



Houses in Multiple Occupation (HMOs)

Subject Plan for
Belfast City Council Area 2015



Supplementary Document 1

Housing Market Analysis



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1.0 INTRODUCTION

1.1 Background

The Draft Belfast Metropolitan Area Plan 2015 was published on 30th November 2004. The draft plan set out criteria relating to Houses in Multiple Occupation (HMOs) under Policy HOU. 6. DOE Planning Service received representations during public consultation which required them to approach HMOs in a more comprehensive manner.

In response, DOE Planning Service published a "Notice of Intention" to prepare a HMO Subject Plan for Belfast City Council area on 30th June 2005.

The DOE Planning Service's Subject Plan will seek to address the issues of HMOs within Belfast. This is intended to run in parallel with the ongoing process of statutory adoption of the Belfast Metropolitan Area Plan. The Subject Plan will provide planning policy for HMOs in Belfast for the period up to 2015.

The HMO Subject Plan (Belfast) Issues Paper was published by DOE Planning Service on 17th August 2005. It sought to guide and encourage debate focused on those issues of significance which will shape the preparation of the Draft HMO Subject Plan (Belfast).

The Housing Executive was initially requested by Planning Service to carry out a Housing Need Assessment for HMOs in Belfast. The Housing Executive maintains that demand for HMOs is driven by market forces and considers that the preparation of a needs statement for HMOs is inappropriate. Nevertheless the Housing Executive has agreed with DOE Planning Service to produce a trends based analysis of the Belfast housing market for the Draft HMO Subject Plan (Belfast).

1.2 HMO Definition and Legislation

A HMO is "A house occupied by more than 2 qualifying persons, being persons who are not all members of the same family". Such properties form a significant element of the private rented sector.

The Housing (NI) Order 2003 took effect on 27th February 2003. Article 144 and Schedule 3 of the Order took effect on 1st January 2004 and contained provision requiring the Housing Executive to prepare a statutory registration scheme for HMOs. In May 2004 the statutory registration scheme for HMO's came into effect.

1.3 Housing Market Analysis

The Housing Market Analysis will consider a number of housing categories together with demographic trends.

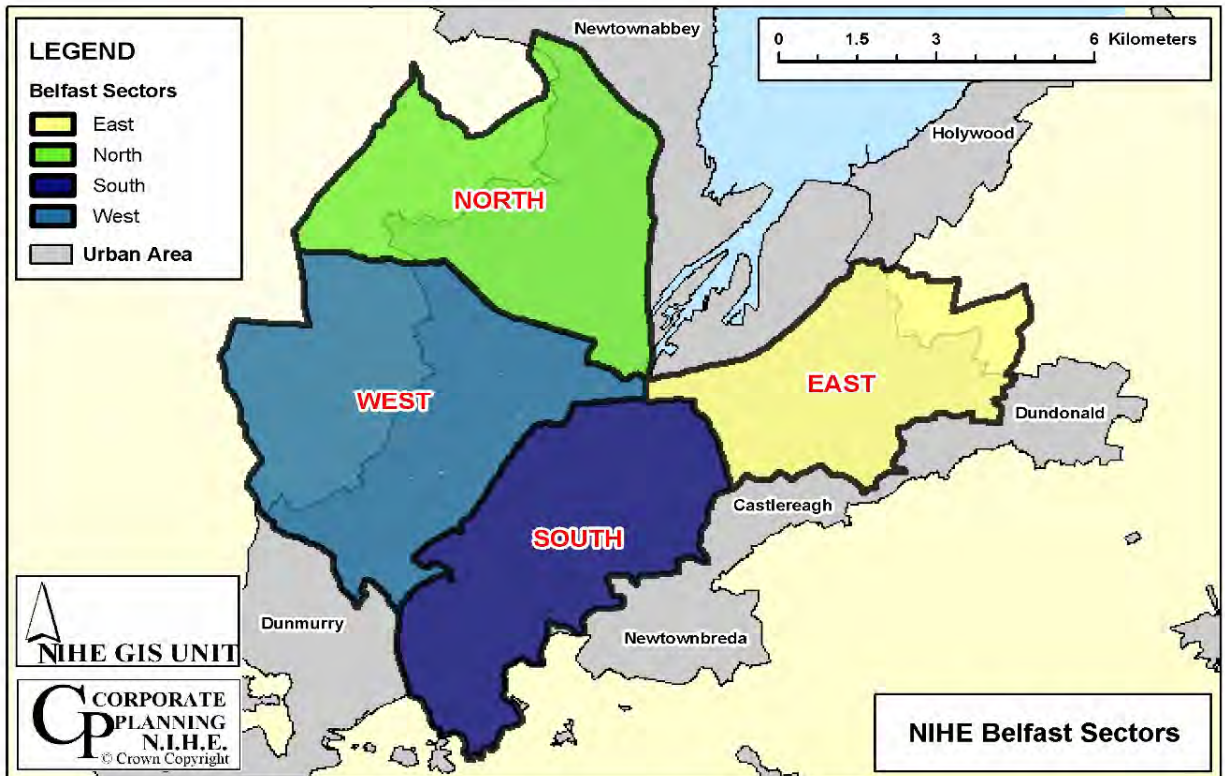
- 1) Demographics
- 2) Migrant Workers
- 3) Student Housing Market
- 4) Social Housing Market
- 5) Affordable Owner Occupied Housing Market
- 6) Private Rented Housing Market

In order to produce a Housing Market Analysis, a range of data and information will be collated, analysed and interpreted. This analysis will involve examining trends and a range of factors that influence those trends.

1.4 Area Definition

The Belfast HMO Subject Plan area comprises the Belfast City council area. The Housing Market Analysis will, where information permits, provide a breakdown of data for Belfast City by north, south, east and west sectors as illustrated below in Map 1.

Map 1 - Belfast Sectoral Map



Source - NIHE GIS Unit

2.0 DEMOGRAPHIC/HOUSEHOLD TRENDS

2.1 Demographic and Household Trends for Northern Ireland

Northern Ireland's traditionally distinctive demography is continuing to become more like other parts of the European Union with the key exception of the proportion of the population under 15. The figure for Northern Ireland of 23.2% for this age band is the highest of any region of the European Union and its rate of natural increase in 2003 was still more than 5 times the EU average.

Table 1 – Key Demographic Statistics International Comparisons 2003

	% Pop < 15	% Pop > 65	Birth Rate (per 1000)	Death Rate (per 1000)	Natural Increase (per 1000)
NI	23.2	15.7	12.7	8.5	4.2
UK	19.9	18.4	11.7	10.3	1.4
ROI	21.9	11.2	15.5	7.2	8.2
France	18.9	16.0	12.7	9.2	3.5
Germany	15.7	16.2	8.9	10.1	-1.2
EU	16.9	16.3	10.7	9.9	0.8

Source – National Statistics, Regional Trends 38 2004: Registrar General: NI Annual Report, 2003

The Northern Ireland Census 2001 provided a number of key findings:

- There were 1,685,627 people living in NI (2.87% of the total UK population). The population grew by 6.8% between 1991 and 2001.
- The age structure of the population is the youngest of all regions of the UK with 26% under 16 in 2001.
- The total number of households in NI grew by 18.2% (96,000) between 1991 and 2001.
- Average household size fell from 2.93 in 1991 to 2.65 in 2001
- The number of single person households grew from 120,000 (22.8%) in 1991 to 172,000 (27.3%) in 2001.
- There was a large fall in the proportion of married couples with at least one dependant child from 31.7% to 24.3% between 1991 and 2001.

2.2 Demographic and Household Trends for Belfast

Population by Age Band

The 2001 Census figures show the overall population of Belfast decreased by 1% from 1991 to 2001, dropping from 279,215 to 277,391 people. The figures below show that the numbers in every age band in Belfast decreased over the same period, with the exception of the 30-44 age band, which increased by 13%.

Table 2 – Belfast Population by Age Bands.

Age Bands	1991	2001	% Change
0-17	73,076	68,563	-6%
18-29	54,233	53,426	-1%
30-44	50,998	57,843	13%
45-64	56,627	55,189	-3%
65+	44,281	42,370	-4%
Total	279,215	277,391	-1%

The Census data for 1991 and 2001 identified the following trends for population by age band by Belfast sector (Tabular presentation of this information is shown in Appendix 2)

- The total population decreased in North, East and West Belfast between 1991 and 2001, however increased by 11% in South Belfast. Each area showed a marked increase in the 30-44 year old age band, with East and West Belfast showing the greatest increases, at 16% each.
- The largest increase across all age bands occurred in South Belfast in the 18-29 age bands. At 59%, South Belfast was the only area to show an increase in this particular age band. West Belfast showed a significant decrease in the 18-29 age band, (26%).
- Every area showed a decrease in the 0-17 age band, ranging from 3% to 8%. This potentially may result in a decrease in future households as this age band grows older and forms households.
- The percentage of the population over 65 years fell in all Belfast sectors except for the west sector which grew by approximately 6%.

Households and Average Household Size

The number of households increased in Belfast by 10%, from 103,964 (1991) to 113,934 (2001), which is in contrast to a small decline in the total population. This is reflected in a 9% decrease in average household size, dropping from 2.69 to 2.43.

Table 3 – Number of Households 1991-2001

	1991	2001	% Change
North	23,667	27,073	14%
East	26,649	28,266	6%
South	25,884	29,546	14%
West	27,766	29,051	5%
<i>Total</i>	<i>103,964</i>	<i>113,934</i>	<i>10%</i>

Source - Census

- The number of households increased across all sectors in Belfast, though at significantly differing rates during the inter census period 1991 / 2001. The greatest increase occurred in North and South Belfast, each increasing by 14%. During the same time period, the population of North Belfast decreased by 3%, thus indicating the most significant change in household growth. East and West Belfast both had significantly lower increases in households, at 6% and 5% respectively.

Table 4 – Average Household Size 1991-2001

	1991	2001	% Change
North	2.80	2.37	-16%
East	2.43	2.23	-8%
South	2.45	2.40	-2%
West	3.04	2.73	-10%
<i>Total</i>	<i>2.69</i>	<i>2.43</i>	<i>-9%</i>

Source – Census

- In North Belfast, the average number of persons per household decreased by 16%, from 2.80 to 2.37. This was the most significant decrease in average household size for all sectors.

- West Belfast had the second highest decrease in household size from 3.04 to 2.73, a drop of 10%. This area recorded a 5% increase in number of households along with a population decrease of 6%. Despite this reduction, West Belfast recorded the highest average household size in both 1991 and 2001, at 3.04 and 2.73 respectively.
- The average household size in East Belfast decreased by 8%, from 2.43 to 2.23 persons. In both 1991 and 2001, East Belfast had the lowest average household size compared to other sectors in Belfast.
- It is noted that the change in the average household size in South Belfast was minimal, decreasing from 2.45 to 2.40 persons, a decrease of just 2%. It can be deduced therefore that the large increase in the number of households in this sector is as a result of the relatively large population growth over the inter census period.

Household Composition

In Belfast, the most significant increase occurred in 1 person households (27%) between 1991 and 2001. Two person households increased by 9%. A significant reduction in the proportion of households with 6 or more persons (25%) was recorded between 1991 and 2001.

Table 5 – Household Groups by Size for Belfast 1991 - 2001

	1991	2001	% Change
1 person	30,735	39,096	27%
2 person	28,443	31,024	9%
3-5 person	38,119	36,719	-4%
6+ person	5,373	4,035	-25%

Source - Census

- West Belfast saw the biggest change in household structure, with a 29% increase in 1 person households and a 32% decrease in households of 6 persons or more.
- South Belfast was the only sector to experience an increase in 3-5 person households from 1991 to 2001 (9%).

Housing Tenure

Table 6 – Belfast Housing Tenure Trends 1991 - 2001

	1991	2001	% change
Owner Occ.	57,671 (54%)	63,607 (56%)	10%
Housing Exec.	35,297 (33%)	30,026 (26%)	-15%
Housing Assoc.	3,313 (3%)	5,393 (5%)	63%
Private Rented	8,524 (8%)	14,609 (13%)	71%

Source – Census

- Owner occupation was recorded as the dominant tenure in Belfast (56%) in 2001.
- The number of Housing Executive units dropped by 15% during the inter census period, attributed largely to the House Sales Scheme.
- The private rented sector increased by 71% between 1991 and 2001, accounting for 13% of all properties in Belfast.

The Census data for 1991 and 2001 identified the following trends on housing tenure by Belfast sector (Tabular presentation of this information is shown in Appendix 2).

- The number of households in the private rented sector in South Belfast increased by 100% between 1991 and 2001 compared to the average increase for Belfast (71%). In 2001 the private rented sector accounted for 24% of all tenures in South Belfast; an increase from 14% in 1991. South Belfast recorded the private rented sector outpacing growth in all other tenures. South Belfast also saw the smallest increase in the number of household in the owner occupied tenure (5%) compared to the other Belfast sectors and lower than the Belfast average of 10%.
- In 2001, the private rented sector increased in North Belfast by 78% and accounted for 9% of all tenures. The number of households in owner occupation increased by 14%, accounting for 57% of all tenures in the sector in 2001.
- In 2001, the private rented sector increased by 40% in East Belfast, representing 12% of all tenures. Owner Occupation witnessed limited growth (7%), representing a majority of all tenures at 63%.
- The largest proportionate increase in the number of household's in owner occupation in between 1991 and 2001 was in West Belfast (17%) however, still records the lowest percentage of homeowners (48%) compared to other sectors. Despite a 30% reduction in the number of household recorded against the Housing Executive it still represents 36% of all tenures in 2001. West Belfast demonstrated an increase in the private rented sector Of 42% between 1991 and 2001 which represents just 6% of all tenures in West Belfast.

