a homeowner, in its various guises, is a major explanation for not wanting or planning to stay in Cost Rental long-term.

Further analysis of survey findings can be found in Chapter 6, where we discuss these findings in conjunction with the qualitative data presented in the next chapter.

Negative perceptions of paying rent and not owning an asset, as well as related issues such as inheritance, featured as reasons for aspiring to move on from their current Cost Rental home.



Chapter 5

Qualitative Findings

This chapter provides a detailed analytical commentary of the findings from 28 qualitative interviews which were carried out with Cost Rental tenants across a range of different Cost Rental developments around the country. Direct quotations are drawn upon to illustrate the research findings. All names and identifiable information have been removed and replaced with pseudonyms. The chapter covers a number of issues including application for Cost Rental housing, previous housing experiences, 'making sense' of Cost Rental, affordability, security, place and future intentions.

5.1. Choosing Cost Rental

The majority of the interview participants first found out about Cost Rental housing by chance – either via property search website Daft.ie (whilst searching for a private rental property) or word of mouth, for example from a family member, a friend or colleague. Several participants read about the scheme via online news outlets such as RTÉ and decided to apply, while a small number found out about the scheme through online searching for government housing schemes. Three participants read about it via Facebook posts of their local politicians. Participants then typically engaged in further online research on the nature of the scheme:

“So I just went on Daft.ie and I started looking [for accommodation]. That was September 2021 and then I saw the ad for this [Cost Rental]... I didn't believe it because it looked way too good [to be true] ... So I Googled it and I found out that it's actually a thing. So I was really surprised because I think previously, I never heard of anything like that. And I think it was quite new at the time as well ... And, yeah, I applied and then I got it.

Ivan

Most participants described their disbelief and joy upon being offered a Cost Rental property, having assumed that the demand would be too great and to be successful in the lottery system would be too improbable. Upon receiving a phone call that

they were selected, participants characterised their reaction as being “shocked”, “blown away”, “a Godsend”, “super-lucky” and compared it to “winning the lottery”:

“I was honestly shocked to get the call when I did get it. I thought those homes were long gone. It was just me taking a chance on something that might come up because obviously I was finding it difficult to get a mortgage and I didn't want to be facing into renting properties. So I was absolutely delighted to get the call when I did.

Kate

Most participants described their disbelief and joy upon being offered a Cost Rental property, having assumed that the demand would be too great and to be successful in the lottery system would be too improbable.

Some participants described how that they were considering emigrating from Ireland (or returning to their country of origin), despite having secure employment in Ireland, because of the lack of affordable housing options. But having secured Cost Rental, they were able to remain in Ireland:

“Back at the time, actually, I was also considering moving out from Ireland completely because it wasn’t sustainable for me, because I knew that the rents are really high. My work, my job is something that I really enjoy but it’s not super highly paid. And I knew that there is a chance I won’t be able to afford mortgage either, unfortunately.

Ivan

The initial attractions to Cost Rental housing, as described by the research participants were: (a) the affordability of Cost Rental vis-à-vis the wider housing market; (b) the quality of housing offered; and (c) security of tenure. These initial attractions to Cost Rental were rooted in a broader frustration and dissatisfaction with the private rented sector and being priced out of home ownership. Participants described significant precarity in their housing histories in the private rental market, typically due to landlords selling, and most referenced the challenges of high rents and/or maintenance issues which were not resolved by their landlord (including damp, mould, and the property in general poor repair).

Related to these problems in the private rented sector, other positive draws to Cost Rental for research participants included: new-build dwellings of good standard; AHB as landlord (as opposed to a private landlord); and location. These initial attractions to Cost Rental will now be discussed in greater detail.

a) Affordability of Cost Rental

The research participants did not initially consider Cost Rental as a ‘cheap’ form of housing, and many paid similar – or less – rent in the private rented sector. However most considered Cost Rental as being good value-for-money in the context of the wider housing market, where rent levels are described as “crazy”: It’s not a bargain, [but] in the context that we’re in at the moment, like, it’s an amazing price (Susan).

b) Security of tenure

Security of tenure was an important attraction to Cost Rental. The feeling of security of being able to remain in their home for at least six years,⁶ and possibly more, was described by participants as being “a weight off your shoulders”, “a safe harbour”, and “stabilising”:

“It does genuinely feel like you’re moving into your own home. It’s the relief number one, that you know it’s not going to be sold unless you damage the house or you don’t pay your rent, which is normal, but it’s to know that it won’t be sold and there’s absolutely nothing you can do about it. The security is just the weight off my shoulders, it’s just incredible.

Susan

Cost Rental tenants considered that they had more rights in Cost Rental Scheme than in the standard private rental market. Private landlords are more likely, in their view, to seek private gain and profit and therefore more likely to increase rent, cut corners or not respond to repairs:

“And I know from hearing from friends who have had very negative landlord experiences, just point-blank refusing to fix things and leaving them with issues for months on end. So, yeah, I think it’s probably better to be dealing with a bigger housing authority than just kind of a smaller landlord.

Jenny

“What was attractive? It was the long lease... I think that was the decider... Especially when you have a good job, you’re educated and you have to live in a room with no contract. It’s just very depressing and I was thinking about leaving and go to a different country and stuff because of that, but then this came up so... [I]t’s very secure for me, if we want to have a baby, we need to be secure. We can’t be dumped outside in a month or two when there is a small baby in the house.

Marcin

In this way, the research participants found that Cost Rental re-balances the unequal power dynamic that exists in the private rented sector between landlord and tenant:

⁶ This is how many tenants understood the security of tenure arrangements, discussed further below.

“I think the thing to emphasise is security, not just from the point of view of finance, but of the security that comes along with being a part of the community and dealing with [name of AHB] as a reputable organisation. And to mention that power dynamic that I spoke of, where people are in a form of dependency to a private individual who may or may not be trustworthy. I think that’s important to highlight because... there’s an inherent lack of security [in private rented accommodation]. I think with this [Cost Rental] it goes beyond financial - it’s psychological and it’s physical.

Anthony

c) **Newbuild and high standard dwellings**

Cost Rental was also considered by most participants as value-for-money given the high quality of the dwellings. They were new-builds, well-insulated, some had solar panels, and were often bigger in size and therefore compared positively to the poor housing conditions many experienced in the private rental sector:

“And you know the way, if you’re renting [in private sector] for like, let’s say €2,000 a month, you expect it to be good, but you’re coming in and it’s just the house was rubbish, there was mould, there was everything. And they [landlords] don’t care because they know they’re going to rent it...

Marcín

d) **Location**

Location is an important consideration for any household upon searching for a new home. Naturally, the responses around location varied depending on the scheme itself and personal circumstances and preferences. Some of the research participants found the location of their particular development as being exceptionally good (especially if the scheme was located close to an urban area, near family or friends, near work, or near green spaces), while others found the developments to be too far from their work or social networks (this was particularly prominent among tenants in peripheral areas, further out on commuter belts and who had to commute longer distances).

Cost Rental tenants considered that they had more rights in Cost Rental Scheme than in the standard private rental market.



5.2. Moving In

The majority of research participants expressed feelings of excitement and even elation upon moving into their new dwellings. Some described how the dwelling itself “exceeded expectations” when they moved in, in terms of standards, lighting, size, etc. Laura, quoted below, describes how when she got the keys to her new home, her extended family accompanied her in celebration:

“But it was just really nice because I always wanted to live in an apartment in Dublin. I’ve always been manifesting that, and I couldn’t believe that I actually got it. And I remember my whole family were there when I got the keys to move in. Even the Granny came. It was very overwhelming. I couldn’t believe that was our place ... My Mom came, my Auntie came - they came because it was a happy occasion and you wanted them to see the place and everything.

Laura

There were some initial ‘teething problems’ for some dwellings and developments after tenants moved in. These included: initial issues with boilers or heating systems; poor value-for-money energy provider contract; and some minor leaks or issues in common areas, etc.

“So when we just moved in, it was the problem with heating in apartments. So the heater didn’t work. So about a week we lived without heating. ... in January, not a good time.

Dimitri

These initial “snags” were generally resolved by the AHB or management company over time, although there was a small number of longstanding issues persisting, including fire alarms going off, lifts regularly not working or recurring water pump issues.

While many participants described the initial financial burden and practical difficulties of having to furnish their new home (apart from white kitchen appliances, which are provided by the AHB), the majority were ultimately glad to invest in furniture and items of their own, which enhanced the feeling of ‘home’:

“We feel like it’s our home... And even in terms of furniture and things like that, the place was empty, so we bought our own furniture. So even that feels like we own stuff now. Other rentals, it was all their furniture... But this is ours now. We can do what we want.

