

NI Annual Housing Statistics Report 2018-19

The Department for Communities has release the [latest housing statistics](#) for Northern Ireland.

Key points:

- Total housing stock in NI for 2018-19 is 798,971.
- On 31st March 2019 there were 37,859 applicants on the social housing waiting list, of which 26,387 were in ‘housing stress’ (those households with 30 points or more on the selection scheme).
- Average weekly rent for private rentals was £96.
- Average weekly rent for social sector was £79.
- The standardised house price in 2019 was £139,951, a 4% increase on the same period in 2018.
- Average weekly household income for 2017-18 was £712.

Housing Tenure

It really isn’t possible to be absolutely certain about how housing tenure breaks down for the NI population unless we are using the results of the census, which is only taken every ten years (the next one is due to be carried out in 2021). In between censuses, we have to rely on national surveys and there are several national surveys carried out in Northern Ireland on a regular basis. The Continuous Household Survey (CHS) and the Family Resources Survey (FRS) are both carried out by the Northern Ireland Statistics and Research Agency. The Housing Executive carry out their House Conditions Survey every few years and this is used for setting policy by the Department for Communities and The Housing Executive and the data produced from that survey is also accepted as ‘official statistics’ by the Office of National Statistics. The Annual Housing Statistics report uses data from the CHS and states housing tenure for 2018-19 as:

Table 1: Continuous Household Survey 2018-19

Tenure Type	%
Owned outright	42
Owned with mortgage	28
NIHE	12
Housing Association	4
Private rented	13
Rent free	1

The main issue with this breakdown, based on NISRA’s Continuous Household Survey is that it doesn’t fit with the findings of other national surveys, such as the House Conditions Survey, last carried out by the Housing Executive in 2016, which showed the private rented sector as 18% of total tenure and owner occupation (owned outright and owned with a mortgage) as 66%, rather than 70% as it is here.

The Family Resources Survey is also published by NISRA and is carried out across the UK annually, it is used in setting policy for welfare and taxation, among other things. The survey for 2018 breaks tenure in NI down as follows:

Table 2: Family Resources Survey 2018

Tenure Type	%
Owned outright	37
Owned with mortgage	28
NIHE	17
Housing Association	
Private rented	18

It would appear that there might be an issue with sampling between these two national surveys, as 'owned outright' is 5% higher in the CHS than in the FRS and private renting is 5% *lower* in CHS than in FRS. This might suggest that either survey is over-sampling a particular type of households. We won't be able to be sure about the tenure make up of households in NI until 2021 when the next census is taken. Until then, it's probably best to use the figures from FRS and the NIHE's House Conditions Survey as a guide to tenure in Northern Ireland.

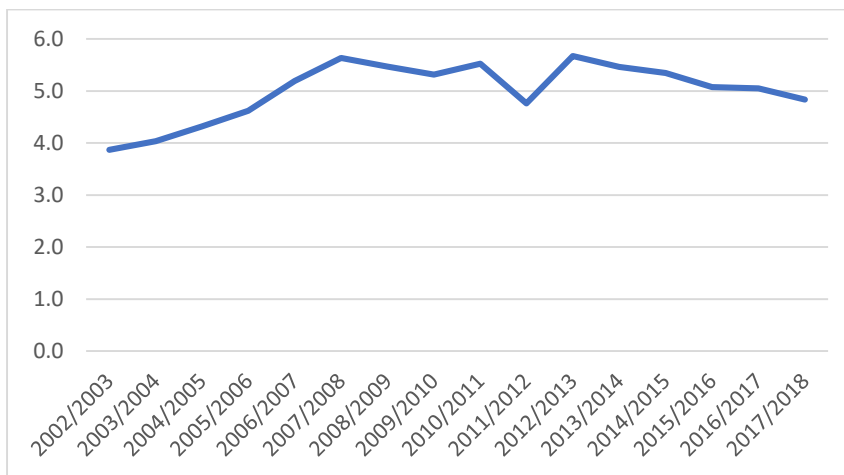
The Annual Housing Bulletin uses data from all three of these sources for different measures throughout and it is interesting to note that the report uses the Family Resources Survey for its data on housing costs (see below).