NISRA Household Projections (2005)

- NISRA project the number of households in the Greater Belfast Area will grow 14% between 2001(338,800) and 2015 (385,400). In addition it is projected the average household size will reduce from 2.48 to 2.22 for the same period. Single person households are estimated to grow from approximately 100,000 to 135,000 (35%) whilst all households with 4 or more persons are projected to fall.
- NISRA projections by housing tenure for Northern Ireland based on housing policies which prevailed between 1991 and 2001 estimate that owner occupation will grow to 70% of all households overall housing stock by 2025. The Private Rented Sector is estimated to grow from 9% to 12% of households between 2001 and 2025. In contrast the social rented households are expected to decline from 21% to 13% over the same period.

2.3 Analysis

- **The demographic and household trends for Belfast City over the past 15 years highlight a number of key issues. Decreasing average household size has resulted in the growth of households across Belfast City, despite a small reduction in population. Single households represent the largest growth of all household types, followed by 2 person households.**
- **Between 1991 and 2001 the Private Rented Sector witnessed the largest percentage growth in households across Belfast followed by the Owner Occupied tenure. The Social Rented sector declined in size due mainly to the number of house sales and limited new build.**
- **NISRA household projections for the Greater Belfast area predict further and significant growth of small households, particularly single households up to 2015. NISRA project the Owner Occupied and Private Rented Sectors will grow over the same period while the Social rented sector will reduce.**
- **Housing experts forecast that increasing house prices and difficulty in accessing the social rented tenure will mean that the Private Rented / HMO Sector underpinned by**

housing benefit will continue to grow in response to the anticipated growth in single/small households, especially those with low incomes.

- South Belfast was the only sector to record population growth between 1991 and 2001. In addition the area witnessed a 28% increase in the number of single households and a 59% rise in the 18-29 age band. The South sector also showed the largest growth in the Private Rented Sector compared to other sectors in Belfast.

3.0 MIGRANT WORKERS

Migrant workers have become an increasingly visible social group within Northern Irish society over recent years. Evidence from the Department of Social Development and the Workers Registration Scheme indicate that the migrant worker population living in Northern Ireland in 2005 has grown significantly over recent years, corresponding with the expansion of the European Union. Experts consider the main driver for the growth in this area appears to be a lack of labour both in the low paid/unskilled and high skilled/professional sectors of the Northern Ireland economy.

3.1 Migrant Workers and Housing

The provision of services in Northern Ireland for migrant workers is complex. The Office of the First Minister and Deputy First Minister's Racial Equality Strategy report for Northern Ireland stated that:

“The speed and extent of the increase in the numbers of migrant workers in Northern Ireland and the sheer diversity of people involved, pose complex challenges for Government and society alike”

The Institute for Conflict Research study on Migrant Workers (2004) identified that most migrant workers lived in privately rented accommodation. Fifty four percent of migrant workers questioned in the ICR survey lived in the private rented sector. Twenty two percent lived in tied accommodation provided by the employer whilst only 6 % lived in Housing Executive dwellings. Significantly, only 10% of respondents lived by themselves, while 78% lived in a house that had between 2 and 5 people. Twelve percent lived in a house that contained between 6 and 8 residents. Consequently HMO's are an important source of accommodation for the migrant worker population.

Twenty one percent of the ICR survey respondents stated they had experienced abuse in or around their home while 20% felt unsafe in their home. Feelings of insecurity were experienced most by those residents living in Housing Executive accommodation. Incidents of violence against migrant workers were prevalent during 2003; particularly in South Belfast. A multi agency approach is seeking to address and monitor community relations issues in the area.

Between January and August 2003 the Housing Executive inspected the addresses of multi occupancy properties in which migrant workers were living. Of 86 HMO's used by migrant workers, 73 warranted an Article 80 Notice requiring the landlord upgrade the dwelling to the correct standard. This would suggest that the majority of unregistered HMO's are failing to meet the regulatory standards. This is an issue the Housing Executive will continue to highlight and address through its role in regulating the HMO sector.

There is a lack of up to date evidence showing where migrant workers are living within Northern Ireland. The 2001 Census identified that a total of 26,659 people living in Northern Ireland were born outside the United Kingdom/Republic of Ireland, of which 7,724 resided in the Belfast City Council area (29%).

Of the four Belfast parliamentary districts, the 2001 Census recorded South Belfast as having both the highest percentage (55%) and the highest actual numbers of residents (2,513) from

the minority ethnic communities living in the City. This trend is also supported by the numbers seeking NINO's applications in South Belfast Social Security Offices (SSO).

The Department for Social Development record National Insurance applications (NINO's) at each Social Security Office in the Belfast City, broken down by Nationality of applicants. When the NINO Application figures are totalled for the Social Security District offices covering Belfast it was found that there were 1,452 NINO applications by non UK or Irish nationals during the 03/04 financial year. This had increased by 221% to 4,662 NINO applications during the 04/05 financial year. Significantly 73% (4,945) of all applicants in 04/05 registered in the South Belfast Offices at Shaftsbury Square and Knockbreda.

The ICR report (2004) indicates the private rented sector is the most popular housing tenure for migrant workers and the South sector is the most popular residential location in Belfast for migrant workers. It is reasonable to suggest that the private rented sector plays an important role in accommodating migrant workers living in South Belfast. In addition, based on available research by ICR, it is also reasonable to suggest that HMO accommodation in South Belfast is popular with many migrant workers. HMO accommodation facilitates those migrant workers on low incomes and seeking to live with fellow nationals.

3.2 Analysis

- **The available evidence points to increasing numbers of migrant workers moving to Northern Ireland over recent years. The corresponding improvement of the Northern Ireland economy has been manifested in labour shortages which are increasingly being met by economic migrants. The expansion of the European Union and employment legislation has resulted in easier access to employment opportunities in Northern Ireland for migrant workers.**
- **The Private Rented Sector, and in particular HMO's, play an important role by providing accommodation for migrant workers. HMO's offer ease of access to affordable accommodation for migrant workers many of whom are in low paid employment.**
- **Within Belfast City, research indicates that most migrant workers / ethnic minority groups live in the South Sector. Data shows that the majority of persons seeking National Insurance numbers in Belfast since 2003 do so in South Belfast.**
- **The proposed construction of a national sports stadium and the commencement of other major building works such as the Titanic quarter (2006) is expected to usher in further numbers of migrant workers into the Belfast area. This will result in increased demand for Private Rented/HMO accommodation. It is important that the Private Rented/HMO housing market is unconstrained in order to meet this additional demand as rising house prices and difficulty in accessing social housing would indicate that the Owner Occupied and Social Rented sectors are unlikely to do so.**

4.0 STUDENT HOUSING MARKET

4.1 General

An important factor impacting on the demand for the private rented sector in Northern Ireland is the student housing market. The number of full time undergraduate students more than doubled from 1987/88 (15,800) to 2002/03 (33,200). This would suggest an increase in demand for private rented accommodation where universities are present. In addition full time post graduate students across the province have grown by approximately 400% to 5,000 over the same period. Numbers of Part-time students in Northern Ireland have also grown from approximately 8,000 in 1987/88 to 28,000 to 2002/03. However this student group has much less impact on the private rented sector with evidence showing that the vast majority of these students travel from their own home or their parental home.

The majority of students living within the Belfast area attend Queens University Belfast (QUB) and the University of Ulster at Belfast and Jordanstown (UU). In addition there are also teacher training colleges at Stranmillis and St Mary's, plus a small number of QUB registered students who attend other colleges.

For the Housing Market Analysis the University of Ulster were unable to provide registration records for the current year 2005/06, however submitted data for the previous five years. Queens University, who are also responsible for maintaining registration records for Stranmillis and St Mary's Colleges were able to give an update on the current year 2005/06 but did not provide historical data. Unfortunately Belfast Institute of Further and Higher Education does not maintain records of student term time addresses.

The data from both universities provides 3 different housing categories describing their students' living arrangements:

- 1). Living in parental home:
- 2). University maintained:
- 3). Living Independently

Due to the lack of detailed information recorded for student registration, living independently includes private renting, social renting and owner occupation. It is considered that for economic reasons and the relative difficulty in obtaining social rented accommodation in Belfast, the majority of students living independently, do so in private rented properties. It should be noted that accommodation officers report that following registration, some students may change their address without informing the university authorities, particularly if they are moving from the parental home to living independently. In addition accommodation officers suggest that some students may register their parental home address rather than their temporary term time address as it is perceived as a safer point of contact for post etc. This would suggest that the living independently count is understated. The following figures therefore, provide an indicator as opposed to an exact record of student accommodation trends.

4.2 University of Ulster

For this study, data was considered for the Jordanstown and Belfast campuses. The Coleraine and Magee campuses were judged to be too distant to impact on the Belfast housing market. **All further references to the University of Ulster in this study include the Jordanstown and Belfast campuses only.** The registration for UU at Jordanstown and

York Street totalled approximately 14,000 full time and part time students for the 2004/05 academic year. This figure includes both under graduate and post graduate students. The vast majority of these (9,419, 67%) lived in the parental home. The remainder (4,638, 33%) resided in university owned accommodation, or lived independently.

Table 7 below shows the total student registration over the five year period between 2000 and 2005 has grown 14% in the UU. In addition it highlights the numbers of students living in the parental home or otherwise over the same period. The proportion of students choosing to live in the parental home has remained constant at 65-67% of the total registration over the 5 year period. The numbers of students living away from the parental home has grown by approximately 480 (11.5%) or an annual growth of approximately 100 over the same period.

Table 7 - Student Accommodation for UU Campuses (2000 – 2005) by Study Method

Accommodation Type	Total FT /PT 2000/01	Total FT / PT 2001/02	Total FT / PT 2002/03	Total FT / PT 2003/04	Total FT / PT 2004/05	% (Rounded) 2004/05
University Owned/ Living Independently	4,158	4,315	4,530	4,643	4,638	33%
Parent / Guardian	8,158	8,341	8,678	9,210	9,419	67%
Total	12,316	12,656	13,208	13,853	14,057	100%

Source - University of Ulster

Table 8 below shows the 2004/5 full time and part time student registration by accommodation type. The registrations of students for 2004/05 records that 64% were full time. The vast majority (94%) of part time students at UU were recorded as living in the parental home. Approximately 44% of all full time students at UU lived independently. A relatively small number (453 approx. 5%) lived in university accommodation located at the Newtownabbey campus

Table 8 - Breakdown of Student Accommodation for UU (2004/05) by Study Method

Accommodation Type	Total FT 2004/05	Total PT 2004/05	% F.T. (Rounded)	% P.T. (Rounded)
University Owned	453	39	5%	1%
Living Independently	3,918	228	44%	5%
Parent / Guardian	4,564	4,855	51%	94%
TOTAL	8,935	5,122	100%	100%

Source - University of Ulster

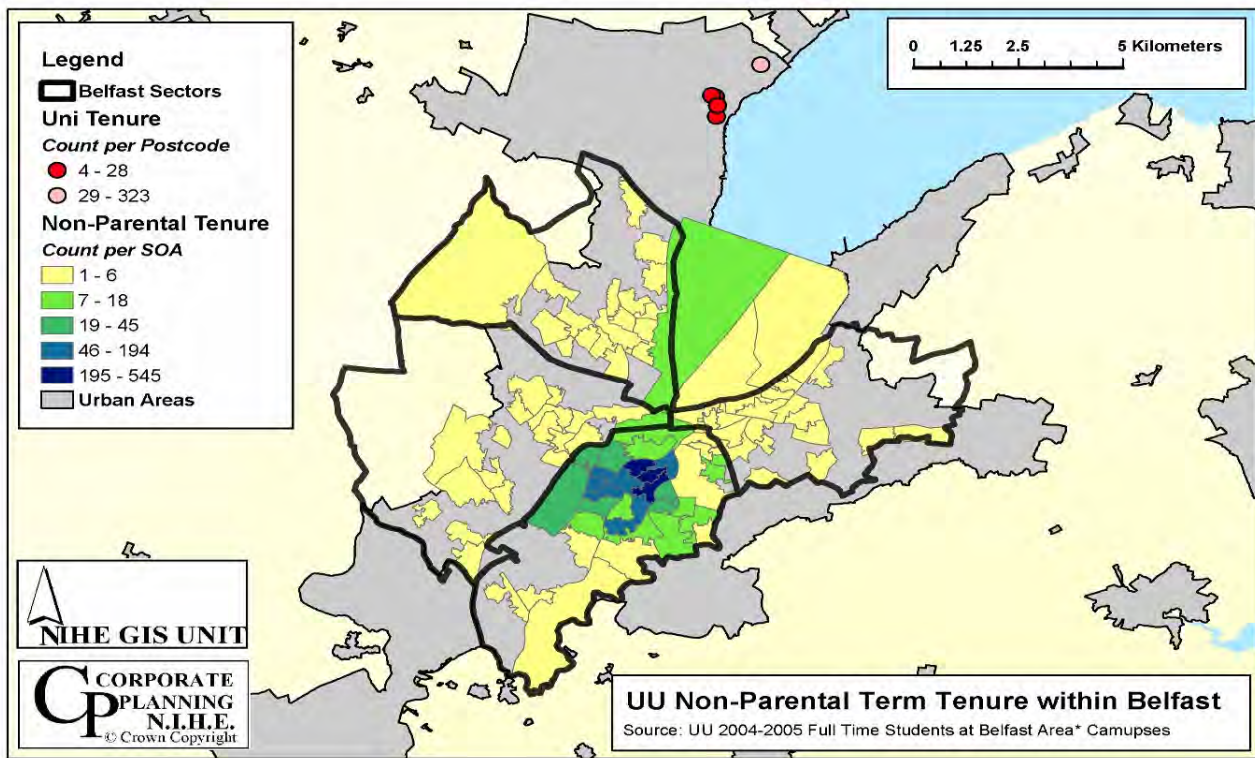
UU Migration

In 2004/05 a total of 2,925 (63%) of UU students living away from the parental home, did so in Belfast. The numbers of students with term time accommodation in the Belfast area from UU students has risen by approximately 10% between 2000 and 2005.