Linda

“Another challenge we found was furnishing the house. They don’t give you anything. It’s not furnished... They said it’s going to be like your home, to make it as comfortable as you would want it. So that’s the reason why it is not furnished. So furnishing it was a bit of challenge because you have to buy literally everything, every single thing. But apart from that, we’re happy about it... having to get your own furniture helps to create your own home and your own space.

Josephine

The unfurnished nature of the dwellings worked particularly well for tenants who already had a lot of their own furniture, though these were a minority.



5.3. Making Sense of Cost Rental

As noted earlier in this report, Cost Rental is a new housing tenure in Ireland. Therefore, it currently does not have strong cultural associations or interpretive frameworks through which residents can 'make sense' of this type of housing. The research interviews explored how residents understand their tenure, and the interpretive frameworks that shape this understanding. The vast majority of the research participants had not heard about Cost Rental prior to applying. A small number had lived abroad previously and had some knowledge of similar schemes. One participant was previously involved in local politics and had a substantial knowledge of Cost Rental, but this was an outlier.

As already stated, most tenants engaged in further research and some AHBs supplied information leaflets to tenants upon moving in. By the time of their participation in this study, most had a good understanding of the core principles of the scheme. Residents' understanding of Cost Rental as a tenure was fundamentally framed around two pillars: stable rent and long-term security of tenure. Moreover, residents often understood Cost Rental through the lens of the private rental sector and/or homeownership. In other words, they described the nature of Cost Rental with reference to the ways it is similar to, or different from, those other tenures. For example, they often framed long-term security and sense of ownership and belonging they experienced in Cost Rental housing through the lens of homeownership:

“Like, we've really got involved in the community because we feel like it's the next best thing to being a homeowner ... So here we know we're not going anywhere, so we kind of embraced it and got involved in community ... You kind of see things in a different way.

Linda

“So it's kind of like we got the keys to, let's say, our mortgage home, but it's not. We have a fixed rent for life. I can stay there until I'm 80. So it was kind of like that. Obviously it was in different circumstances because obviously we don't have a mortgage. But it is kind of like a mortgage in a way.

Laura

Others compared the security in Cost Rental to the insecure nature of the private rental sector:

“For a long time, I wouldn't even consider renting. But for me, Cost Rental is a very different type of renting and I would 100% recommend it to anybody because I think a lot of people's issue with the rental market is the lack of security, not knowing whether you'll be there for good, especially when you have a family. So I think it's very different and then you have some sort of financial assurance that [the rent] is not going to skyrocket... That's massive too.

Jennie

“So that's why the Cost Rental is very good. It gives you that security. It's long-term, so there's no fear that next month you're going to get a letter saying the landlord is selling again and having to move.

Linda

Marcín viewed it as “a middle ground between buying and renting”:

“So I think that's a big thing to feel at home and do whatever you want, and that's the kind of middle ground between buying and then renting. [Interviewer: So you see kind of Cost Rental as that middle ground then, is it?] It is the middle ground. Well, it feels more like home. Like I bought a house, if you know what I mean, because I'm so secure that the long-term lease and stuff that I don't mind paying the rent and it's never going to be mine.

Marcín

It's long-term, so there's no fear that next month you're going to get a letter saying the landlord is selling again and having to move.

Some participants saw Cost Rental as filling a gap or missing element of the housing system, in the sense of providing long-term security without ownership:

“Well, for us, you see, I don’t want a mortgage. We don’t want a mortgage. I find there was no other model in the market for people like us who don’t want to get a mortgage. And this model is perfect for us because it’s like, we have a mortgage, but we don’t. The difference is we’re not locked in for 30, 40 years where we can leave whenever we want. So that’s what I like about it...And it’s that security of knowing it won’t change... So that’s basically why I like it.

Laura

“I had never been interested in owning property, I just wanted somewhere secure to live. Okay, so I’m aged 50 now and I never obviously got on the mortgage boat. It never appealed to me, I don’t have children, I never wanted to get into that system... I don’t need that. So I think the Cost Rental has kind of suited me perfectly.

Anthony

Interestingly, very few tenants made reference to social housing in their descriptions of Cost Rental. This is surprising because in many respects Cost Rental is most similar to social housing, in that it provides long-term, secure rental within a particular income band. Some participants did, however, make reference to the fact that Cost Rental is publicly-funded:

“I understood that it was some kind of governmental support scheme to make affordable houses for people who have no other supports from government. [People] with more or less proper salary, | but not high enough to live comfortably with current situation...

Dimitri

5.4. Security and Home

For many interview participants, security of tenure and feelings of home were intimately related. The sense that tenants were secure in their dwelling provided many with the opportunity to develop their home space and to put roots down in the local community. Above all, they were able to focus on other dimensions of their daily lives, without the stress of housing precarity. This was particularly important for those who previously experienced multiple unwanted moves in the private rented sector. However, there was diversity in how security of tenure, home and autonomy were experienced by those interviewed. The following section explores these important themes in greater detail.

5.4.1. Perception of security of tenure

An overwhelming majority of those interviewed perceived Cost Rental as being secure in the medium to long-term. They were aware of the initial six-year tenancies they had signed, and most were very confident that their tenancies will extend beyond this period, based on the information they received from their AHB. Several stated that they were told that they were able to stay “as long as you like” and that they believed this to be their “forever home”, pending of course that their rent was paid and tenancy agreement adhered to:

“There’s not really going to be a situation where the AHBs, they’re going to be selling the houses and asking us to leave or anything like that, because they’re committed to the lifetime of the Cost Rentals. So, it’s very secure.

Linda

“[It’s] like your own home. It’s like a forever home. Live as long as you want.

Josephine

“I’m like, we’re living there till we’re 80.

Laura

Security of tenure and feelings of home were intimately related.

As already outlined, the broadly positive relationship tenants had with their AHB meant that there was a greater sense of trust which meant that, in the view of the research participants, an unlawful eviction was improbable:

“ See, the thing is, I know it’s not private and it’s run by an association that goes under government ... It’s fairly laid down and it’s not like someone can do whatever they want. So I think that’s a huge aspect for me to feel secure because no one’s going to change anything from day to day ... And everything is laid down straight and it’s not like someone’s daughter is going to come back from Australia and you need to leave and they’re going to bend the rules to just get you out.

Dimitri

Three participants stated that their AHB had said the Cost Rental tenancy could be transferred to children in the future. For example, Maria in the quote below is a third level student in her early 20s who lives in Cost Rental with her parents and was informed by her AHB that she can remain in the property if her parents decide to leave the property. Similarly, Caroline and Agata, respectively, stated that their AHB landlord had said they could add their children’s name to the tenancy in the future.

“ Because they stated that it’s ours for life, and the tenancy can pass on to the children, so we will do that. I know people go, but it’s not yours, but renting has never really bothered me. All over Europe, people rent.

Caroline

“ And if we want to move out in this apartment, at some stage, we could sign the lease for our son and he can stay here and live as well

Agata

By contrast to the information received around succession of Cost Rental tenancies, in the quote below from Cost Rental tenant Amir, it is evident that there is confusion among other tenants about the long-term policy plans around Cost Rental and whether the tenure does indeed have long-term security (let alone a tenancy succession policy) – with one neighbour telling Amir that all tenants will be ‘assessed’ in a few years, while another neighbour saying they are tenancies of indefinite duration:

“ So in terms of security ... In this house, still, I am relaxed. It’s not something bothering me. The only thing is that this assessment thing - I was discussing with my neighbour as well, he was saying that they [AHB] told him as well that he will be assessed again [for eligibility]. But the guy next to our house on the left side, he said that he was told that you can stay here as long as you want. I was like, okay, so maybe he was social [housing tenant] or I don’t know, but he has this sense of security that he said that no, the guy told me, this is your house, you can stay here up to whatever.

Amir

Similarly, Alina seems uncertain about her tenancy beyond six years and wonders whether it will be possible to buy her Cost Rental home in the future.

“ I don’t know. The contract we have is for six years. I don’t know after those six years, what is going to be okay? Or, I don’t know - can you buy the house after a few years? Or you have to stay all your life? Just paying rent.

Alina

“ This six years contract, they may roll over. What about the next one? Would they not maybe say you people are like just keep sitting around here, they can come, another government can come and change the policy as well.