Waiting Lists

The figures for housing waiting lists also bear looking at a little more closely. The report states that the total number of applicants on the waiting list as at 31st March 2019 is 37,859. Whilst social housing completions were reported as 1,682, the supply is not keeping up with demand, as the tables which accompany the report show that the waiting list in 2002/03 stood at 26,248. This increase of 11,611 to the total number of applicants on the waiting list is in spite of allocations of around 9,000 per year, but there are around 10,000 new applicants added to the waiting list each year. As a result, the housing waiting list has been growing at an average of 1,200 households per year since 2002.

It's perhaps more appropriate to look at homeless presentations *as a proportion of the number of households in NI*, since the population of NI has increased by around 182,000 people (around 70,000 households) since 2002. The graph below illustrates this change over time, with 3.9% of households presenting as homeless in 2002, compared with around 5% more recently. We can see here that there was a significant increase in homeless presentations between 2005 and 2011 (it should be noted here that the 'dip' in numbers around 2011/12 was to do with a change in how the data was categorised, leading to a significant undercount that year, rather than a decrease in actual numbers).

Fig. 1: Homeless presentations as a proportion of the number of households in NI

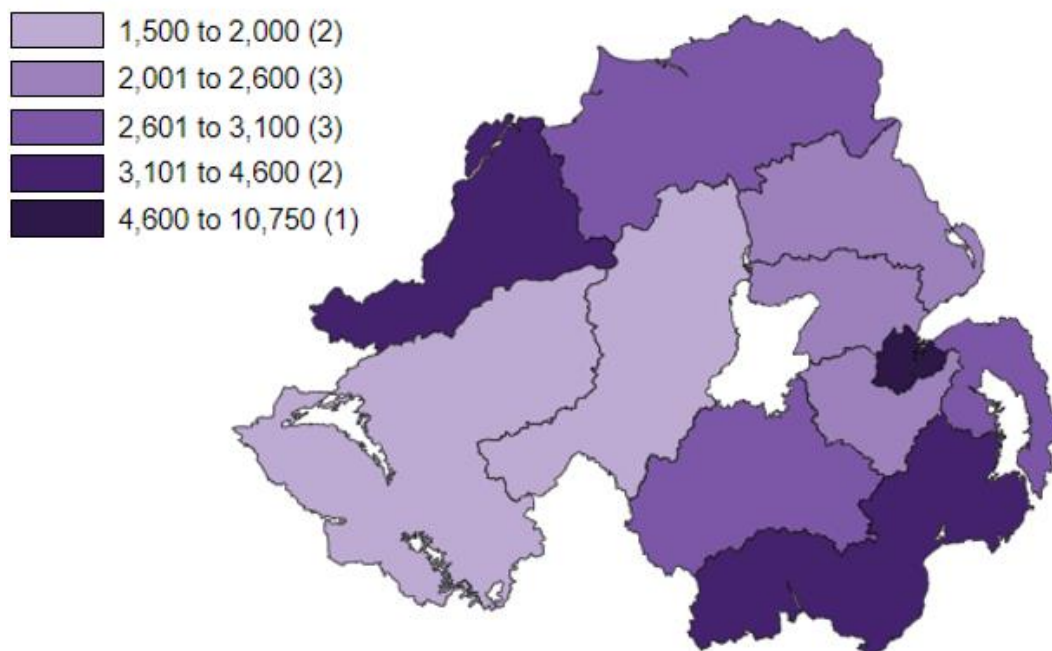


Source: Author's analysis of NIHE and ONS data

Waiting list by Local Government District

The highest waiting list as a proportion of the population is in Belfast (3.14%) followed by Derry City and Strabane (3%). If we compare allocations in 2018/19 to the waiting lists for Local Government Districts, we can see that on average, 27% of the waiting list was allocated housing overall, with the highest percentage of allocations in Mid and East Antrim (40% of waiting list allocated) and also Ards and North Down (35%). Newry, Mourne and Down had the lowest proportion of allocations compared to the waiting list there (18%).