Of those students living away from the parental home in 2004/05, approximately 2,766 resided in South Belfast. This represents a growth of 9% between 2000 and 2005. On average over the 5 year period 2000-2005, 95% of UU students living away from home, and residing in Belfast, did so in the South Belfast sector. It should be noted that the geographic proximity and the relatively high numbers of private rented units in North Belfast offered little attraction to UU students seeking independent living accommodation.

Map 2 below illustrates the most popular areas of Belfast for those UU students living away from the parental home and in the Belfast area.

Map 2 – UU Students Term Time Location In Belfast 2004/05



Source - GIS/UU

4.3 Queens University Belfast (QUB)

QUB records show that the numbers of students registered for the Belfast campuses (QUB, St Marys College, Stranmillis College, Union Theological College, Irish Baptist, Belfast Bible College and Edgehill) amount to 20,475 full and part-time students taking under graduate and post graduate courses for the current academic year 2005/06. In its Corporate Plan 2002 - 2007, the university indicates that student numbers have increased incrementally at around 1% each year from 2002.

Table 9 below shows data detailing student numbers by accommodation type and by study method for the academic year, 2005/06. The data shows that the majority of students (11,439, 56%) registered at QUB live independently during term time. Thirty six percent (7,314) of QUB registered students live independently within the Belfast area; 20% (4,125) live independently outside Belfast; 29% (5,923) commute from the parental home and 10% (2,052) reside in University accommodation.

Table 9 - Breakdown of Student Accommodation for QUB (2005/06) by Study Method.

UNIVERSITY	ACCOMODATION TYPE	No. FT	No. PT	FT & PT	% (Rounded)
QUB	University maintained	2,032	20	2,052	10%
	Living with Parent /Guardian	5,428	495	5,923	29%
	Living Independently within Belfast	6,370	944	7,314	36%
	Living Independently Outside Belfast	1,763	2,362	4,125	20%
	Sub Total	15,593	3,821	19,414	
	Others*	801	260	1061	5%
	TOTAL	16,394	4,081	20,475	

Source: QUB - *Others are those with unknown accommodation type

QUB registration data includes students attending the two teacher training colleges of Stranmillis (1,296) and St Marys (1,066) plus approximately 400 students who attend Edgehill, Belfast Bible College, Irish Baptist and Union Theological Colleges. Stranmillis College, located on the Stranmillis Road in south Belfast, provides approximately 400 units in halls of residence. Students attending Stranmillis College live either with their parents (65), in university owned accommodation (318), or live independently (913). St Mary's College is situated on the Falls Road in West Belfast. The College does not provide student accommodation but a small number of students (7) are housed in QUB maintained accommodation whilst the majority (1,059) reside either with parents (321) or live independently (738).

Officers from QUB and Stranmillis confirmed there are approximately 2,500 units of university owned accommodation situated close to both campuses in south Belfast. Accommodation staff confirmed that approximately 150 units of QUB maintained accommodation are vacant. Queens' students therefore are choosing to live independently rather than occupy university owned accommodation.

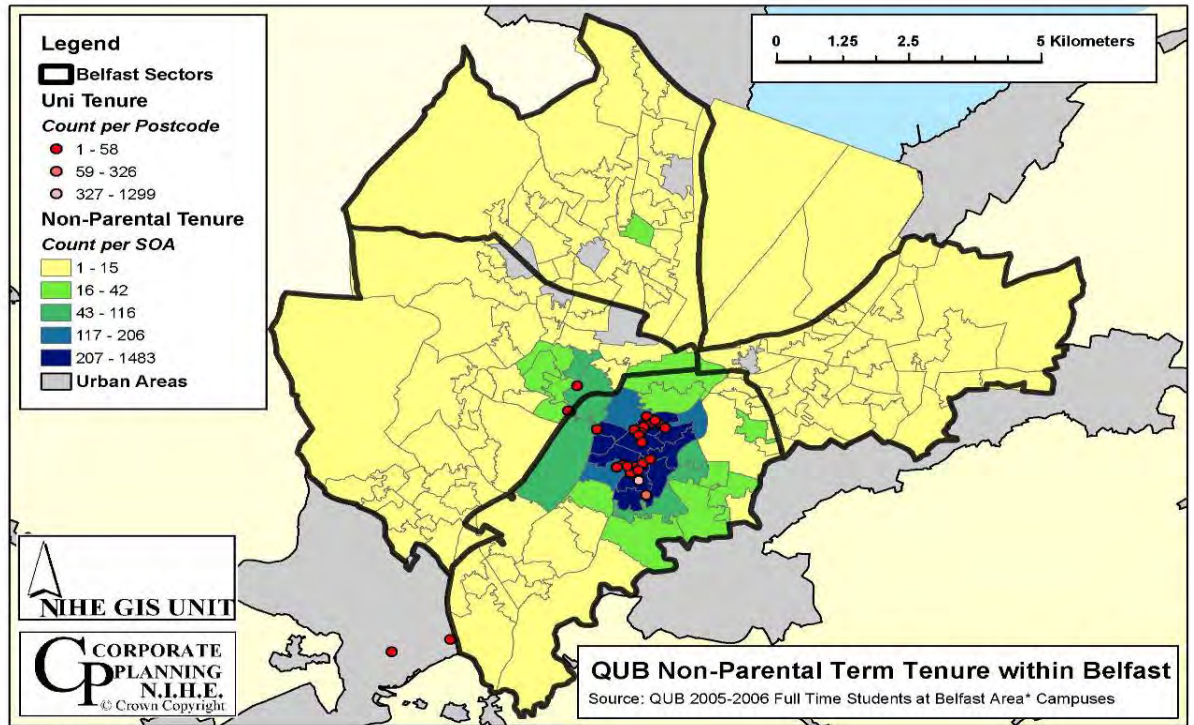
QUB Migration

The 9,354 QUB registered students residing in Belfast do so in independent or university owned accommodation. There are 4,137 registered students who live independently outside Belfast, dispersed throughout the province. Of the 9,354 QUB registered students resident in Belfast, 7,302 live independently. The number of UU registered students from 2004/05 together with the number of QUB registered students from 2005/06 would indicate that approximately 10,000 students live independently in Belfast.

A high percentage (88%) of QUB students living away from the parental home and in Belfast, do so in the South sector. Combining the UU registration from 2004/05 with the Queens registration for 2005/06 it is reasonable to assume that approximately 11,000 students are resident in South Belfast in either independent or in university owned accommodation.

Map 3 below illustrates the sectors where students are migrating to within Belfast district.

Map 3 – QUB Students Term Time Location in Belfast 2005/06



4.4 Census Data

The 2001 census included a new data set containing households presented as student households, those households which were entirely made up of students. In total, there were only 22 wards that had at least one all-student household.

Table 10 – Student Households by Ward

Ward	Total Households	Student Households	Percentage
Botanic	3,708	529	14%
Windsor	3,162	348	11%
Stranmillis	2,400	93	4%
Blackstaff	2,025	53	3%
Shaftesbury	2,940	45	2%
Ballynafeigh	2,527	38	2%

Source – Census

There are a total of 1,201 households presenting as student households. A majority of these, 95% (1,140) are in South Belfast. West Belfast accounts for 36 student households, or 3%. East Belfast, at 13 student households represents 1%, as does North Belfast with 12 student households.

4.5 Student Accommodation and Related Issues

UUJ research (2005) report that recent anecdotal evidence suggests that the number of students living in the parental home across Northern Ireland, as a consequence of the introduction of fees for higher education, has increased in Northern Ireland. However the same research together with the statistics identified by the both UU Jordanstown and QUB confirms that the demand remains strong for student accommodation in the area surrounding Queens University.

The Northern Ireland Housing Market Review and Perspectives 2006-09, report that Houses in Multiple Occupation (HMO'S) have an important role in meeting students' housing needs. As part of its ongoing drive to improve conditions the standards and management in HMO's, the Housing Executive surveyed a random sample of more than 200 HMO's in Belfast, Derry City and the Coleraine Triangle. Some of the key findings included:

- More than half of the respondents (53%) were students, thus indicating the importance of this client group as a customer of the HMO market
- The incidence of low income households were much higher than those recorded in the 2001 House Condition Survey. The Housing Executive's Housing Benefit section report that an average HMO rent in Belfast in November 2005 was approximately £50.00. It could be argued that the level of vacant accommodation at Queens Halls, costing £65-£75 per week, may be attributed to HMO accommodation charging less rent. (It should be noted that full time students are not entitled to Housing Benefit).

Many students living in South Belfast do so in increasingly higher concentrations of HMO's such as the Holyland. In recent years these higher concentrations of HMO's have been associated with anti-social behaviour which has impacted adversely on local neighbourhoods. The presence of an estimated 10,000 students living independently in the private rented sector around Queens University has the potential to destabilise the local community due to the constant movement of students in and out of the area. The Housing Executive's HMO Unit report this has manifested itself in noise pollution, rubbish dumping, neighbourhood nuisance, higher levels of traffic and car parking at the side of the road. Neighbourhood wardens have been appointed by Belfast City Council to monitor behaviour in such areas. In addition a multi-agency group including representatives from the HMO Unit (NIHE), DOE Planning Service, UU and QUB working together to promote better governance of this housing sector. (Further comment on how HMO's anti-social behaviour and governance is detailed in Section 7 of this document)

4.6 Analysis

- **Student numbers have grown significantly over the past twenty years in Northern Ireland and it is reasonable to suggest the level of students living in the private rented sector has also grown in university areas over the same period.**
- **Whilst the levels of student registration at UU and QUB show signs of levelling off, the demand for living independently (majority assumed to be privately renting) in the**

South Belfast Sector remains strong at approximately 10,000 per annum. Trends from UU registration over the past 5 years indicate that the number of their students seeking independent living accommodation in Belfast has grown by 10%, most of which has been in the South sector.

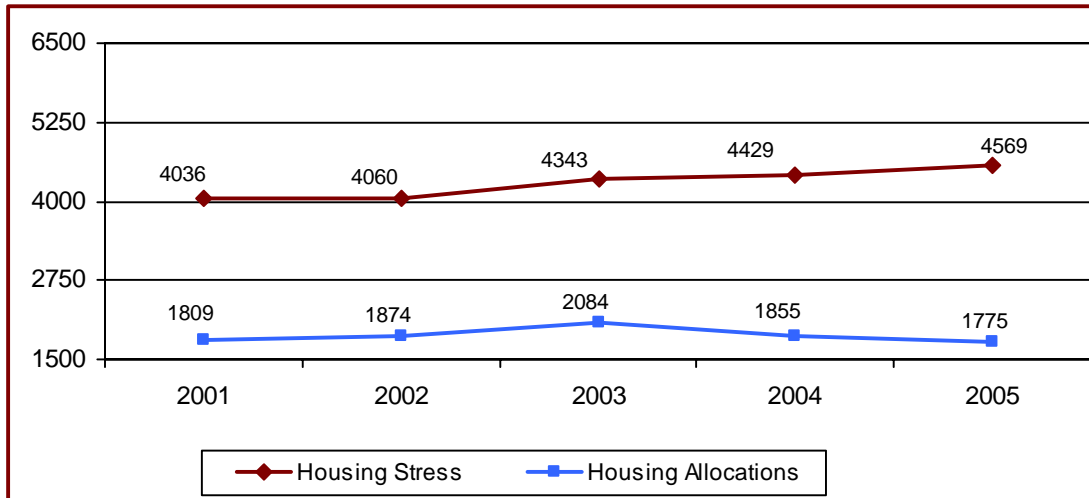
- Recent Housing Executive and UU research has identified that HMO's play an important role in providing student accommodation. HMO's can offer a cheaper form of accommodation than university maintained properties.
- The limited information available showing student registration trends and their term time housing tenure, together with the introduction of "top up fees" for the academic year 2006/07 make it difficult to forecast the future housing requirement for this sector.
- Some areas with high concentrations of HMO's in South Belfast have experienced an adverse impact on local neighbourhoods due to anti-social behaviour. This has often been blamed on sections of the student community who live in large concentrations in the South Belfast area. There is a need for a multi-agency approach to ensure that issues of anti social behaviour are adequately addressed. Where this approach has proved inadequate a review of existing policy should be examined.