Syed



5.4.2. Impact of security of tenure

Security of tenure had a deeply positive effect on the majority of those interviewed. It removed the stress and anxiety associated with the precarious nature of the private rented sector and specifically the lack of available housing. For Radu, who had to leave three rental homes due to landlord selling, it allowed him and his family “to start breathing a little bit”. For Anthony, quoted below, it removed the fear of homelessness:

“I’m confident that I can afford the rent going into the future. And it is very reassuring that the rent increases are stable and predictable, which is not something that can happen on the private market. And as you know, with the private market at the moment, it’s not just that the rents are going extremely high, it’s just – it’s a lack of availability. So if you do need to find somewhere, there’s no guarantees ... So that worry about homelessness is constantly there. So here I feel I don’t have that worry. That’s a huge relief.

Anthony

Many of those interviewed also described how they could finally plan for the future – for example, make tangible plans for marriage or children, acquire a pet, or simply “live like adults”, in a way that was not possible beforehand:

“Very positive. I think it changed my life. It pulled me forward, it put me that step forward to do things and to create a family. I think that’s a huge change.

Marcín

Several research participants who have children also described the positive impact security of tenure in Cost Rental has had on their children and family life. Children were able to sign up to local crèches and schools, form friendships with children in their community, and engage in regular extra-curricular activities:

“Like, we are extremely happy here, the home, the area, the fact the boys have friends down here now the school is around the corner, literally... I would have never let my boys out on the road ... I was a very overprotective mother. But I feel the area is very safe. I let the boys out, I check on them



regularly. They're playing with their friends on the green just down from our house, which is really positive... all the kids hang around together and we know that houses that they might be outside of and we kind of communicate with each other to all the kids are okay and they're happy. So, it's a nice environment. So, it just very positively has impacted us and because it feels secure and long-term, I'm just much happier, less stressed about the future, I would say.

Jennie

“So you can feel like you can really put roots down where you are, invest in your local area, and think of your children's future around you.

Joseph

Upon moving into Cost Rental, Linda became actively involved in the local residents' association. She had never engaged in such activities previously and attributed this directly to security of tenure of Cost Rental.

“Like, we've really got involved in the community because we feel like it's the next best thing to a homeowner ... So here we know we're not going anywhere, so we kind of embraced it and got involved in community ... You kind of see things in a different way

Linda

Susan, a lone parent of two children, had lived in four different private rented houses since separating from her partner in 2019. Each tenancy ended due to landlord selling the property. She described the stress and anxiety felt by her and her children over this time, and how her eldest daughter was slow to unpack her suitcases for many months after moving into the Cost Rental property, assuming that they would once again have to move. Cost Rental has therefore had enormously positive impact on their wellbeing and family life:

“So with the kids, probably because they've moved so many times over such a short period, it took them a long time to settle [in current home], and to realise, okay, my eldest daughter, didn't even take clothes out of her bags for months. So to try and get them [to understand] this is it now ... this is your home now as you want, you can do up your room as you like. It's only kind of in the last two months she put shelves up on her walls and started to organise her room kind of the way she wants it. And then my son would kind of say innocent little things like, 'I really hope you don't have to leave this house because I really like it here.' ... I was a ball of stress all the time [in private rented sector]. Straight up, the kids would tell you that I was ... and it wasn't to do with them. I was just stressed out. That's gone!

Susan

Since moving into Cost Rental, Anthony felt comfortable to invite friends or parents to his home for the first time. Previous to his current housing, he was living in the same property for ten years and did not want to invite friends or family over as it was not comfortable and of poor standard. He did not have “a sense of ownership or pride”:

“I mean, the psychological aspect of living in a comfortable space cannot be overrated. As I described, my previous living arrangements were mouldy and old. I never felt comfortable to invite friends back or invite my parents down. I stayed there and I worked in there a lot of the time, but it was never a comfortable place to work in or never a comfortable place to socialise. And I think that had a negative psychological impact in the sense I didn't have any sense of ownership or pride over it.

Anthony

Many of those interviewed also described how they could finally plan for the future.

Similarly, for younger research participants such as Marcín, the high standard and secure nature of Cost Rental housing has enhanced feelings of self-worth, which positively compared to a sense of inadequacy he harboured when he lived in poor conditions in the private rental sector:

“I think it’s a huge problem for the younger community because I was stressing myself a lot ... the other thing is, even though I think it’s kind of in your head, you’re thinking you’re not doing enough ... you feel like you should be doing more, even though you are doing a lot and sometimes you feel like you’re not worth it or what you’re doing isn’t worth enough ... [living] in a dump, you know what I mean? I think that’s a huge aspect for younger people as well.

Marcín

The impact of security on wellbeing was echoed by Anthony:

“I think with this [Cost Rental] it goes beyond financial. It’s psychological and it’s physical.

Anthony

5.4.3. Feelings of Home and Autonomy

A majority of those interviewed felt that their Cost Rentals apartments or houses felt like home. Creating a sense of home, belonging and ownership for the vast majority of residents is a noteworthy impact of Cost Rental housing, especially when we consider Ireland’s well known ‘homeownership bias’. A sense of ‘home’ was intimately bound up with security of tenure and sense of community (the latter of which will be explored in the following section), as was the fact that tenants were able to make significant changes (though not structural changes) within the property, based on their personal taste and preferences. Again, this contrasts with the private rental sector, as many research participants attested to, where tenants are not usually permitted to hang things on walls, add shelves, paint walls, etc.:

“Yeah, we can really do whatever we like. And we were able to kind of decorate the house in our own manner and have it the way we like it. And that was really nice as well because it does feel like your own house. It doesn’t feel like you’re renting it really

Maria

“[Interviewer: So would you describe this like a home, like your home?] Yeah, 100% to me, I wouldn’t have treated any of my previous homes like -, they

didn’t feel like I’d be there forever, because I knew I wouldn’t be. It’s hard to kind of settle yourself in a home where you know that you could get a phone call in the morning saying they want the property back. It’s hard to settle in a home like that, so yeah, it certainly feels like our home and we’re very happy here.

Jennie

Two other features of Cost Rental dwellings came out strongly in this regard during interviews. First, Cost Rental dwellings are unfurnished, which is uncommon in the private rental sector. This allows residents to ‘put their own stamp’ on the home and was cited by many as contributing to feelings of ‘home’ (although some residents noted the expense involved). Second, data collection was conducted during the very early stages of the roll out of Cost Rental, and therefore all interviewees had moved into new-build dwellings. The newness of the dwellings, and the related fact that no one had lived there previously, was highlighted by tenants as contributing to feelings of home, ownership and belonging.

This autonomy afforded to Cost Rental tenants also enhanced the sense of respect and lack of surveillance felt by tenants. As most research participants described, the AHBs were not viewed as intrusive or interfering in the lives of Cost Rental tenants, but rather “open”, “flexible” and “professional”:

“So the attitude of the company they have and that they present is one of flexibility in that they want you to have a home. And that’s a powerful mission statement, as it were. It’s not that they’re trying to get every last penny out of you. They’re trying to create homes for people.

Florence

“So, there’s no silly rules about can’t have the picture, or paint it a different colour or something like that. So, there’s great liberty to customise your home. I do have a feeling [that I can make it my own], yeah.

Anthony

“Once you pay your rent and you’re a good tenant, they don’t bother you, and that’s what I like.

Laura

Indeed, AHBs as landlords appeared to offer significant freedom to these Cost Rental tenants, and any inspections were scheduled and communicated well in advance. This approach

enhanced a feeling of 'home' for tenants as their privacy and space were respected:

“ They're [the AHB] not going to land on your front door and come in for an inspection ... it's all kind of more legal. Not legal, but it just feels like you have more rights compared to private [rental].... I suppose you feel like when you're renting from a private landlord, it just feels like they could turn up at any minute, so you're nearly always on your guard. Whereas [the AHB], they communicated it, say, order somebody coming to look at the boiler and to give you a date or things like that. It seems there's more communication...

Susan

Several research participants made specific reference to not being able to make structural changes in their current Cost Rental property, such as converting an attic, carrying out an extension, or other significant structural changes. For them, this reduced the feeling of home, autonomy and ownership:

“ Obviously, you get to paint and decorate the house the way you'd like to, but you can't make changes, say, to the back garden, like that, or you can't make, as far as I'm aware, like any structural changes to the house. Add an extension or knock a wall inside and join rooms together and things like that. So it's those kind of things that you still feel like that there's less control over the home than there would be if you own the place yourself.

Safiya



“The problem is then you are not invested in the house and you don’t feel like that you can invest in the house. You’re still thinking, oh, it’s not mine.