Waiting lists



Source: DfC Housing Statistics 2018-19

Reasons for presenting as homeless

The report shows that 18,202 households presented as homeless in 2018/19, with the top three reasons for presenting as homeless being:

- Accommodation not reasonable (25.2% or 4,588 households)
- Sharing breakdown / family dispute (21.4% or 3,890 households)
- Loss of rented accommodation (15.3% or 2,778 households)

Looking at the accompanying tables, it is clear that these have been the most prevalent reasons for presenting as homeless for the past 15 years.

Although around 18,000 households present as homeless each year, not all are accepted as homeless by the Housing Executive. In 2018/19 out of 18,202 households presenting as homeless, 69% were accepted as 'Full Duty Applicants' (FDA) – 12,512 households. Of these, 2,668 were discharged (re-housed in the social or private sector / refused 3 reasonable offers / self re-housed or no longer interested). The proportion of applications which are rejected has decreased since 2012, according to the data tables provided. In 2012/13, 51% of the 19,354 applications were accepted as FDA, with 37% of applications rejected, but by 2018/19, 69% were accepted as FDA with only 21% of applications rejected.

There are more single males who present as homeless than single females and this has been a consistent feature of the statistics over many years. In 2018/19 there were twice as many males as females presenting as homeless. Families with children represented a third of households presenting as homeless in 2018/19, as has been the case since 2004.

Housing Costs

It is interesting that the report uses gross household income as a measure, as other national statistical reports tend to report income as net of taxes and takes household size into consideration (equivalised income). However, it is clear from the accompanying tables that NI has the second lowest household income in the UK regions and has the least amount left over after expenses are taken into account (including housing).

Table 3: Weekly income and source of income as a percentage of total income

	Wages and Salaries %	State pension IS/PC %	Other pensions %	disability Benefits %	Other benefits %	Average weekly income £	Housing costs (£ per week)
Social rented	26	14	3	12	35	410	80
Private rented	69	3	2	2	12	608	89
Buying with mortgage	80	1	2	1	3	997	46
All	61	8	7	3	7	712	44

Source: DfC Housing Statistics 2018-19 Accompanying tables

As we can see from the table above, those households in the social rented sector are more likely to rely on state benefits for their income, which is also a good deal lower than in other

tenures. Households buying with a mortgage have benefited from historically low interest rates for the past decade, resulting in a lower proportion of their income being spent on housing costs. It should be noted however that these figures are based on averages, and that means that we can easily lose sight of the differences within tenures. For example, in the private rented sector, there are many different types of households, from single households renting in affluent neighbourhoods to low income families relying on support for their housing costs. The use of averages here also will have a tendency to hide the vast differences in incomes in each category. It should also be noted that the tables accompanying the report use different measures (mean or median) for housing costs, which can make a difference (e.g. average private rent in NI is £89 per week, but the median private rent is £96 per week).

Table 4: Proportion of households in poverty after housing costs in NI

Tenure	% In low-income (below 60% UK median) after housing costs					
	2007-08	2009-10	2011-12	2013-14	2016-17	2017-18
Social rented	40	44	33	39	39	39
Private rented	36	34	43	35	32	28
Buying with mortgage	13	14	13	12	8	7
All	21	23	22	22	20	18

Source: DfC Housing Statistics 2018-19 Accompanying tables

It is perhaps more interesting to look at another table provided alongside the report. The table above shows the proportion of households in poverty (60% of UK median) after paying for their housing costs. Here we can see the effect of interest rate cuts for households with a mortgage, with fewer households in poverty after housing costs in 2017-18 compared to 2007-08. Although the figures for social and private renting households in poverty after housing costs have remained fairly steady over the 10 year period explored (a selection of the years is presented here), it is perhaps surprising to note that such a high percentage (almost a third) of private renting households are in poverty after housing costs, since this category was shown to have a much higher income than social renting households in the table 3 above. It should also be noted that private rents vary considerably more than social rents, which are, by definition 'affordable' rents, aimed at those households on low incomes. It is likely that many low income households in the private rented sector are paying a considerably higher proportion of their income on housing costs than those in the social sector.