5.0 BELFAST CITY SOCIAL HOUSING MARKET

5.1 Social Housing Need for Belfast

The total number of applicants on the social waiting list for the Belfast Area has steadily increased from 7,209 at March 2001 to 7,908 at March 2005. During the same period applicants considered to be in housing stress has shown a similar steady increase. These trends are demonstrated in Chart 1.

Chart One: Total Belfast Housing Stress and Allocation Trends



Source – PRAWL, *Allocations are made up of both re-lets of existing properties and new build completions

Table 11: Breakdown of Housing Applications and Housing Stress Figures by Household Group at March 2005

	Older Person	Large Adult	Large Family	Singles	Small Adult	Small Family	Total
Total Housing Applicants	1,338	89	391	3,847	329	1,914	7,908
Applicants in Housing Stress	796	53	246	1,964	157	1,353	4,569
Total Allocations	266	11	103	801	67	527	1,775

Source – PRAWL

- The largest household group at March 2005 are singles, representing 43% of the housing stress waiting list. Families constitute 35% and elderly 17% of housing stress applicants
- The total social housing stock within the Belfast Area is approximately 32,000 units - 24,000 Housing Executive and 8,000 Housing Association. During the five year period from 2001 the social housing stock has reduced on average by 1,000 units annually. As the new build programme fails to keep pace with the loss of social housing stock, mainly through house sales, housing allocations are reducing whilst the number of applicants in housing stress is rising
- The average length of time on the waiting list for applicants in housing stress in the Belfast area has risen from 19 months in September 2001 to 24 months in September 2005.

- The Northern Ireland Housing Market Review 2006/09 reveals that research has indicated that there are a number of interrelated factors encouraging the geographic concentration of social housing applicants in housing stress in the Belfast Region
 - Job opportunities: Belfast is the main hub of the Northern Ireland economy
 - The difficulty in obtaining land for new low cost/affordable housing developments
 - An inadequate supply of new social housing in the Belfast Region
 - The rising level of house prices in and around Belfast.
- Planning Policy Statement 12 – “Housing in Settlements” published in July 2005 seeks to zone land for social housing in line with housing need through Area Plans and Development Control measures.
- UU research (2005) states the growth in the private rented sector is, among other factors, a result of difficulty in accessing the social housing sector.
- The Private Rented Sector assists in meeting the housing demand from single households registered on the social housing waiting list. Research into the housing needs of single people in Derry City (NIHE, 2004) found that of those singles deleted from the waiting list approximately a quarter had found accommodation in the Private Rented Sector

For the Housing Market Analysis, Belfast District Council has been further subdivided into four areas on the basis of local housing markets. The four Belfast sub-areas are as follows:

- North Belfast, South Belfast, East Belfast & West Belfast

Charts and tables showing housing stress/ allocation trends and the number in each household group for each Belfast sector are shown in Appendix 3.

Housing Need - North Belfast

Religious geography, a high concentration of ‘Peace Lines’ and civil unrest, has had an indelible impact on the housing market.

- The demand for social housing in North Belfast has increased steadily since March 2001 from 938 applicants in housing stress to 1,091 at March 2005 (16%)
- The diverse nature of North Belfast indicates that conditions are not uniform across the area. Some areas demonstrate high social need where a greater emphasis is focused on increasing supply (Ardoyne, New Lodge). Other areas with high levels of unfit and vacant properties are in need of regeneration and renewal (Glenbryn, Mountcollyer)
- The March 2005 housing stress waiting list comprises the following household groups families 44%, singles, 41% and elderly 11%
- Single applicants received the largest share of allocations (46%) between March 2004 and March 2005.

Housing Need - South Belfast

- The South Belfast Social Housing Market is characterised by very high need, with annual re-lets and new build allocations unable to meet housing need.
- The number of applicants on the social housing waiting list for the South Belfast area, including those in housing stress, has remained fairly stable since 2001.

- The University /Lisburn Road area experiences the greatest housing need and is consistently high. A total of 236 housing stress applicants require housing in this area.
- Single households in South Belfast are by far the largest group representing 58% of all households in housing stress.
- Over 50% of this group originate from outside the catchment area.

Housing Need - East Belfast

- Overall East Belfast is characterised by high demand. The number of applicants in housing stress has remained fairly stable since 2001
- Housing need is not uniform across the area. There are a number of 'hot spots' where supply of housing through re-lets is not meeting need. These are mainly located in middle and outer East Belfast.
- Single households in East Belfast represent 40% of all households in housing stress followed by elderly 27% and families 26%
- Between March 2004 and March 2005 single applicants received the largest share of allocations at 40 per cent
- House Sales activity is high with some 47% of the Housing Executive stock sold.

Housing Need - West Belfast

- The social housing market in West Belfast is diverse, similar to North Belfast. Housing stress has increased by approximately 58 % from March 2001 to March 2005.
- Family households still remain the predominant household group with singles taking an increased proportion of the housing stress waiting list.
- The supply of housing through re-lets is generally low and fails to meet demand.
- Housing Stress levels in most Local Housing Areas has remained relatively unchanged since March 2001.
- Shankill West Belfast demonstrates that housing need is being met through existing re-lets. There are two exceptions which dictate investment in new social housing stock in this area. Firstly, there is a continued emphasis on redevelopment strategies and estate regeneration aimed at improving housing conditions. Secondly, there is a shortfall of suitable accommodation for the elderly. Elderly households currently have an average waiting time of 51 months.

5.2 Analysis

- **Social housing need continues to rise as Housing Associations find it difficult to meet social housing programme targets, due mainly to competition from the private sector for the acquisition of land. In addition the social housing stock continues to decrease due to House Sales.**
- **UU evidence indicates that difficulty in obtaining social housing has contributed to the growth of the Private Rented Sector. The Private Rented Sector offers easier access to housing as well as housing in high demand areas. Crucially for low income earners, the Private Rented Sector is underpinned by Housing Benefit.**
- **In Belfast, singles make up the largest household group compared to other household groups on the waiting list. Single households are finding access to social housing increasingly limited as their average time on the waiting list lengthens compared to previous years. The HMO market with no waiting list, cheap rents and**

availability of Housing Benefit make this option attractive to single households on the social housing waiting list.

- Research into the housing needs of single people in Derry City (NIHE, 2004) found that of those singles deleted from the social housing waiting list, approximately a quarter had found accommodation in the Private Rented Sector
- As singles households are predicted to expand by approximately 30% by 2015, it is assessed this household group will increasingly seek accommodation in the Private Rented/HMO sector rather than the Social Rented sector.

6.0 AFFORDABILITY

6.1 House Prices

The University of Ulster's house price index shows that the **average** house price for Northern Ireland rose from £86,754 in 2001 to £134,013 in 2005. This represents an increase of 54% over the period which equates to an average increase of approximately 13% per year.

In Belfast council area the house price rose from £93,144 in 2001 to £132,349 at 2005 which is an increase of 42% since 2001. The **average** house prices for each sector at the end of 2005 were; Belfast North £98,644, Belfast West £106,005, Belfast South £167,516 and Belfast East £148,820. Table 12 gives details of the average house prices from 2001 to 2005 for the Belfast Metropolitan area.

Table 12: House Prices by Council area in BMA 2001 - 2005

District Council Area	2001 £	2003 £	2004 £	2005 £	Change 2001-2005
Belfast	93,144	103,452	112,910	132,349	42%
Carrickfergus	75,461	91,756	101,510	108,631	44%
Castlereagh	103,685	124,859	134,121	151,479	46%
Lisburn	96,767	109,291	122,894	143,593	48%
Newtownabbey	74,554	90,367	93,332	107,246	43%
North Down	94,813	117,124	120,820	150,451	59%
N I Average	86,754	103,719	113,235	134,013	54%

Source - University of Ulster

Another indication of house prices is to use the **median** price. This is the mid point of the number of properties sold rather than the average of all properties sold.

Table 13 below shows the **median** house price for the sectors in Belfast for properties sold in 2004. The number of transactions for detached houses in West Belfast is lower than in the other sectors and also the number of apartments sold in East Belfast. The figures do however give an indication of the median price difference within the sectors in Belfast with all properties being more expensive in South Belfast than in the other Belfast sectors.

Table 13: Median House Prices: 2004 Belfast by sector

	Terrace £	Semi-detached house £	Detached house £	Apartment £
West Belfast	75,000	120,000	156,250	71,950
North Belfast	60,000	86,000	156,000	74,950
East Belfast	73,500	130,000	227,500	106,000
South Belfast	125,000	143,825	249,950	107,000

Source - University of Ulster

6.2 Affordability Index for Northern Ireland

A baseline affordability index was produced for 2001 and this showed that in 2001 median household income was £12,500 and that a 'typical' affordable house cost £59,950. At that time the price a household on median income could afford was only £52,288 giving an

affordability gap of £-7,662. In all, some 16% of homes in Northern Ireland could be purchased by a household on median income.

The index was updated for 2004 and by then the picture had deteriorated markedly. The median income had risen for NI as a whole to £13,500 but the affordable purchasing price actually dropped to £50,999 because of the effects of five successive increases in interest rates. The price of the typical affordable house had risen to £79,000 giving an affordability gap of £-28,001. In 2004 only 5% of dwellings were affordable to a household on median income.

The overall picture of deterioration actually disguises some important regional variations. As expected the situation is at its worst in and around Belfast and in the commuter corridors associated with the M1 and M2.

Comparison of these figures shows a number of key points:

- Affordability has worsened in Belfast City Council Area overall, with the largest gap in South Belfast with only 1% of houses deemed affordable
- UU research (2005) reports an increasing proportion of Private Rented Sector tenants in employment (38% in 1996 to 47% in 2001) and decreasing proportions of unemployed Private Rented Sector tenants (28% in 1996 to 16% in 2001). This would indicate increasing affordability pressures in the owner occupied sector, and the importance of the private rented sector in responding to this need in the housing market
- This trend is supported in case studies carried out in Armagh, Dungannon, Derry and Coleraine, where key players report emerging affordability pressures are pushing some first time buyers out of the owner occupied housing market and into the private rented sector

6.3 Affordability Index for Belfast

The affordability Index for 2004 summarised in Table 14 for Belfast would indicate that housing became less affordable in Belfast and also within each of the four sectors of the City.

For North Belfast the analysis shows that affordability became a much more serious problem. The 'affordability gap' by 2004 had increased by a further £12,168 to become £19,112 with only 3 % of dwellings affordable in 2004 compared to 13% at 2001. The 25th percentile price for North Belfast is still the lowest compared with the other sectors in Belfast, however experienced the highest percentage increase over the period at 29%. This compares to East Belfast at 28%, South Belfast at 24% and West Belfast at 5%.

In South Belfast, traditionally the least affordable area of Belfast, this sector experienced the largest affordability gap in Northern Ireland, increasing a further £24,817 between 2001 and 2004 to £54,779 with only 1% of dwellings affordable to a household with a median income.

West Belfast experienced the second highest affordability gap which was £25,834 in 2004 with 7% of properties deemed affordable. The percentage price increase of an affordable house was the lowest at 5% however median income had decreased over the period.

In East Belfast the cost of an affordable house had increased by 28% at 2004 to £83,000 with only 5% of homes affordable to a household on median income. Table 14 below shows the affordability gap differences in the sectors of Belfast for the period 2001 to 2004.

Table 14: Affordability Variance for Belfast 2001-2004

	2001		2004		2001/2004	
	Affordability Gap £	% Affordable	Affordability Gap £	% Affordable	↑ ↓ Variance Affordability Gap £	+/- % Affordable change
Belfast All	-9,662	15	-31,556	4	↑ 21,894	-11
North	-6,944	13	-19,112	3	↑ 12,168	-10
West	-10,212	12	-25,834	7	↑ 15,622	-5
East	-12,662	9	-24,445	5	↑ 11,783	-4
South	-29,962	3	-54,779	1	↑ 24,817	-2
NI Average	-7,662	16	-28,001	5	↑ 20,339	-11

Source – University of Ulster

6.4 Analysis

- Belfast City Council area shows a reduction in the percentage of affordable homes from 15% in 2001 to 4% in 2004. All sectors in Belfast show a deterioration in the percentage of affordable housing over the same period, with only 1% affordable in South Belfast
- Average house prices continue to rise in all sectors.
- Key players report emerging affordability pressures are pushing some first time buyers out of the owner occupied housing market and into the private rented sector. This situation is expected to deteriorate over the next three years as prices continue to increase at a higher rate than incomes.
- The projected growth in single households in conjunction with rising house prices indicates that the Private Rented/HMO sector will continue to expand and play an important role in meeting affordable housing demand.