Amir

Several participants who worked from home regularly also described their Cost Rental home as a superior space than their previous accommodation, due to the higher standard of the dwelling and more room:

“That’s definitely a bonus. In terms of our day-to-day life. I can easily work from home. My husband now works from home. He’s in the office a couple of days a week. But because of the extra space, that’s easy for us in the place we’re in. In [previous private rental home] I can’t imagine the two of us working in that space, because it was smaller.

Linda

For some residents, ‘apartment living’ undermined feelings of home and of ownership. For one participant, this was simply because they were more familiar with living in a house:

“I’m not fond an apartment because I was born and raised in a house. You understand why, but again, these are compromises that sometimes we have to take. I’m not disturbed or uncomfortable about the situation. It’s comfortable up to the point [and] I don’t have to cut the grass every two weeks, for sure. But ideally we are hoping to get a house at some point.

Radu

Others felt constrained by apartment management rules, including limits around parking or prohibition of ball games in some green spaces:

“From what they’re saying, it’s [Cost Rental] for people that can’t get on property ladder, to give them a home. Yeah, and it’s all well and good giving them a home ... But it’s like you’re giving people a home that isn’t a home. You can’t play on the green, you have clampers chasing you around. That adds stress, you know what I mean? That’s not a home, you know what I mean?

Damian

Some apartment dwellers had to adapt to increased noise from neighbours, for example along the corridors or between floors. Others were, at first, slightly apprehensive about apartment living, but over time, they became more comfortable with it once they got used to it. Kate, quoted below, describes how she would ‘never go back’ to living in a house because of the benefits of living in an apartment – such as physical security and lower maintenance:

“I was kind of a little bit anxious about moving into an apartment from a house because it’s very different. And I was concerned about the neighbours. Who were the neighbours going to be? Were they going to be nice? But you’d have that moving anywhere. But yeah, certainly the difference in space and the size, I was concerned about, but I wouldn’t change it now. I wouldn’t go back ... I love my balcony. It’s manageable. Whereas the garden [in house] was just seemed to be always having to do something with it and it just never got finished, as you probably know, having a garden yourself. So the balcony is much more manageable. The neighbours are fantastic. There’s a sense of physical security here as well, in that you have to have a fob to get into the building. So really it is very secure and yeah. I just love it. I wouldn’t go back.

Kate



5.5. Affordability

Affordability was extensively addressed via the survey dimension of the research. However, to complement that data, we used our qualitative interviews to collect data on the more subjective and experiential dimension of affordability, such as perceptions of housing costs as stressful or as unfair, as well as to understand how affordability issues interact with other dimensions of home, such as security. The interviews explored perceptions of affordability of Cost Rental, how it compared to their previous housing, whether they viewed the rent as fair, and whether it was a burden or a stress in relation to their household income. The long-term affordability of Cost Rental was also examined.

5.5.1. Perceptions of affordability and comparisons to previous private rental accommodation

As already stated, a key attraction to Cost Rental for research participants was affordability. Some research participants benefited from substantial savings as a result of moving into Cost Rental. In some cases, these savings had life-changing impacts:

“Still a year and a half later, I feel like the luckiest person in the world. Genuinely, this is the nicest place we’ve ever lived. Also, we’re saving 400 euro a month in rent. We are saving 400 euro a month in electricity bills. Our bin charges have halved. That’s not a small amount of money. We’re saving the best part of a grand a month by living here. And that’s enabled my husband, who wasn’t working at the time when we came here, to work because having that extra money has meant that we can pay for childcare, which we wouldn’t have been able to afford if we were in the other house. So it wouldn’t have made sense for him to go back to work at all, really. It’s been life changing moving here. It’s great!

Anna

Anna, quoted above, was also able to reduce debt as a result of the above-mentioned savings:

“Since moving here... I would say we’ve reduced our reliance on debt and we’ve also been able to pay off debt which we hadn’t done before... Honestly, I’m so happy we will have our debt paid off by the end of this year. And if you had said to me a year and a half ago if that was possible, I’d have told you absolutely no.

Anna

Despite the fact that many tenants paid higher rents in Cost Rental than in their previous private rental, when compared with advertised rents currently on the market, cost rents were seen by some to compare very favourable. Some tenants were even more concerned when they saw Cost Rental units advertised that it must be a scam because the prices were: ‘ridiculously low.’ Syed

All interview participants were able to pay their rent every month, however their disposable income after that varied, depending on household income. Some households described their finances as being relatively comfortable after their rent is paid, while others have to carefully budget their spending:

“I have no money at the end of the month.
Laura

“That’s my first thing out [rent]. And everything else after that is scrimping and scraping.
Susan

“It’s okay because my income and my wife income is about €4,500. We are as a household income, so we can easily afford it. Okay. Honestly, without it, I don’t know what would be happening, what could happen. But this was really blessed I got this place.
Syed

Honestly, I’m so happy we will have our debt paid off by the end of this year. And if you had said to me a year and a half ago if that was possible, I’d have told you absolutely no.

Households with one earner or one-parent households were more likely to report more constrained finances after paying rent. Yet regardless of income, all were negotiating broader economic inflation, childcare costs, and other financial demands:

“I suppose rent is a burden in that it’s a lot of money to be paying for the luxury of just living, but I suppose everyone has to do it. So there’s no alternative, really...I’d say, because it’s obviously one of the non-negotiables, it goes out, but maybe the rest of the month could be a source of stress ...We’ve never been late or anything. There could be other things that we do without for the month because rent is always a priority, so that’s never late.

Niamh

The survey data revealed that many Cost Rental tenants are spending more on rent than in their previous rental accommodation. This was also reflected in the qualitative data. A majority of those interviewed confirmed they are paying more in Cost Rental rent than their previous tenancy. However, as already discussed in the previous section, these tenants also emphasised how their Cost Rental property was better value-for-money than their previous accommodation. Specifically, Cost Rental housing was often bigger in size, modern and of better standard, their utility bills were nearly always lower, they had security of tenure and more autonomy in making a home. These sentiments were expressed repeatedly across the interviews:

“I was paying €1,000 for the apartment, but that was cash and now I’m paying €1,160, which is a house, two-bedroom house, not the apartment. There’s no mould. I have a garden. It’s completely different.

Dimitri

“It definitely is higher than in the previous apartment but considering that we just pay for the apartment we don’t have to do any of the maintenance or anything. It’s actually working out to be cheaper for us.

Maria

“I mean again you need to take in to consideration that that place was one-bedroom apartment. This one is two-beds. So that’s why this one is better and by default slightly expensive. But in terms of if we take the cost I think it would be around the same. The issue was that that place was really cold so it

required much more heating. That’s why the bills were higher while here what’s being compensated is that it’s not that cold.

Ivan

5.5.2. Understanding of rent setting and increases

In terms of rent setting, even though most tenants would prefer their rent to be lower, most tenants characterised their rent as being ‘fair’ in comparison to other similar rentals in the area and that it’s affordable “compared to the open market”.

“Fair in the current market? Yeah, absolutely. I think if we were to look back how rent was a couple of years ago, I would definitely say it’s higher than we would like to pay for it. I think anyone would. But it’s definitely fair. Like I said, even this morning when I checked a €2,000 two-bedroom apartment which to me in the pictures actually seems much smaller than the apartment that we are in. It’s definitely a fair price.

Linda

“It’s a really good property and it’s a really good price. I wouldn’t get an apartment, probably, for what I’m paying here, so yeah, I wouldn’t have any complaints in that regard.

Jennie

“The rent price is something that I think 99% of Dubliners renting are extremely jealous of.

Radu

This sense of fairness was enhanced with the knowledge that their landlord was not profiting from Cost Rental tenants, as might be the case in the private rented sector:

“I would say it’s fair enough. I’m sure they’re not profiting on us. You wouldn’t expect to pay peanuts. Fair is fair like. It’s fair.

Caroline

“Yeah, because it can’t be for nothing. I’m someone who I’ve always paid my way in life. I don’t expect something for nothing, but I consider it’s fair.

Florence

A minority considered Cost Rental fairer if it was set at a lower rate, for example one tenant thought circa €1,000 per month would be a fairer monthly rent for a middle-income household. Another tenant (quoted below) was not convinced that

Cost Rental was 25% less than market rent, before querying why Cost Rentals based in Dublin are not higher than Cost Rentals in commuter counties, for example, given the additional commuting costs required.

“I don’t really think it’s up to 25% [less than market rent] ... And for me, I don’t really think our house is really that cheap... So that colleague of hers [family member] that told her about the Cost Rental house in Dublin, and she’s paying €1,200. Almost the same thing we are paying [in commuter location] ... [S] he’s living in Dublin and she’s paying €1,250 and I’m living in [commuter location] and I’m paying €1,250. You see the difference?

Josephine

Most of the tenants understood that their rent was potentially subject to rent increases, having received information from their AHB to this effect when they moved in. Those who had lived in their dwelling for more than one year reported that their

rent had increased or was due an increase in the near future. Rent increase notices appeared to be communicated in good time by their AHB and most of the tenants interviewed viewed that this increase was fair and justified, particularly in light of economic inflation and rising costs in managing and maintaining developments:

“They did notify us recently of a 2% rent rise. So that’s well within inflation, and I consider that a very fair increase as well. [Interviewer: So neither is that a source of stress for you and your partner?] Not for me personally, no.

Anthony

“Every year we’re going to get one. It’s an extra €22. That’s the maximum 2%. But, I mean, that’s just to be expected, really. ...And we’ll get it next year and the year after, I assume. I think that’s fair enough. ... If it goes back into the service of the building as well, I’ve got no problem with it.

Kevin



Some tenants expressed concern about the potential for future rent increases:

“I just hope that they don't increase the rent and be mindful that people are trying the best to pay it.

Laura

A smaller number of research participants considered rent increases to be unfair, particularly for those on lower income brackets, and that no increases should be introduced or, if necessary, rent increases should be means-tested. Niamh, in the quote below, describes how she would have preferred a scheduled rent review to include an assessment of current salaries of tenants and wider inflation:

“Well, it didn't go up hugely. I think it went up €22 or something, which isn't, like, crazy. But I just wish that maybe there had been a bit more erm, back and forth about it or a bit like of a consultation. Like, resubmit your financial status. ... So it wasn't a shock, but we kind of just thought there might be a bit of conversation about it before it happened as opposed to just an email being like, okay, we've done the review. ... And then they put their rent up. We thought just a review would be more kind of like two-way.

Niamh

“I don't think it's worth it [rent increases]. They should just leave it at what it is anyway.

Josephine

Such rent increases were noted as being a subject for discussion among some WhatsApp community group chats, with different views emerging on the fairness of rent increases, particularly if tenants felt they did not receive sufficient notification:

“And this [rent increases] actually came up recently in the group chat for the estate because we haven't actually been notified ... but it seems that the AHB have increased the rent in line with inflation and there were some people who weren't happy with it. But for me, I think we are absolutely getting a steal here. Like €1200 a month to live in this area. I'm absolutely OK with it.

Anna

“I think it depends, though, because across from us there's a guy, one of our neighbours, and he's on a really good salary, like amazing salary, and I don't think he would really care [if rent was increased] ... but then there are people... struggling to pay the

rent. So I think it would depend on the individual whereas for me, I'd just be annoyed to pay more

Laura

A small number of participants did not understand how Cost Rental worked and how their rent was lower than market rents.

5.5.3. Affordability concerns

Several tenants flagged some apprehension and uncertainty around the question of long-term affordability in Cost Rental. Specifically, these tenants raised the question of affordability after retirement, particularly among those who were over the age of 50 years. For example, Kate, quoted below, has fears around retirement and remaining in Cost Rental housing, but is afraid to ask her AHB about it because she worries that a negative response will impact her sense of security there:

“I suppose logically they can't kind of kick me out for asking a question about retirement. What will happen? You know what I mean? Maybe part of it is being afraid of the answer, being afraid that they will say, oh yeah, no, you won't be able to stay here when you retire. And then that would kind of put me back into that position of being insecure where I live... I only started my pension five years ago. Yeah. And like I said, I'm 54, so [I'm] f*cked.

Kate

Several of those interviewed, like Kate, were not fully confident about their eligibility to remain in, and capacity to afford, Cost Rental upon reaching retirement age.

There was also some confusion about the long-term future of Cost Rental housing across the interviews. A small number of research participants wondered what might happen to Cost Rental developments after the property debts are fully paid, and whether their tenancies might be at risk. This sense of anxiety was heightened in light of wider economic uncertainty, inflation and major global events that are directly impacting on both income and expenditure of households. Anxiety around job loss was also voiced, should there be an economic recession:

“There is a bit of concern sometimes in my head. Yeah, it's a bit unclear what's going to happen in the future with Cost Rental, how they're going to see this. Exactly. Because obviously they got these funds the credits to build these houses. That's fair enough.

And then the people pay. So this is like over probably 20-30 years. Once you're going to get to that point when it's actually fully-paid, what's going to happen afterwards? This is something I'm wondering about and this is something obviously there is slight concern as well in my head that, okay, there is going to be like, I need to go on a pension someday. So what's going to happen then? Will I be able to afford this rent? So, yeah, there is a bit of this concern as well, but there is still plenty of time on that...

Ivan

One participant, Anna, took a more optimistic view, surmising that Cost Rental as a system will, by its very nature, get cheaper for the tenant over time, unlike the wider private rental market where inflation is

substantially higher. However, Anna also said that she would still ultimately prefer home ownership to ensure secure retirement:

“ So by the time you retire, because of inflation, this rent will be much cheaper again. Do you see what I mean? Like €1,200 in 30, 40 years is going to be tiny.... So over time, if a rent stays stable, everything else gets more expensive.... It [Cost Rental] gets cheaper. You see what I mean?

Anna

It was evident that tenants were not aware of their eligibility for Housing Assistant Payment (HAP) after six months in Cost Rental.

Several of those interviewed, like Kate, were not fully confident about their eligibility to remain in, and capacity to afford, Cost Rental upon reaching retirement age.



5.6. Place

There were high levels of satisfaction among research participants relating to their Cost Rental development / local housing estate, their sense of place, the local community, and the location – though, there were some variances according to different developments and personal preferences. Some drawbacks included certain locations having weaker public transport links, particularly among Cost Rentals situated in Dublin commuter belts.

5.6.1. Maintenance and repairs

As already discussed in Section 5.1., some research participants experienced some initial issues upon moving into the property. However, over time, these issues were mostly resolved, and Cost Rental tenants found the overall quality of their apartment or house in the development being of a high standard. Dwellings were described by most of the participants as “always warm”, with energy efficient heat and water pumps and typically had low utility bills (though according to participants from one development, they do not have autonomy to choose their energy provider as it is controlled under one provider who controls the ‘district heating’).

Notwithstanding the high quality and standards, there were some issues which had not been yet resolved in dwellings and some issues persisted in the shared communal areas. Some specific examples included: lights always on in corridors and common areas (automatic lights considered more energy efficient),

weeds overrunning the landscaped common areas, excessive rubbish in refuse area and dumping of household items, lift malfunctioning regularly, and main door breaking which meant non-residents could gain entry (leading to, in one example, young people entering and engaging in anti-social behaviour). A lack of car parking spaces for residents was also cited in a particular development, which had led to security personnel imposing fines and clamps on second cars or visiting cars. This culminated in some tensions between residents and their AHB – an issue which, according to one research participant, had not yet been resolved:

“So we have the security guard coming here and giving tickets and putting pressure on the residents. And there were quite few altercations, and I don’t think the landlord should be here with a security guard clamping cars and putting stickers on the windows if nobody is asking for him.

Dimitri

In another development, a lack of secure bike spaces was also reported which, as Kevin argues below, should be addressed:

“I don’t have a car, so I go everywhere by bike. And there’s only about, I suppose, 30 bike parking spaces, so I can’t access them because they’re full of kids’ bikes that are never moved. I think groups like [name of AHB] have a responsibility to build for in a future-conscious kind of way and environmentally conscious kind of way.

Kevin



Maintenance or repair services of AHBs were generally considered by Cost Rental tenants as very responsive and efficient:

“There’s been, you know, people that have had issues where things weren’t working properly. So there’s a website and phone number. You can submit a request for repair. I’ve been lucky, really. I haven’t had much issues going on here, but I know that people have had things repaired. They seem very professional in terms of responding to tenants’ needs. Whereas my previous experience with private rental wasn’t exactly professional in that way. So, yeah, a huge difference.

Anthony

“I think her name is [name of AHB housing officer], she’s very nice, she came over to house and then anything that we need, there was a small repairs to be done, and anything that we needed was done fairly smooth and very helpful. There was no arguing with anything, everything was just good.