7.0 BELFAST PRIVATE RENTED SECTOR

7.1 The Strategy for the Private Rented Sector In Northern Ireland

The joint DSD/NIHE Strategy for the Private Rented Sector in Northern Ireland “Renting Privately – A Strategic Framework” was launched in May 2004. The overall aim of the Strategy is to promote and sustain a healthy private rented sector which offers choice and flexibility by influencing supply and securing a better quality, better managed sector. By March 2006 progress had been made on a number of tasks associated with the objectives for the Strategy.

- The draft Private Tenancies (NI) Order was issued for consultation in October 2005. The Order aims to ensure that only those properties which reach a minimum standard of fitness can enter the letting market
- Simplification of the Private Sector Grants Scheme
- Establishment of a multi-agency partnership to develop joint protocols and guidelines and ensure the smooth implementation of new legislation
- Establishment of the Landlords Forum to develop best practice and raise awareness of important issues within the sector
- The production of Phases 1 and 2 of the research programme to provide much needed information on trends and drivers operating within the sector

7.2 Private Rented Sector Trends Growth

The 1991 census recorded Belfast as having 8,524 privately rented households representing 8% of total households. By 2001 this had increased to 14,609 households, 13% of total households. This reflects a general growth within the private rented tenure across Northern Ireland between 1991 and 2001.

Table 15 - Private Rented Inter Census Change

SECTOR	1991 H'holds	1991 PVT RENTED	%	2001 H'holds	2001 PVT RENTED	%	% Inter- census Change
N Ireland	530,369	30,883	5.8	626,718	57,571	9.2	86.4
Belfast	105,952	8,524	8.0	113,935	14,609	12.8	71.4
East Belfast	24,119	2,065	8.6	25,724	2,709	10.5	31.2
North Belfast	25,863	1,554	6.0	27,089	2,552	9.4	64.2
South Belfast	28,414	3,712	13.1	32,081	7,485	23.3	101.6
West Belfast	27,556	1,193	4.3	29,041	1,863	6.4	56.2

Source - Census

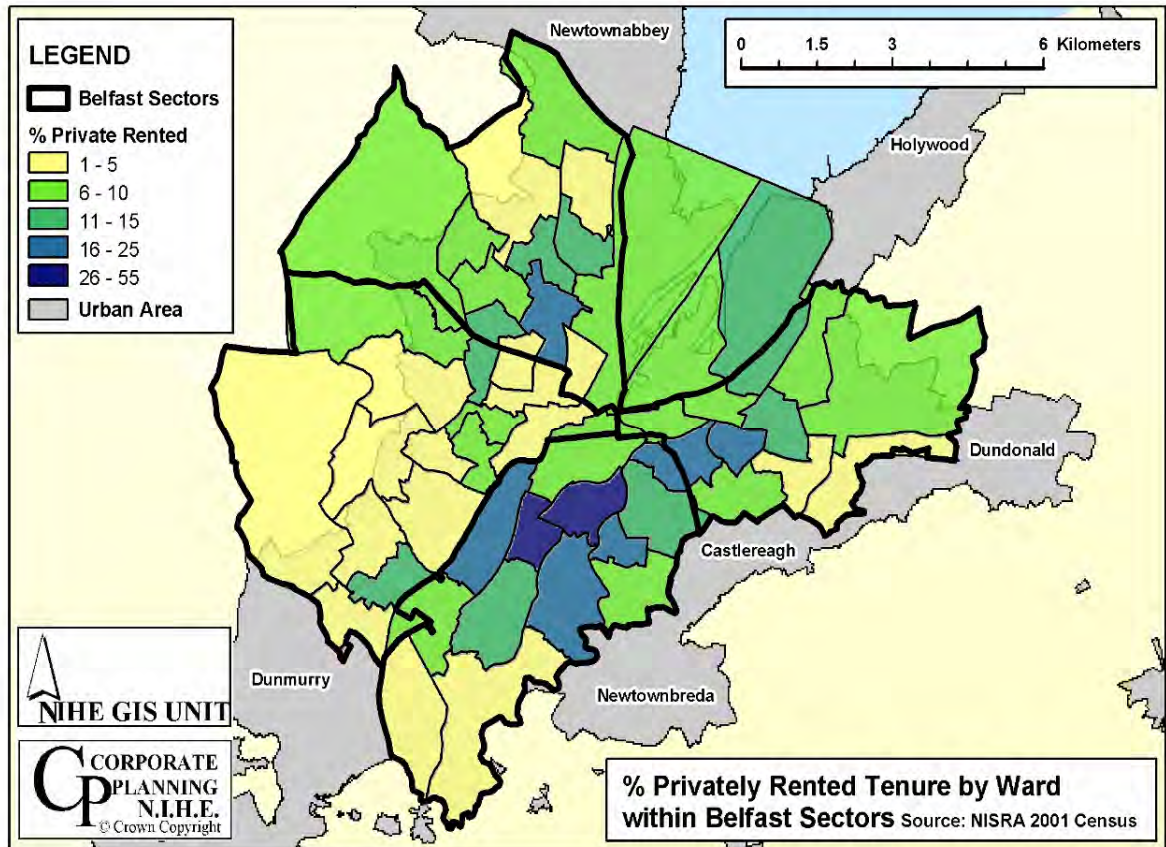
Within the Belfast, all sectoral areas experienced increases in the number of households living in the private rented sector between 1991 and 2001. South Belfast witnessed the greatest growth in the Private Rented tenure over the ten year period (101%). The 2001 Census also records that 54% of households living in the private rented sector in Belfast, are doing so within the South Belfast area and represents the greatest concentration of private rented households within the City Council boundary.

The area around Queens University and the City Hospital has historically had a significant concentration of privately rented properties. The private rented sector is now the dominant tenure in both Botanic (53%) and Windsor (46%) wards, together accounting for almost 60% of the South Belfast total for this sector. Both wards have increased their proportion of privately rented property at the expense of owner-occupied stock.

Whilst East Belfast recorded the smallest growth in private rented properties compared to other sectors in Belfast, the area still contains the second largest concentration of this tenure type in Belfast at 2001, both in numerical and percentage terms. North Belfast's private rented sector has risen by approximately 1000 properties and represents an increase of 3.4% against the total households for the area. The number of private rented households in West Belfast sector rose approximately 56%, however constitutes only 6.4% of the total stock in the sector in 2001.

Using the data on tenure from the 2001 census it is possible to plot the incidence of private renting by ward. The map below clearly shows the concentration of private rented accommodation within South Belfast.

Map 4 - Private Rented Tenure by Ward 2001



Source – GIS/Census

The top ten wards within Belfast showing the highest numeric concentrations of private rented accommodation are highlighted in the table below. These wards are located mostly in the south of the city, with some concentrations in east and north Belfast.

Table 16 - Private Rented Accommodation

BELFAST SECTOR	WARD NAME	HOUSEHOLDS	NUMBER PRIVATE RENTED	PERCENTAGE PRIVATE RENTED
South	Botanic	3,663	2129	58
South	Windsor	3,147	1600	51
South	Stranmillis	2,403	584	24
South	Ballynafeigh	2,538	569	22
East	Bloomfield	2,649	532	20
North	Water Works	2,477	497	20
South	Blackstaff	2,036	486	24
South	Woodstock	2,542	476	19
East	The Mount	2,210	445	20
South	Ravenhill	1,358	376	15

Source - Census 2001

The 2004 House Condition Survey (HCS) shows continued growth in terms of the numbers of total households in the private rented sector for Belfast between 2001 and 2004.

Table 17 - Private Rented/Total Households 2004

Sector	2004 H'holds	2004 Pvt Rented	%
East Belfast	32,070	3,830	11.9
North Belfast	37,640	2,740	7.3
South Belfast	30,480	7,720	25.4
West Belfast	21,260	1,490	7.0
Belfast	121,450	15,790	13.0
N Ireland	680,000	62,510	9.2

Source - HCS 2004

The 2004 HCS figures indicate that of the 121,450 households in Belfast, 13% are living in privately rented dwellings. The survey confirms that the highest concentrations of privately rented dwellings in Belfast are in South Belfast.

The 2004 HCS also provides additional information on unfitness, dwelling type, age of dwelling in the sector and household types using the private rented sector.

Unfitness

Unfortunately there is insufficient information in the 2004 House Condition Survey to comment on unfitness for the private rented sector at Belfast City sectoral level.

The 2001 House Condition Survey identified that unfitness in the private rented sector across Northern Ireland was 8.7% compared to the overall housing unfitness level (4.9%). The private rented sector showed the highest rate of unfitness against other tenures. However the 2004 House Condition Survey recorded a reduction in the level of unfitness within the private rented sector at 5.4% compared to an overall housing unfitness rate of 3.8% for the province. This represents a marked decrease in unfitness within private rented stock between 2004 and 2001.

The unfitness rate recorded in the private rented sector for Belfast City Council in 2001 replicated the Northern Ireland figure at 8.7%. The housing unfitness level in Belfast was 5.9% across all tenures in 2001. The 2004 House Condition Survey recorded unfitness in the private rented sector at 5.5% for Belfast compared to an overall unfitness rate of 3.6%, again showing a marked decrease in unfitness within private rented stock from 2001.

Dwelling Age

The 1996 House Condition Survey showed that nearly half (49%) of the private rented stock in Northern Ireland was built before 1919. By 2001 this had fallen to 38% and 37% by 2004. Conversely in 2001 only 15% of properties in Northern Ireland had been built since 1980, by 2004 this had risen to 19%.

The 2004 House Condition Survey highlighted that 43% of the private rented stock in Belfast was constructed pre 1919. This figure is high compared with 18.8% for all housing stock in Belfast built during the same period. Houses built between 1919 and 1944 account for 34% of the private rented stock opposed to 26% of all dwellings built in the same period in Belfast. Houses built after 1944 constitute 54.5% of the total housing stock in Belfast. Houses built within the same period in the private rented stock however amount to only 23%.

The vast majority of the private rented stock (77%) in Belfast is recorded as 60 years or older, however evidence indicates that most of the private rented dwellings built after the Second World War is post 1980 and reflects growing interest in the newly constructed buy to let market.

Dwelling Type

The 2004 House Condition Survey records that approximately 11% of all properties in Northern Ireland are terraced houses yet constitute 36% of the total private rented sector stock. Bungalow, semi-detached and converted flat accommodation each account for approximately 15% of Northern Ireland's private rented stock. Detached house and purpose built flats make up 8.3% and 7.8% respectively of the remaining dwelling types in the private rented housing sector in Northern Ireland.

UU Research on the Private Rented Sector Phase 1 (2001)

Following the introduction of the Strategy for the Private Rented Sector, the Housing Executive commissioned Ulster University to carry out a first phase of the research on the Private Rented Sector (2001). Using information from the Continuous Household Surveys carried out between 1992 and 2000 the key findings included the following:

- The popularity of the private rented sector has increased in response to a number of factors:
 - Ease of access to private renting with no lengthy waiting lists in areas of high demand
 - The more desirable location of and facilities in many of the properties
 - The desire to escape from some Housing Executive estates where anti-social behaviour was prevalent
 - The rise in house prices together with low interest rates make buying to let an attractive investment
 - The increase in the number of students

- Difficulty in accessing the social housing sector, due mainly to house sales and the relatively slow pace of new build replacement
- Between 1992 and 2000;
 - The number of single person households (under 60) increased from 28% to 34%
 - The mean age of household fell from 45 to 39
 - The number of households with lone parent families rose from 9% to 18%
 - The number of lone pensioner households fell from 17% to 10%
 - Turnover within 1 year was much more frequent in 1992 (40%) than 2000 (22%)
- The analysis of the case studies at Derry, Armagh and North Belfast produced the following findings:
 - There had been an influx of new landlords into the sector
 - The availability of housing benefit enabled tenants to move between the social and private rented sectors
 - The absence of a selection scheme allowed perspective tenants to access an area of choice with relative ease.

UU Research on the Private Rented Sector Phase 2 (2005)

The report on the second phase of the research on the Private Rented Sector (2005) relied heavily on data extracted from the 1996, 2001 and 2004 HCS and produced the following key findings:

- The private rented sector will continue to form an increasingly significant part of the overall housing market. Changing lifestyles and labour markets, ease of access, its flexibility and the availability of housing benefit will ensure the private rented sector continued expansion
- The proportion of privately rented dwellings headed by younger persons aged between 18 and 24 remained stable between 1996 (16%) and 2004 (15%). Head of households aged between 25 and 39 also remained stable over the same period at 37%. Conversely heads of households aged between 40 and 59 increased from 23% to 30% over the same period. This was assessed as being linked to rising levels of divorce and separation
- Nearly half of the head of households in the private rented sector were employed in 2001(47%) This may highlight issues of affordability in the owner occupied sector or at least that potential owner occupiers are waiting longer before purchasing their home. This is less than is found in the owner occupied sector (60%) but considerably higher than in 1996 (38%)
- Low income tenants were disproportionately represented in the private rented sector with the proportion of households with annual incomes less than £5,000 in 2001 being twice (19%) the proportion found in the total housing stock (10%). Over one third of households (37%) in the private rented sector were in receipt of housing benefit in 2001.
- Nineteen percent of households in the private rented sector had incomes over £20,000 per year, representing those workers at the top end of the market via corporate lets.