Marcín

5.6.2. Place and community

Across the Cost Rental developments, tenants who were interviewed described a positive sense of community. Most had built stronger connections with neighbours than their previous private rental housing, on account of less residential transience and the fact that everyone moved in at the same time. The level of community engagement varied, naturally, across the research participants. Some just greeted their neighbours in passing, others were helping neighbours out by watering plants or feeding cats while their neighbour was on holidays, many had formed meaningful friendships (particularly parents/children), and a smaller number were actively involved in the organising of community events. The sense of community was notable across all of the interviews. Those who were not attending any of the community events activities explained that this was due to their own more introverted personality and/or work or family commitments, rather than a weak sense of community.

There was particular prominence of parents with children forming strong bonds and friendships, with a lot of the community events described as “family-oriented”, for example, family fun days, Christmas and Halloween events. However, there were also events such as ‘street feasts’, world food days, art classes, tree-planting, etc. Linda, for example, who is an active member of her

residents’ association, describes how these events strengthen friendships bonds for children, as many of the children in the estate go to the same school:

“Our summer event last year, we had about 200 people turn up and that was just people from the estate. It wasn’t anyone from outside, it was just the estate ... that’s really good for them because most of the kids in the estate, they go to the same schools as well. So they’ve got friends in school without any stress of not being able to make friends at school. Because they already know the kids from the estate and then because they know them at school, they play well outside, so it’s really good for them. And kids, if they’ve got good friendships, it’s good for their mental health because they’ve got kids their own age to play with. But also as they grow older, if they go through hard times and experience bullying or anything like that, they’ve got that solid friendships, which will help them.

Linda

Similarly, there were some developments where mothers had come together to allow their children to play together and connect with one another as parents:

“All the parents have a separate WhatsApp group ... and all the Mas would meet up once a week and we would go to each other’s apartment, around 7 of us would do that, or meet up outside in the courtyard where we would have chats and let the kids play together.

Amelia

These groups were typically coordinated via WhatsApp, and communication often had practical benefits - for example passing on old children’s clothes, toys, bikes, etc., as described in Alina’s account below (note she describes how there are different WhatsApp groups for different objectives – for example, parenting or maintenance issues):

“So it’s a few different [WhatsApp] groups, like parents group. Do you have children this age to this age? So if you have like, clothes to give or bikes or something ... I say I have a bike to like ten years old or I have some toys or like another [WhatsApp] group with if you have any problems in the house, like somebody said, my sink, I don’t know, it’s broken - what can I do? My heating, it’s not working. Something flashing that they ask, Can I do myself? Or where can I buy this or how can I fix it?

Alina

Therefore, WhatsApp communication was an important resource to share useful information. However, it was also described by several research participants as an outlet for community members to “complain” about different issues in the local area, which could lead to difference of opinions. For example, in one particular development, children playing in adjacent green spaces were regarded by some tenants as loud, a nuisance, and that the children were damaging the plants and shrubs. Whereas other tenants regarded these attitudes as excessively harsh, that children should be allowed enjoy common shared spaces and added that the nearest playground was a 10-minute walk away. In this way, the WhatsApp community chats can also provoke disputes and disagreements.

Notwithstanding these differences of opinion, the vast majority of those interviewed said, without hesitation, that they felt very proud (and fortunate) to live in Cost Rental housing and be a part of their community:

“I think most people are aware that it’s really hard to live somewhere right now. So most of the reactions I had was that people were just happy for me to have a place.

Aleksander

Interviewer: So would you consider yourself proud of living in the development and of living in Cost Rental housing?

“I would say in general, yes. Because first of all, the selection process, it was the lottery type and I knew that there was a huge number of applications, actually. So the fact that I got it makes me feel a bit like happy and proud in the way that I actually managed to get it. That was one of the first things. And secondly, I feel happy to live here. That’s 100%.

Ivan

Several participants – both Irish and those of migrant origin – appreciated the diversity of socioeconomic class and cultures in their local community:

“They’re [neighbours] very nice, and they’re the ones with very good jobs, with the mix of people, like, there’s people working in just security jobs or retail jobs. We’re very diverse...and that makes sense.

Becky

One development in the study contained 45 nationalities. In another development, Linda, quoted below, described how her partner felt more included

in their new community, in comparison to where they were renting previously:

“The difference between [name of previous location] and Dublin is diversity. So he is Arab, he’s tanned, and when he was there, he found it was very racist. He felt very, like he plays football and he found that they weren’t inclusive with him where here in Dublin, they’re so inclusive with him. So he finds a difference... So I would say the price is [the main] attraction to the apartment and then the area that we’re living, it’s very diverse

Linda

An overwhelming majority of research participants did not consider Cost Rental as a stigmatised tenure and in fact most promoted the scheme to their friends, family and colleagues by sharing their positive experience. However, Kevin acknowledged that, even though he and his partner are open about living in Cost Rental housing and believes the scheme should be expanded, he does not necessarily feel ‘pride’ about being a Cost Rental tenant:

“I mean, I’m happy to live here, but pride is a different thing, I guess. It’s not social housing, but there is still that kind of stigma around it... A lot of people wouldn’t discern the difference between them [Cost Rental and social housing], I suppose. I mean, I’m not proud, but I’ve never considered it as being proud to live there. But I would say that on the total flip side, I think it’s a fantastic model and the country needs more of it, so kind of.

Kevin

Linda offered an honest reflection of her previous bias towards social housing, but which now has been challenged through her positive experience of Cost Rental and forming friendships with both Cost Rental and social housing neighbours, particularly as tenure type is not clear or delineated within her housing estate:

“So the whole estate has changed my concept of social housing. So it really does show that you kind of form your own prejudices. Yes, there is some bad estates that are bad social housing, but not everywhere is. ... [here] it works so well when we have our events. I know there’s people from social housing, I know there’s homeowners there, I’m there from the Cost Rental, but you wouldn’t know who’s who. Nobody behaves differently

Linda

5.6.3. Location and facilities

The views of residents described in the previous section reflect the emerging sense of community within Cost Rental developments, as well as the teething problems associated with the tensions between the fixed material form of new developments and the evolving spatial practices of residents. This section describes how residents are beginning to situate their Cost Rental homes as nodes within wider networks of social relations as well as internal and external mobilities (Easthope, 2004). Feedback on location and facilities was mixed depending on the location of the development. Some developments and estates were centrally located, with good transport links and local amenities, while

others were more peripheral. Tenants in the more peripheral locations were more likely to have a lot of green space and nature around, but poorer transport links, meaning for some, their commuting time increased, and/or they were dependent on a car:

“ I don’t have a car, and I have to rely on public transport and I find it very difficult. I feel that having a car is mandatory here.

Ravi

“ Public transport here is a bit slow. Yeah, it’s a bit slow. So there’s the only bus that connects to the city centre. The bus takes 1 hour. I think sometimes it’s not coming. We have the ghost bus [scheduled bus that does not arrive].

Radu



Most of the developments had a local crèche or primary school facilities nearby, and convenience stores and supermarkets were generally available within the locality (though some needed a car to reach a larger supermarket). Children often had to travel slightly further for secondary schools. Other local amenities varied according to location, especially sporting facilities such as gyms and swimming pools, which were not often available in the area.

5.7. Future Housing Plans

While the future was not always certain for the Cost Rental tenants interviewed, all intended to remain in Cost Rental for the medium-term (i.e. at least the duration of the initial six-year contract). As noted in Chapter 4, our survey found that the majority of Cost Rental resents hope to become homeowners. Some interview participants also expressed ultimately wanting to own their own home, although others stated a preference to remain in Cost Rental in the long-term, pending security of tenure and affordability.

Syed still considers himself to be in the “rat race” of the housing market, given that long-term security of tenure is (in his understanding) not guaranteed, he still feels that he needs to save for homeownership. Indeed, many of those interviewed still sought to own their own home for a greater feeling of security:

“We will see after six years. Yeah, that’s fine. So it means government is saying that, okay, save up money and buy your own place. So it means I’m still in the market for buying a house. I’m still in the bloody rat race, you know what I mean? I’m not out of that. And if something goes wrong, something happens, this house can be taken away from me.

Syed

Susan and Laura, in contrast, have no interest in owning a house and would like to remain in Cost Rental for life:

“I know everybody, kind of it’s a real Irish psyche thing about owning a house and buying your house, but no, it’s just as long as I have security... I won’t be asked to leave. I’m certainly not looking for somewhere else. I’m certainly not saving for a mortgage, unless I win the lotto. But even then I find it hard to kind of leave the house I’m in...

Susan

“And this [Cost Rental] model is perfect for us because it’s like, we have a mortgage, but we don’t. The difference is we’re not locked in for 30, 40 years where we can leave whenever we want. So that’s what I like about it. This model suits me and it suits a lot of people, because I find it’s just like in our culture, especially the Irish culture, we’re obsessed with buying houses.

Laura

Kate (quoted below) feels secure and content in her Cost Rental housing but the retirement question is at the back of her mind. But, if she had the choice, her preference is to remain in her current Cost Rental home, as long as it can be kept affordable for her after the age of 65 via supports of some kind:

“Yeah, well, like I said, I’d love to stay here until they carry me out in a box kind of thing. Yeah, absolutely. I don’t see that changing either. But I do have concerns about what happens when I retire, and I no longer have the income that I have now. Will I be able to pay the rent? If not, are there supports that will allow me to stay here in this apartment rather than having to move even to another apartment in the area or in the complex? Kind of this is mine. So, yeah, that would be my hope. And yeah, I suppose I just have to ask a few questions probably, and see what the possibilities are.

Kate

5.8. Conclusions

The qualitative data capture multiple dimensions of how Cost Rental – a new and innovative tenure in this country – is being conceptualised and experienced by 28 individuals who currently live across a range of different developments. Overall, it is clear from the qualitative data that there is a strong sense of home, ownership and belonging among our interview participants. Long-term security, predictable rents, the ability to control and shape the dwelling, the newness of the dwellings, and the professional and respectful nature of the AHBs as landlords, emerge as the key factors that allow residents to feel fully ‘at home’. This is also helping residents put down roots in their local community which is having a profoundly positive impact on their wellbeing. All research participants had adverse experiences in the private rented sector previously, having had

to navigate precarity in housing, stressful property searches, rising rents, and substandard dwellings. These housing histories enhanced their feelings of gratitude, safety, and security in Cost Rental – particularly with regard to dwellings being new-build, A-rated, high-spec, and modern. Further, most offered positive feedback to their AHBs as landlord – describing them as professional, approachable and flexible with regards to making changes inside the property and responding to maintenance and repair requests. These factors contributed to tenants' sense of autonomy and a stronger feeling of 'home'.

The data also raised some issues which are worthy of consideration and mostly pertain to the long-term implications of Cost Rental as a tenure. Firstly, there was evidently some confusion among tenants around their long-term security of tenure – specifically, whether they can remain in Cost Rental for life, whether they can purchase their home after the development debts are paid off, or whether tenancies can be transferred to their children.

Secondly, the qualitative data suggests a mixed picture in relation to rents and affordability. Many tenants experienced large savings as a result of moving to Cost Rental, and the vast majority of tenants view rents as fair and reasonable. The interviews did not find evidence that tenants subjectively feel their housing is unaffordable, or experience housing costs as a burden. It should be noted here that tenants, in considering the nature of their rent, take into account the high-quality nature of their dwellings and the rents currently being advertised for comparable properties. Nevertheless, as also suggested by the quantitative findings, many tenants are currently paying more in rent than they were in their previous accommodation, and a number of participants are concerned about issues such as future rent increases. Some participants also expressed concern about paying rent in retirement.

Thirdly, it was clear that Cost Rental developments – or developments in which Cost Rental units feature prominently – are fast becoming vibrant and diverse communities. Although Cost Rental is not a mixed-income tenure itself, for Cost Rental dwellings in developments which feature social and/or private housing, it is contributing to mixed-income and mixed tenure neighbourhoods. However, some of these developments are in somewhat peripheral locations and participants raise concerns about the adequacy of infrastructure, in particular transport.

Long-term security, predictable rents, the ability to control and shape the dwelling, the newness of the dwellings, and the professional and respectful nature of the AHBs as landlords, emerge as the key factors that allow residents to feel fully 'at home'.



Chapter 6

Conclusion

This chapter summarises and further analyses the main findings of the research with respect to the issues of security and home, affordability and place/community.

6.1. Security and Home

One of the most striking findings of the research is the success of Cost Rental housing in terms of delivering security of tenure and creating a sense of 'home' for residents. Our survey found that 84.2% of residents feel 'very secure', and 76.3% say that they 'never' or 'rarely' worry about eviction. This finding emerged even more strikingly in the qualitative interviews, as it was clear that residents place great value on the security of tenure they enjoy as Cost Rental residents. This sense of security played a crucial role in allowing tenants to feel a sense of 'home' and of 'ownership' over their dwellings. As one resident put it:

“It's like a forever home.
Josephine

The impact of this should not be underestimated.

The sense of having a secure, long-term home which is 'yours' derives from a number of aspects of Cost Rental housing. Firstly, the security of tenure and tenancy arrangements provide what in effect are indefinite tenancies. Importantly, in contrast to private rental housing, which was the previous accommodation for the vast majority of research participants, there is no provision for 'within tenancy' terminations, except those relating to breach of tenant obligations, such as rent arrears. Tenancies cannot be terminated to sell the dwelling or for family use, a point that was explicitly mentioned in a number of interviews (see Chapter 5). The tenancy arrangements not only provide security, but also *control* and *autonomy* for residents, in the sense that residents can shape and make changes to their dwelling, including furnishing the dwelling. Indeed, previous research conducted by Clúid Housing found that 94% of Cost Rental residents surveyed valued having the ability to furnish their own home (Dunkin, 2022). This finding contrasts with

experiences in the private rental sector, where tenants are often not allowed to make even minor changes to dwellings.

Secondly, the quality of Cost Rental dwellings emerged through the research as having a positive impact on residents' sense of wellbeing, and in particular on feelings of security and home. At the time of data collection, all Cost Rental dwellings were virtually brand new and are of a very high quality, with very high BER ratings for example. Again, for many research participants this contrasted with their experiences in their previous accommodation. Issues like mould emerged very strongly as reasons participants had left their previous dwellings. Again, it is important to underline the impact of this aspect of Cost Rental housing.

Thirdly, Cost Rental residents' experience of their current landlords was very positive, indicating the importance of professional property and tenancy management in creating a sense of security and home. Over 70% of survey respondents described their relationship with their landlord as positive, while over 85.2% stated they would feel confident to contact their landlord when repairs are needed. The international literature demonstrates that the landlord-tenant relationship is one of the key factors impacting tenants' experience of housing (Byrne & McArdle, 2020a; Rolfe et al., 2020).

One of the most striking findings of the research is the success of Cost Rental housing in terms of delivering security of tenure and creating a sense of 'home' for residents.

The success of Cost Rental housing in delivering secure, long-term homes is important to emphasise. There are two things worth noting here. First, much public debate in relation to housing issues in Ireland tends to focus on affordability. While this is of course a crucial concern, the issue of insecure housing is also of paramount importance (Byrne & McArdle, 2020b; Byrne & Sassi, 2023; McArdle & Byrne, 2022; Waldron, 2022, 2023, 2024), but receives much less attention. Providing secure rental housing for a cohort of households who are not eligible for social housing, and who typically cannot access homeownership, represents a remarkable success for the nascent Cost Rental sector. Second, in meeting this need, Cost Rental is contributing something new to the Irish housing system. Our research participants emphasised that Cost Rental was allowing them to access many of the benefits of homeownership, especially security, within rental housing, and in so doing was meeting what has clearly been an unmet need for these households, the majority of whom had been long-term private renters before transitioning to Cost Rental.

The research found, nevertheless, some important challenges with regard to security and home. Firstly, qualitative interviews revealed that tenants were not always clear about the length of their tenancy. This is because Cost Rental tenancies are explained to residents as six-year tenancies, but also as tenancies for life. This leads to confusion, with some tenants unsure of what happens after the initial six-year tenancies expire. Some tenants were also unsure whether or not their eligibility for Cost Rental housing will be reassessed at some point. Secondly, interviews also identified that many residents do not appear to be aware of the role of HAP in supporting Cost Rental residents who experience a loss of income. Concerns about loss of income, and related inability to pay rent, were raised especially in relation to retirement. We discuss the issue of HAP in relation to affordability further below, but here we simply note that concerns around loss of income impact negatively on perceptions of security. Thirdly, and finally, both the survey and interview data found that the aspiration to homeownership was shared by many research participants, despite the long-term nature of Cost Rental housing. Just under half of our respondents plan to stay in their current home for the rest of their life, but 66% say they hope to become homeowners in the future.⁷ Open-ended survey data and interviews identified a wide range of reasons for this prevalence of homeowner aspirations, including

not wishing to pay rent in retirement, wishing to have a house and garden (rather than apartment), wishing to leave an inheritance for children etc. This is perhaps unsurprising, as previous Irish research has identified that 86.5% of private renters aspire to homeownership (Corrigan et al., 2019). Nevertheless, it suggests that for many residents Cost Rental is not, or not yet, considered as a tenure which is on a par with homeownership.