The 2004 HCS established that between 2001 and 2004 the private rented sector grew by an average of over 4,000 households a year and although the rate of increase may well slow as returns on the stock market improve, there is little doubt that in the short term at least both the private rented sector and house prices will increase as a result of this activity.

NIHE South Belfast Sectoral Study and the Private Rented Sector (2005)

Research for the Housing Executive's South Belfast sectoral study (2005) found the growth of the private rented sector in South Belfast was attributed to a number of factors, most notably market forces. More property is made available for private renting as the pool of people wishing to live there expands. There is relatively easy access into the privately rented market, with the more desirable locations and facilities in many of the properties dictating rental levels. Demand for properties, particularly terrace property in the University and Lisburn Road areas has pushed prices to unprecedented levels, making them inaccessible for many potential owner occupiers.

There is evidence that the spread of private rental is extending outward from the University area with Ballynafeigh now experiencing rapid growth. This area which had traditionally been popular with first time buyers, are now finding prices here beyond their budget. Poor stock market performance since 2001 has made the private rented housing market popular with investors who in addition to obtaining decent rental levels are also benefiting from annual double digit capital appreciation. Private rental is now the dominant tenure in Botanic and Windsor wards and Stranmillis and Ballynafeigh are also undergoing tenure change

The views of the estate agents surveyed on the private rented sector in south Belfast are summarised below:

- The rental market in South Belfast is dominated by landlords with two to three properties, although there is evidence that large players are becoming increasingly active in building up significant property portfolios
- Poor Stock Market performance and low investment returns since 2001/2002 have made investment in property a safer option for many people. This is particularly relevant in South Belfast where the private rented sector is strong
- The extent of private renting may be understated as there is evidence of parents buying property for sons or daughters attending university who in turn let a room to friends
- Estate Agents reported that market forces are driving prices of terrace property up and are also the most important factor in determining rental levels. Increasing numbers of properties becoming available for private letting allows people choice, the better maintained properties attract a premium and are easier to let
- Private letting of apartments is not as buoyant as in terrace property, and most agents have a large number of apartments for sale or rent. There is evidence that many investors who purchased apartments are prepared to keep them vacant in the hope of an upturn in prices, there is little incentive letting the property as rent levels are low
- Some estate agents offer an 'all-in' service whereby they will buy, furnish and let a property for landlords at arms length, guaranteeing income and property management. This is becoming an increasingly important aspect of the market for terrace property, particularly for investors from outside the Belfast Metropolitan Area.

Private Sector Housing Benefit

Table 20 below shows the privately renting housing benefit sector in West Belfast experienced a dramatic rise in numbers between 2004 and 2005. The situation in South Belfast is more complex with a large section of the private rented sector accommodation responding to meet the demand from students, higher paid workers as well as low income tenants. As students are not entitled to claim housing benefit and those with high incomes not qualifying for housing benefit, the proportionate level of privately rented housing benefit claimants is lower in South Belfast than North and West Belfast. East Belfast shows a similar pattern to the South Belfast private rented housing market, in that there appears to be a higher number of higher paid tenants prepared to live in private rented accommodation. This supports feedback from Estate Agents/Letting Agencies that the newer developments such as Laganside have been taken up by those who can afford to pay full rent without seeking financial support through Housing Benefit.

The incidence of private sector housing benefit claims in North and West Belfast at August 2005 would suggest the private rented housing sector is heavily subsidised when set against the incidence of households privately renting identified in the 2004 HCS. This would support the theory that many potential social housing residents are looking to the private rented housing sector due to the difficulty in obtaining social housing accommodation.

Table 18 - Private Rented HB Applicants 2005/Total Private Rented Stock 2004

AREA	PRIV. RENTED H B. CLAIMANTS 2005	%	2004 H.C. SURVEY Priv. Rtd. Count
NORTH BELFAST	2254	30%	2,740
SOUTH BELFAST	1689	22%	7,720
EAST BELFAST	1,320	17%	3,830
WEST BELFAST	2,352	31%	1,490
BELFAST	7,615	100%	15,790
NI TOTAL	34,014	100%	62,510

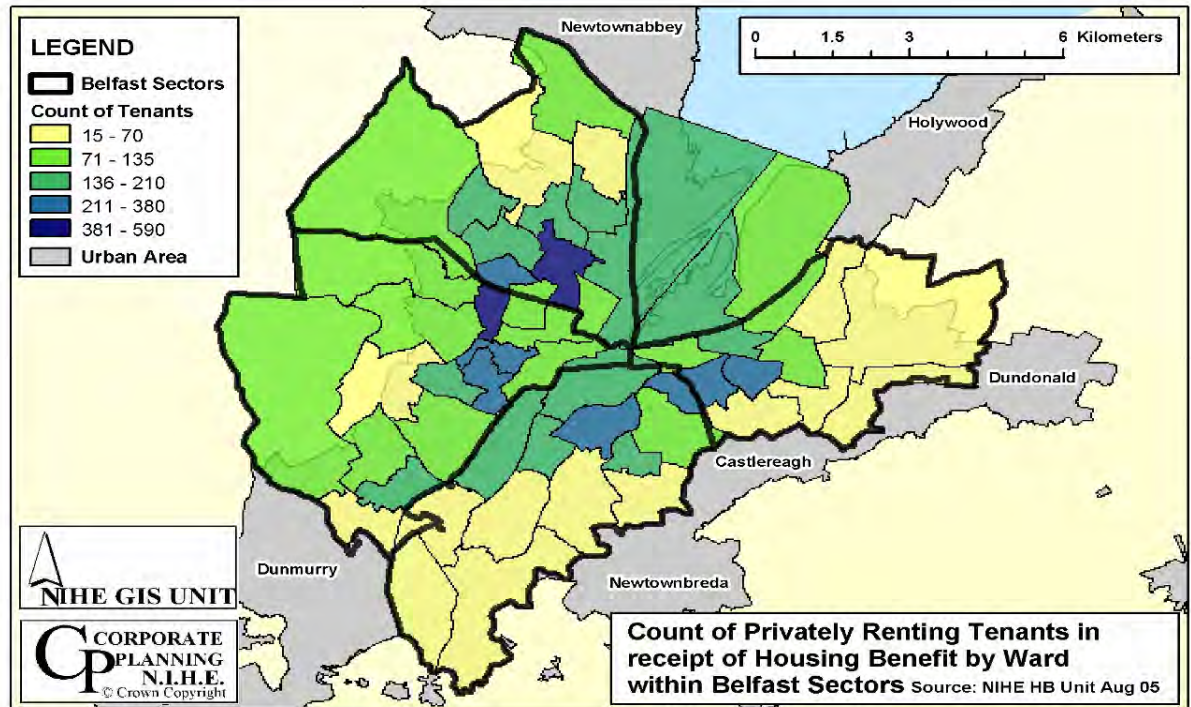
Source - NIHE HB data (Aug 2005)

The Housing Executive reports the levels of private rented applications increasingly concur with the greatest concentration of H.M.O's in Belfast. With eligible rent levels being restricted for Housing Benefit, landlords are increasingly aware that to maximize the amount of Housing Benefit that they can expect to receive, it is more profitable to rent houses on a room basis. In South Belfast the eligible rent level for a room in a shared house is currently £50.50 per week plus rates. A 4 bedroom terraced house in the same area if let to a family would attract £104.50 per week H.B. plus rates.

Under current Housing Benefit legislation any single person under the age of 25 only receives housing benefit equivalent to that for a room in a shared house. As a result singles under 25 relying on housing benefit are left with little alternative but to reside in H.M.O. property. Indeed many singles housing benefit applicants over 25 are also finding due to the shortfall of housing benefit and the rental charge, this type of accommodation is their only option to find accommodation. Taking this into account it is likely that the trend of increasing numbers of private rented housing benefit applicants for HMO's will continue. Housing Benefit Officers report this growing trend can be found in locations adjacent to traditional HMO areas i.e. Upper Ormeau.

There is strong evidence to indicate that the availability of housing benefit encourages and facilitates movement of low income tenants into the private rented sector. In 2001 one third of private rented tenants were in receipt of benefit. Low income households were over-represented in the private rented sector with the proportion of those on incomes less than £5,000 was twice that found in the stock as a whole. However this now should be seen in the light of those rising number of homeless applicants from the private rented sector due to their inability to make up the extra cost between housing benefit and the rent charge. It is considered therefore there is likely only to be a limited role the private rented sector, HMO sector excluded, can play in alleviating the pressures on the social housing waiting list.

Map 5 - Private Rented HB by Ward in Belfast 2005



Source – NIHE HB/GIS

Houses in Multiple Occupation (HMOs)

Houses in Multiple Occupation (HMO's) are an important element of the private rented sector. The Housing (NI) Order 2003 defined an HMO as "a house occupied by more than 2 qualifying persons, being persons who are not all members of the same family". Unfortunately the interpretation of this legislation qualifies a household containing a married couple living with a relative, outside the nuclear family (i.e. an aunt, uncle nephew niece) as an HMO. The Housing Executive considered it unlikely that the legislators sought to identify such households as an HMO and subsequently in introducing a statutory registration scheme in May 2004, exempted some classifications of HMO's from the scheme, including the following:

- (1) Any HMO which is occupied by persons who comprise no more than two families;
- (2) Any HMO which is occupied by no more than two persons in addition to the owner (or owners) and members of the family (or families) of owner(s).

The Housing Executive considers these exemptions allow for a more appropriate definition of an HMO.

A difficulty in measuring the trends in the HMO sector is the lack of a complete and up to date database of HMO's in Northern Ireland. The Housing Executive maintains a database of HMO's compiled from diverse sources. The database records those HMO's as defined in the 2003 Housing (NI) Order as well as those registered under the statutory registration scheme. The information is updated regularly, but the very nature of this mode of occupation by a frequently transitory population produces constant change. Consequently it is adjudged there are some HMO's included on the HMO database that are not HMO's and other HMO's that are not recorded on the Housing Executive's database.

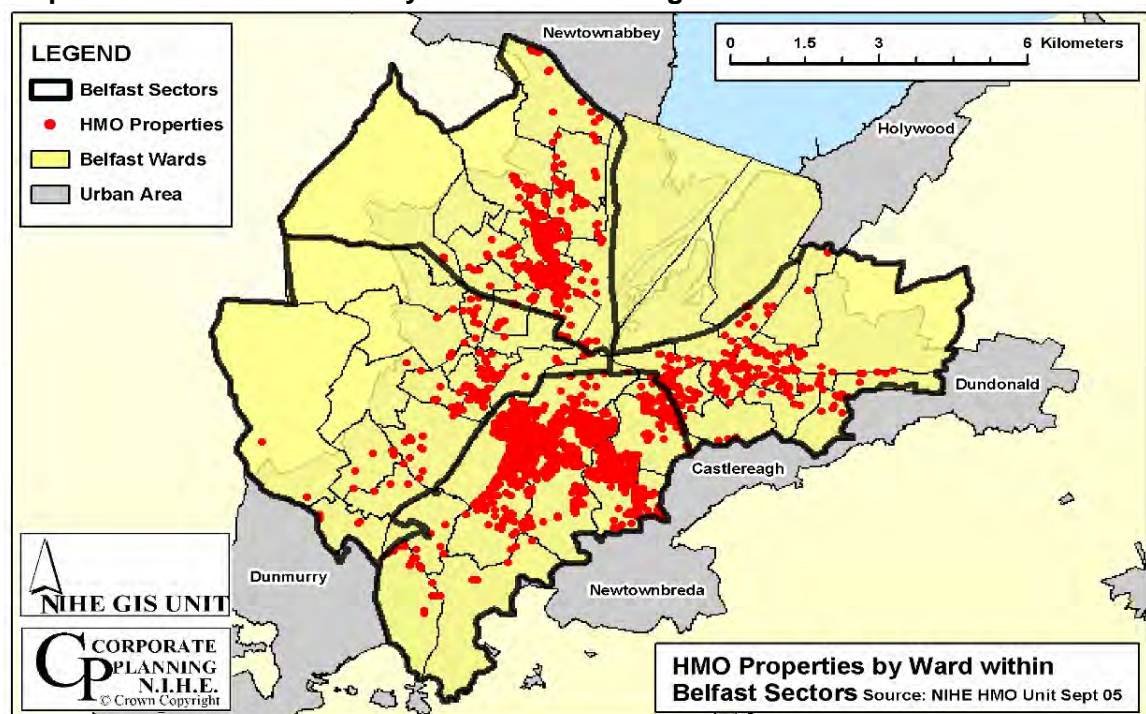
The most recent figures suggest there are more than 10,000 HMO's in Northern Ireland, more than one fifth of the entire private rented sector. Half of the HMO's recorded for Northern Ireland were in South Belfast. University of Ulster research (2005), shows that the vast majority of HMO's (over 90%) to be in the private rented sector. The total number of HMO's identified within Belfast in 2005 by the NIHE's HMO Unit was 6,221 with the largest cluster being in South Belfast. The Housing Executives HMO Unit estimates that this figure significantly understates the actual number of HMO's.

Table 19 - HMO Count Aug 2005

SECTOR	HMO NOS.
EAST	276
NORTH	630
SOUTH	5,134
WEST	181
TOTAL	6,221

Source – NIHE HMO Unit

Map 6 – HMO's Distribution by Belfast Sector Aug 2005



Source – HMO UNIT/GIS

In 2003 the Housing Executive carried out an HMO Condition Survey of approximately 200 HMO's in Belfast, Derry City and the Coleraine Triangle area. The survey looked at standards of accommodation within the sector and the types of households living in HMO's. The key findings were as follows:

- 10% were classified as unfit for human habitation
- Two thirds fail to comply with HMO standards
- HMO's have traditionally been older housing. The NIHMOCs 1999 found that 71% of the surveyed properties had been built before 1919; however the 2003 HMOCS indicated a shift to a younger profile with 61% of HMO's in Coleraine being built after 1981
- The 2003 survey also showed that 48% of HMO's were terraced and a further 40% being flat/apartment accommodation, the vast majority of which had been converted to flats
- Of those surveyed 46% stated that the HMO was their only residence with 54% stating it was their term time address, thus emphasizing the link between students and this form of accommodation. Sixty percent of those surveyed were aged 24 or under and a total of 84% under the age of 39
- 74% of respondents had an annual income less than £10,000: however 23% had an income above £10,000 with 9% above £20,000
- There are now indications that people are staying longer in HMO's as growing affordable problems make it more difficult to gain access to owner occupation.

HMO's have therefore an important role to play in meeting the housing demand of people who are single, who have temporary employment, students and those on low incomes. It is anticipated the role of HMO's will continue to increase in line with changing demographic trends, reducing average household size, difficulty in accessing the social rented sector and rising house prices and increasing affordability pressures.

The Housing (NI) Order 2003 took effect on 27th February 2003. Article 144 and Schedule 3 of the Order took effect on 1st January 2004 and contained provision requiring the Housing Executive to prepare a statutory registration scheme for Houses in Multiple Occupation (HMOs).

In May 2004 the Housing Executive introduced a statutory registration scheme for HMOs designed to target properties deemed to represent the greatest risk to occupants. An area-based approach is being taken in order to make best use of limited resources. The five areas (HMO Action Areas) chosen are Fitzroy and Eglantine areas of South Belfast, Waterworks in North Belfast, Portstewart and the Magee College area in Derry City. Specific HMO within these areas are required to be registered by certain dates. Once an area has been declared all HMO's within it will have to be brought up to standard with the assistance of grant aid. To date 195 HMO's have been registered in Belfast. The registration scheme applies to HMO's within HMO Action Areas, HMO's properties capable of occupation by more than ten people, houses which had a valid HMO Voluntary License on 1st May 2004 and those houses where HMO grant schemes have been completed and where formal approval for grants work was issued after 1st May 2004. The Housing Executive will continue to specify properties for registration in a rolling programme over the coming years to ensure better physical and management standards in the HMO sector.

Key Issues for the HMO Sector in Belfast

An inter-agency group comprising representatives from Planning Service, Belfast City Council, Housing Executive, PSNI, Queens University Belfast and University of Ulster Jordanstown has been established to examine a number of issues associated with high concentrations of HMOs in certain areas of Belfast and make recommendations for the future management of these areas.

The Inter-agency group has identified a number of issues. These are as follows:

- High concentrations of HMO's has been accompanied with high levels of anti-social behaviour, environmental problems including dumping, litter and refuse problems, car-parking difficulties, car vandalism and late night partying.
- Apart from behavioural problems there are other associated problems with high concentrations of HMO's such as affordability, loss of community, affordability and social isolation
- It is expected that the statutory registration scheme for HMO's will obtain some improvement in management standards in those limited areas where special control provisions apply (currently only in the Fitzroy area of Belfast), however this on its own is insufficient to address those issues impacting on neighbourhoods in areas with high concentrations of HMO's.
- The spread of HMO's in South Belfast has created affordability problems for first time buyers. These potential owner-occupiers now find many of these housing markets inaccessible. The average terraced house price in South Belfast is just under £150,000 compared to the overall Belfast average of £100,000.
- As an outcome of this approach, Belfast City Council have appointed six Community Safety workers to work in the Holyland area of South Belfast, to record levels of anti social activity both inside and outside the curtilidge of properties and report it to the appropriate authority for action.
- It is the view of the Housing Executive that the Private Rented / HMO Sector is supported and nurtured through measures which ensure that it continues to provide a vital and expanding role in the housing market for a range of client groups.
- The Housing Executive would wish to see the Planning Service offer support for a well managed Private Rented / HMO Sector. However it should be noted that policies which constrain the HMO Sector may have significant repercussions for Government and public spending, as many of those persons who rely on HMO accommodation will be left with no alternative but to seek housing in the social rented sector.
- It has been noted that in Northern Ireland the Planning Service definition for Houses in Multiple Occupation differs from many Planning Authorities in Great Britain. In Scotland, for instance, the Town and Country Planning (Use Classes) (Scotland) Order 1997 states that planning permission is not required to change the use of a dwelling house to a House in Multiple Occupation for **five** or less unrelated persons and **four** or less unrelated persons for a flat. The Planning Service may wish to deliberate on alternative HMO classifications should they consider introducing new policies to ensure good administration for a well managed and sustainable HMO Sector.

7.3 Analysis

- **Significant growth in the private rented sector has been recorded throughout Belfast between 1991 and 2004. This was most pronounced in South Belfast. The reasons for growth include:**
 - Investment potential
 - Desirable location and ease of access
 - Difficulty in accessing the social sector
 - Affordability and difficulty for first time buyers accessing owner occupation
 - The growth in migrant workers
 - Changes in demographic and household trends
- **The majority of Private Rented / HMO accommodation in Belfast is located in the South sector around the university area**
- **The Private Rented / HMO sector record reducing levels of unfitness and increasing numbers of properties built since 1980**
- **Houses in Multiple Occupation (HMO's) play an important role in housing single person and small households on low incomes, students, migrant workers and young professionals**
- **The HMO sector continues to grow spreading to non-traditional areas such as Ballynafeigh**
- **The Private Rented / HMO Sector is forecast to continue to form an increasingly significant part of the overall housing market in Belfast. Changing lifestyles and labour markets, ease of access, flexibility and availability of Housing Benefit will ensure that it will continue to expand,**
- **The Private Rented / HMO Sector needs to be supported and nurtured through measures which ensure that it continues to provide a vital and expanding role in the housing market for a range of client groups. The joint DSD/NIHE strategy for the private rented sector aims to promote and sustain a healthy private rented sector which offers choice and flexibility by influencing supply and securing a better quality, better managed sector. In addition the compulsory registration of HMO's further seeks to improve the management and physical condition of this sector.**
- **There are associated problems for areas with high concentrations of HMO's such as affordability, loss of community and anti social behaviour.**
- **The Housing Executive would encourage the Planning Service to offer support to ensure a well managed private rented/HMO sector. We would be concerned about any DOE planning policies which may highly constrain the HMO sector and which may, thereby result in adverse repercussions for the growth in the social waiting list in Belfast.**
- **It has been noted that in Northern Ireland the Planning Service definition of Houses in Multiple Occupation differs from many planning authorities in Great Britain. In NI the Planning threshold for obtaining permission to convert to HMO use is 3 persons and above. By contrast, in Scotland for instance, the Town + Country Planning (Scotland) Order 1997 states that planning permission is not required to change the use of a dwelling house to a House in Multiple Occupation for five or less unrelated persons and four or less unrelated persons for a flat. The NI Planning Service may wish to consider an alternative HMO Classification when introducing new policies to ensure effective planning administration for a well managed and sustainable HMO sector.**

- There is a continued need for a multi-agency approach to combat anti-social behaviour and encourage good management standards within the HMO Sector. The existing Multi-agency group, comprising of the Belfast City Council , NIHE, Planning Service the PSNI and both Universities has been established to examine the problems associated with heavy concentrations of HMO's and to make recommendations for improved management.

8.0 SUMMARY AND CONCLUSIONS

The Housing Market Analysis for the Belfast HMO Subject Plan has revealed a number of key issues which are impacting on the Belfast Private Rented / HMO market.

- Demographic Trends

The demography for Belfast is becoming more typical of most western European Cities. The continuing trend towards more single person households will result in sustained demand for accommodation, and in particular, for smaller units of accommodation supplied by the Private Rented Sector.

- Affordability

The proportion of house sales to first time buyers is continuing to fall as they are experiencing increasing difficulty in gaining a foothold in the housing market. This situation is expected to deteriorate over the next three years as prices continue to increase at a higher rate than incomes.

- Social Rented Sector

Housing Associations have experienced difficulty competing with the private sector in obtaining land for social housing development due to the rising cost of land. The combination of both the inability to consistently achieve social new build targets and the reduction in the social housing stock has resulted in the annual requirement for additional social housing need increasing from 1500 to 2000 over the past 5 years.

- Private Rented / HMO Sector

Changes in demographic and household trends, rising house prices, the shortage of affordable housing and the difficulty in accessing the social rented market has already resulted in a significant growth in the Private Rented / Housing in Multiple Occupation (HMO'S) sector over recent years.

Research by University of Ulster (UU) 2005 demonstrates that the growth of the Private Rented / HMO sector has been best placed to respond to the demands for housing from single person households on low incomes, lone parents, students and migrant workers.

The Private Rented / HMO Sector play an extensive role in providing student accommodation for both Ulster University (UU) and Queens University registered students living away from home in Belfast. It is estimated that approximately 10,000 students registered at UU and QUB live in the Private Rented / HMO Sector in South Belfast during term.

UU research (2005) indicates that the main motivations for becoming and remaining landlords were principally due to the perceived stability of investing in the property market and the strength of capital growth. This trend is continuing with investors purchasing properties for rent adjacent to traditional Private Renting / HMO areas such as Ballynafiegh and Lisburn Road due to the lack of opportunity to purchase in the core areas.

- Future Trends

Forecasts indicate that the Private Rented / HMO Sector will continue to expand in Belfast in line with predicted growth in single person and smaller household groups, reduced public spending on new build social housing, rising house prices and growing affordability pressures, rising numbers of migrant workers coming into Northern Ireland to support such industries as the construction business and Health service.

It is unclear what impact, if any, the introduction of “top up fees” for the 06/07 academic year will have on the student housing market and their ability to live away from the parental home.

The potential for increased income through converting properties to HMO status, relatively low interest rates, favourable mortgage packages and the availability of Housing Benefit will continue to attract landlords to invest in the Private Rented Sector and increase housing supply.

- Key Issues for the HMO Sector

There are a number of areas in South Belfast with high concentrations of HMO's. Local residents and Community and Elected representatives have identified issues such as anti-social behaviour, theft crime, loss of neighbourhood and affordability pressures for first time buyers that need to be addressed in these areas.

The Housing Executive would encourage the Planning Service to offer support to ensure a well managed private rented/HMO sector. We would be concerned about any DOE planning policies which may highly constrain the HMO sector and which may, thereby result in adverse repercussions for the growth in the social waiting list in Belfast.

It has been noted that in Northern Ireland the Planning Service definition of Houses in Multiple Occupation differs from many planning authorities in Great Britain. In NI the Planning threshold for obtaining permission to convert to HMO use is 3 persons and above. By contrast, in Scotland for instance, the Town + Country Planning (Scotland) Order 1997 states that planning permission is not required to change the use of a dwelling house to a House in Multiple Occupation for five or less unrelated persons and four or less unrelated persons for a flat. The NI Planning Service may wish to consider an alternative HMO Classification when introducing new policies to ensure effective planning administration for a well managed and sustainable HMO sector.

There is a continued need for a multi-agency approach to combat anti-social behaviour and encourage good management standards within the HMO Sector. The existing Multi-agency group, comprising of the Belfast City Council , NIHE, Planning Service the PSNI and both Universities has been established to examine the problems associated with heavy concentrations of HMO's and to make recommendations for improved management.

- Overall Conclusion

In view of the demographic profile and increasing demand for the private rented sector in Belfast, the challenge is to manage the increase in HMO's in such a way as to reverse their adverse impacts and at the same time promote sustainable communities

APPENDICES

Appendix 1: GLOSSARY OF TERMS

Allocations	Allocating tenancies of existing and new build Social Housing properties to applicants on the Common Waiting List.
Average Annual Re-lets	The total number of re-lets within social housing in the last 2 years divided by that number of years to obtain a mean figure of annual re-lets.
Common Landlord Area	An area defined by the Housing Selection Scheme comprising one or more social landlords but which is considered homogeneous for the purposes of housing allocations. CLA's are generally smaller than Local Housing Areas to allow applicants to be more specific re areas of choice.
Housing Stress	An indicator of poor housing/ living conditions e.g. sharing, overcrowding, lack of amenity etc. Housing Stress is deemed to exist when an applicant is awarded 30 points or more under the Common Selection Scheme.
Local Housing Area	A geographical area comprising one or more Common Landlord Areas which represents, in the opinion of the Area Planner and District Managers, a homogeneous area which represents a clearly defined social housing market. LHA's have relatively little movement out to or in from other LHA's.
Regeneration	The process of improving housing conditions or dereliction within an area (including NIHE estates) using a variety of approaches including Redevelopment, Estate Strategies, Housing Renovation Grants, and the encouragement of the private sector.
Re-letting	The process of allocating tenancies of vacant social existing properties to applicants on the Common Waiting List.
Social Housing	Housing provided by registered Social Landlords for rent. Such housing is allocated by reference to an approved (DSD) Common Waiting List and allocation system.
House in Multiple Occupation	"A house occupied by more than 2 qualifying persons, being persons who are not all members of the same family".