6.2. Affordability

The research's findings on affordability indicated that while residents generally view cost rents as fair and report that they do not feel overburdened, there is evidence that affordability is a concern. Using administrative data provided by the AHB project partners (discussed in Chapter 4), rent is, on average, 34.5% of household net income, and only 25.2% of households have rent less than or equal to 30% of income. However, using the 40/30 measure of unaffordability, just 33.1% of households pay more than 30% of their net income on rent *and* are in one of the bottom 40% of the income distribution. In other words, because many Cost Rental households are comparatively well-off, only one-third are experiencing unaffordable housing according to the more sophisticated measure. Using the 35% threshold, a little under half of households pay more than this proportion of their income on rent, but a much smaller figure of 24.5% pay more than 35% *and* are the bottom 40% of the income distribution. The survey data show that half of respondents are currently paying more rent in Cost Rental than in their previous housing. Excluding outliers, rents are on average 1.10 times the rent paid by respondents in their previous accommodation.

Nevertheless, our survey data found that the majority of survey respondents describe their rent as 'fair' or 'very affordable'. This was also reflected in the qualitative interviews. This finding echoes earlier research conducted by Clúid Housing, which found that 68% of participants had little difficulty in meeting their rental payments (Dunkin, 2022). To understand this, we need to think about affordability in a nuanced sense. First of all, recall that half of Cost Rental tenants are paying less than in their previous tenancy. Some of the interviewees in this situation described the significant impact this can have on, for example, their ability to save or pay off debt. Second of all, the interviews show very clearly that when considering the affordability of their cost rents, participants take

⁷ This findings contrast with earlier research conduct by Clúid Housing, which found that over 94% viewed their Cost Rental home as a long-term home (Dunkin, 2022).

into account that Cost Rental offers a lot more than their previous accommodation, both in terms of the quality of the dwelling and in terms of the security.

Also, for some research participants their Cost Rental home was larger. Therefore, for some respondents paying a higher rent compared to their previous dwellings was offset by a superior housing experience. Finally, during interviews, participants often compared cost rents to rents for private rental properties currently on the market, which are typically far higher than cost rents. In other words, households who are dissatisfied with their current private rental dwelling, and are seeking to move to a new dwelling, will likely compare cost rents to rents for properties that are currently on the market, rather than their current rent. Nevertheless, both the qualitative and quantitative data suggest that there are concerns around long-term affordability for many tenants, especially in relation to retirement. Although the average Cost Rental resident is reasonably young, for some residents, retirement will be within the next ten years, or sooner. Research participants appear not to be aware that they are eligible for HAP if they experience a loss of income and meet the HAP eligibility criteria. As such, concerns about future affordability undermine perceptions of security among Cost Rental residents, and therefore the potential for Cost Rental as a form of long-term housing.

Finally, while the focus of this report is on the impact of Cost Rental on current residents, it is worth stepping back to consider the wider and longer-term relationship between Cost Rental and affordability. One of the strengths of Cost Rental is that it provides stable rents over the long term. Given that in the third quarter of 2023 the average rent in new private rental tenancies grew by 11% year-on-year, and by 5.2% for existing tenancies (RTB, 2024), it is extremely likely that over the long term the affordability of Cost Rental will be strengthened when compared to the private rental sector. Secondly, as indicated by research from Austria, a well-functioning Cost Rental sector can help to generate more affordability across the housing system (Klien et al., 2023). The impact of Cost Rental on affordability, therefore, goes beyond the rent-to-income ratios which pertain when a given development first comes on stream. It is thus important to keep in mind both the affordability of Cost Rental over the lifetime of a tenancy, as well as the potential of a well-functioning Cost Rental sector to have transformative impacts on affordability across the wider housing system.

6.3. Place and Community

Although the tenure is in its infancy, the research findings suggest that Cost Rental is supporting the development of diverse (in terms of ethnicity/nationality) and vibrant communities. Over 90% of survey respondents described themselves as being 'very' or 'somewhat' positive about their neighbourhood, and over 76.7% feel 'very' or 'somewhat' part of a community. Our qualitative research found that parents of young children are particularly engaged in community activities. In many instances, Cost Rental developments are part of mixed tenure developments, which include social and/or private housing. In such instances, Cost Rental, while not a mixed-income tenure itself, is also contributing to the policy objective of income and tenure mixing.

While qualitative interviews identified that for some residents the location of their Cost Rental homes was a pull factor, this would not appear to be the case for most. This is suggested by that fact that on average, the duration of residents' commutes became longer as a result of moving to Cost Rental. However, it must be noted that this is not surprising given there is such a small number of Cost Rental dwellings available currently.

Qualitative interviews also found that in some developments, residents were of the view that services and transport infrastructure were lacking, with some residents noting that they had become car dependent as a result of moving into Cost Rental. This underlines the fact that issues associated with planning will also be salient in terms of the success of the Cost Rental sector.

Overall, residents discussed the place of Cost Rental developments in nuanced ways. In weighing up the benefits and drawbacks of place, residents frequently put pros and cons at different spatial scales into conversation: the benefits of vibrant community interaction against minor inconveniences of the rules and regulations of apartments; the benefits of green space against the lack of some amenities in more peripheral locations; the security and predictability of local schools against the increased commuting time to work. In sum, the interview data suggest that residents are making nuanced and 'more-than-economic' decisions around their home-place.

6.4 Conclusions & Recommendations

Overall, our research finds that Cost Rental housing has provided a much-needed alternative to the private rental sector, characterised by long-term security and with high-quality dwellings and property/tenancy management. This is having a positive impact on the wellbeing of residents, with many describing themselves as “having won the lottery”. Nevertheless, the research has also identified a number of challenges, particularly in the area of affordability. Based on the data and analysis presented in this report, we present a number of recommendations:



- 1 As a new tenure, residents are still in the process of making sense of Cost Rental. There are a number of areas where tenants would benefit from a greater understanding of the nature of this tenure, in particular rent reviews and duration of tenancies;
- 2 While overall Cost Rental dwellings are perceived as secure, long-term homes, homeownership aspirations remain prevalent. It will be useful for future research to monitor how homeownership aspirations may change as Cost Rental becomes more established as a tenure;
- 3 Concerns about loss of income in the future, as a result especially of retirement, impact residents' perceptions of affordability, but also their sense of security in their home. Research participants did not appear to be aware of the role of HAP in supporting Cost Rental residents who become eligible. More generally, the issue of how residents can be supported in the face of loss of income needs to be considered further and communicated better to residents. It should be noted that loss of income on the part of residents also poses a risk to Cost Rental landlords, as rent arrears can undermine the financial model upon which Cost Rental is based;
- 4 More broadly, the affordability picture is quite mixed, but certainly there are a significant number of residents who do not meet the criteria most likely used for being affordably housed. This potentially poses a risk for both landlords and residents, and hence to the sector as a whole. Affordability is complex and it appears that more consideration needs to be given to clarify what constitutes success in terms of Cost Rental's objectives with regard to affordability;
- 5 There are essentially two ways to strengthen affordability: by reducing costs (and hence cost rents) or via rent subsidies. Further consideration is warranted in terms of identifying how best to support affordability. It should be noted that rent subsidies are an important part of Cost Rental sectors internationally;
- 6 Cost Rental is designed to support affordability over the long term, therefore future research will be required to examine how the affordability dimension evolves over time;
- 7 Levels of satisfaction with dwellings, the landlord-tenant relationship, and especially place-based dynamics and place attachment will also evolve and change over time and therefore future research should revisit these dimensions also. It should be noted that the high quality of Cost Rental dwellings was of great importance to residents, which underlines the importance of ongoing maintenance to ensure the high quality of dwellings is sustained, and that over time the financial model underpinning Cost Rental is able to support this;
- 8 Location did not emerge as a particularly salient factor in terms of residents' choice to apply for Cost Rental. Indeed, the survey data shows that average commuting times increased. This suggests that further consideration may be warranted in relation to the role of location and environmental sustainability in Cost Rental, particularly with regard to the allocation process. The current allocation process does not take existing links to a location into account, or indeed commuting times;
- 9 While planning issues fall outside the direct scope of Cost Rental policy, effective planning will play an important role in supporting the development of Cost Rental communities and resident wellbeing. Consideration should be given to ensuring Cost Rental developments are supported by the effective roll out of infrastructure and services.

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