Appendix 2: DEMOGRAPHIC STATISTICS

A. Population by Age Band by Belfast Sector

North Belfast Population by Age Bands

Age Bands	1991	2001	% Change
0-17	19,441	18,417	-5%
18-29	12,693	10,255	-19%
30-44	12,334	13,735	11%
45-64	14,203	10,622	-3%
65+	44,281	10,200	-4%
Total	66,350	64,110	-3%

Source – Census

East Belfast Population by Age Bands

Age Bands	1991	2001	% Change
0-17	14,722	14,269	-3%
18-29	11,296	9,168	-19%
30-44	12,297	14,259	16%
45-64	14,146	13,842	-2%
65+	12,413	11,501	-7%
Total	64,874	63,039	-3%

Source – Census

South Belfast Population by Age Bands

Age Bands	1991	2001	% Change
0-17	13,764	12,749	-7%
18-29	13,760	21,877	59%
30-44	12,611	13,835	10%
45-64	12,334	12,521	2%
65+	11,062	9,837	-11%
Total	63,531	70,819	11%

Source – Census

West Belfast Population by Age Bands

Age Bands	1991	2001	% Change
0-17	25,149	23,128	-8%
18-29	16,484	12,126	-26%
30-44	13,756	16,014	16%
45-64	15,944	14,990	-6%
65+	10,184	10,832	6%
Total	84,460	79,423	-6%

Source – Census

B. Household Composition By Belfast Sector**North Belfast - Household Groups by Size**

North	1991	2001	% Change
1 person	7,243	8,987	24%
2 person	6,857	7,317	7%
3-5 person	9,605	9,116	-5%
6+ person	1,419	1,087	-23%

Source – Census

West Belfast - Household Groups by Size

West	1991	2001	% Change
1 person	6,809	8,794	29%
2 person	6,878	7,450	8%
3-5 person	11,498	11,053	-4%
6+ person	2,469	1,687	-32%

Source – Census

East Belfast –Household Group by Size

East	1991	2001	% Change
1 person	8,434	10,743	27%
2 person	8,103	8,680	7%
3-5 person	9,475	8,329	-12%
6+ person	611	477	-22%

Source – Census

South Belfast –Household Groups by Size

South	1991	2001	% Change
1 person	8,249	10,572	28%
2 person	6,605	7,577	15%
3-5 person	7,541	8,221	9%
6+ person	874	784	-10%

Source – Census

Tenure by Households By Belfast Sector**South Belfast Housing Tenure Trends 1991-2001**

	1991	2001	% change
Owner Occ.	15,690 (61%)	16,515 (56%)	5%
Housing Exec.	5,343 (21%)	4,659 (16%)	-13%
Housing Assoc.	877 (3%)	1,159 (4%)	32%
Private Rented	3,497 (14%)	7,009 (24%)	100%

Source – Census

North Belfast Housing Tenure Trends 1991-2001

	1991	2001	% change
Owner Occ.	13,067 (59%)	14,878 (57%)	14%
Housing Exec.	7,774 (35%)	8,873 (34%)	14%
Housing Assoc.	643 (3%)	1,180 (5%)	84%
Private Rented	1,442 (6%)	2,561 (9%)	78%

Source – Census

East Belfast Housing Tenure Trends 1991-2001

	1991	2001	% change
Owner Occ.	16,478 (62%)	17,687 (63%)	7%
Housing Exec.	6,582 (25%)	5,642 (20%)	-14%
Housing Assoc.	1,119 (4%)	1,649 (6%)	47%
Private Rented	2,280 (9%)	3,185 (12%)	40%

Source – Census

West Belfast Housing Tenure Trends 1991-2001

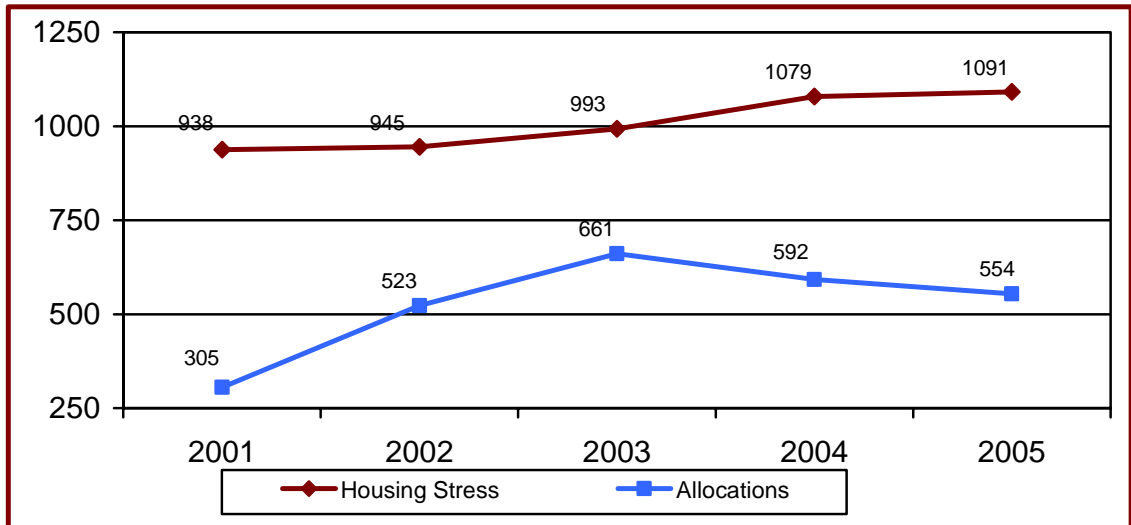
	1991	2001	% change
Owner Occ.	12,436 (40%)	14,527 (48%)	17%
Housing Exec.	15,598 (50%)	10,852 (36%)	-30%
Housing Assoc.	674 (2%)	1,405 (5%)	108%
Private Rented	1,305 (4%)	1,854 (6%)	42%

Source – Census

Appendix 3: SOCIAL HOUSING DATA

North Belfast

North Belfast Housing Stress and Allocation Trends



Source - PRAWL

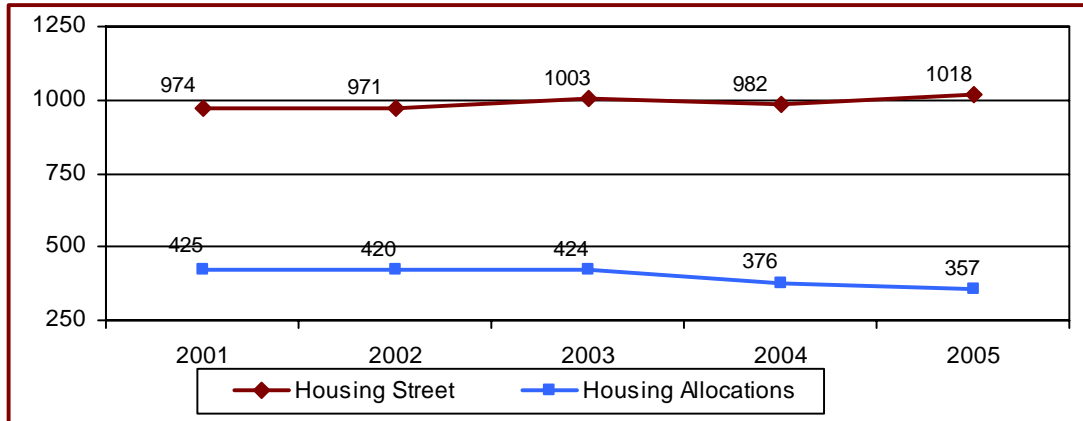
Breakdown of Housing Applications and Housing Stress Figures by Household Group for North Belfast at March 2005

	Older Person	Large Adult	Large Family	Singles	Small Adult	Small Family	Total
Total Housing Applicants	270	20	115	980	85	560	2030
Applicants in Housing Stress	169	11	71	449	37	354	1091
Total Allocations	56	5	43	256	21	173	554

Source - PRAWL

South Belfast

South Belfast Housing Stress and Allocation Trends



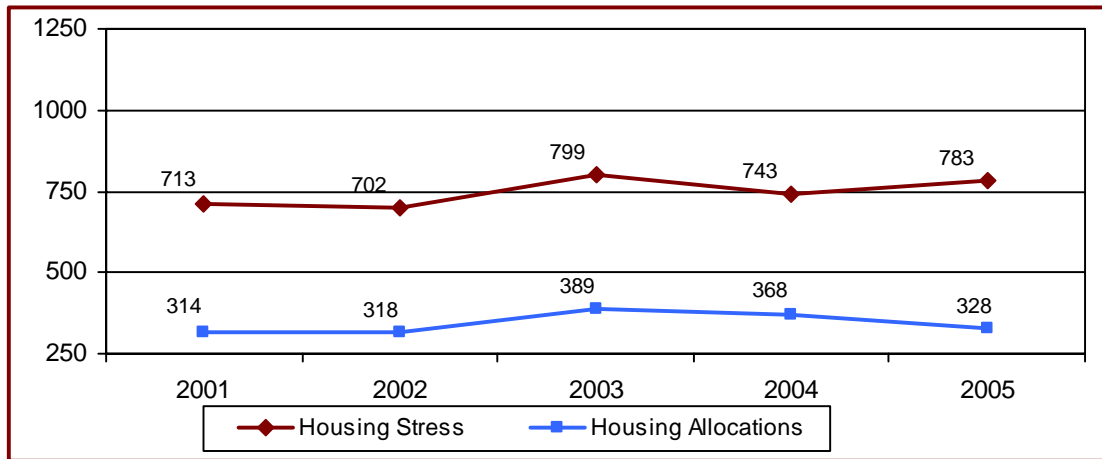
Breakdown of Housing Applications and Housing Stress Figures by Household Group at March 2005

	Older Person	Large Adult	Large Family	Singles	Small Adult	Small Family	Total
Total Housing Applicants	290	19	68	1055	75	281	1788
Applicants in Housing Stress	153	14	39	584	33	195	1018
Total Allocations	73	3	14	156	14	97	357

Source - PRAWL

East Belfast

East Belfast Housing Stress and Allocation Trend



Source - PRAWL

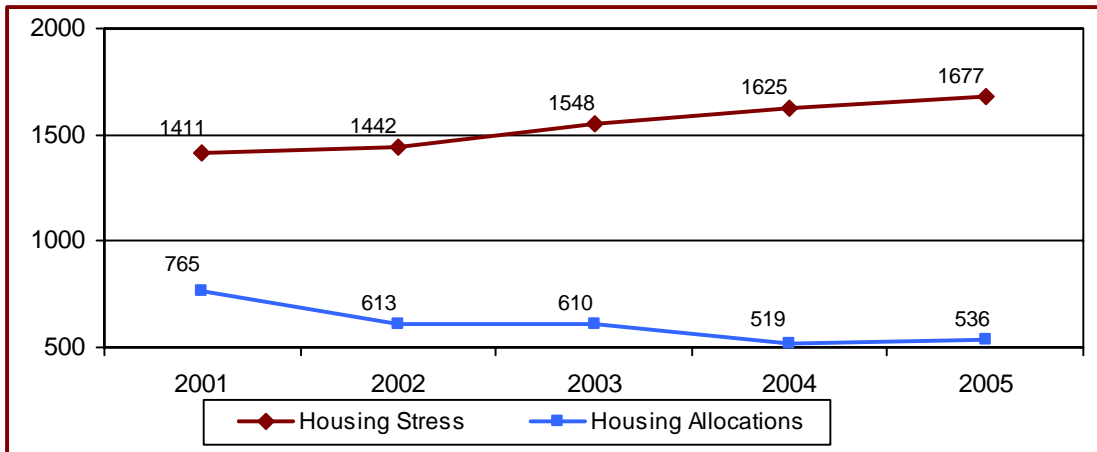
Breakdown of Housing Applications and Housing Stress Figures by Household Group at March 2005

	Older Person	Large Adult	Large Family	Singles	Small Adult	Small Family	Total
Total Housing Applicants	418	24	61	624	83	278	1488
Applicants in Housing Stress	243	12	32	292	48	156	783
Total Allocations	64	3	24	132	11	94	328

Source - PRAWL

West Belfast

West Belfast Housing Stress and Allocation Trends



Source - PRAWL

Breakdown of Housing Applications and Housing Stress Figures by Household Group at March 2005

	Older Person	Large Adult	Large Family	Singles	Small Adult	Small Family	Total
Total Housing Applicants	360	26	147	1188	86	795	2602
Applicants in Housing Stress	231	16	107	639	39	648	1677
Total Allocations	73	0	22	257	21	163	536

Source - PRAWL

