

First Edition

Editorial

It is a pleasure to welcome readers to this first edition of the Northern Ireland Housing Executive's Housing Research Bulletin. In launching this bulletin, we have one overriding goal: to ensure that the latest research on important housing issues reaches anyone who is interested in housing in Northern Ireland in an easily accessible format.

In addition to its statutory responsibility to regularly examine housing conditions and need, the Housing Executive includes shaping and influencing the development of housing policy through research and market analysis among its strategic objectives.

Reflecting an increasing emphasis on both the Executive's strategic role and customer-focused housing delivery, its research programme has expanded in recent years to include a broad range of customer, strategic and technical projects.

The Housing Executive's research findings form an important element of its internal planning and policy formulation processes, as well as having relevance for a wide variety of other organisations and agencies in Northern Ireland.

The Housing Executive web site (www.nihe.gov.uk) provides a wealth of information on completed research, and many of our regular publications, such as the House Condition Survey and annual Northern Ireland Housing Market Review and Perspectives, have become well-known reference points. At the same time, some important policy-driven research projects have been less well-publicised.

This first issue, for example, sets out important findings from a comprehensive analysis of the impact of the House Sales Scheme. It also looks at the main

influences and trends in the Northern Ireland housing market, and provides an analysis of recent research into affordable housing and National Parks.

While the Bulletin will concentrate primarily on the outcomes of Housing Executive research, its aim is to provide a broad perspective, with signposts towards other useful, topical information produced by Government departments, Universities and other bodies. I trust that you will find it informative, interesting and thought-provoking, and would particularly welcome feedback or submissions on housing-related research that might be included in future editions. E-mail: research.bulletin@nihe.gov.uk

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**Housing
Executive**

Contents:

The House Sales Scheme and the Housing Market **P2**
Housing Markets: Local Challenges and National Approaches **P4**
Meeting Local Needs - Affordable Housing and National Parks **P7**
Recent Research Findings from the Housing Executive **P10**
Recent Research from Other Organisations **P11**
Facts and Figures **P12**

The House Sales Scheme and the Housing Market

Against a background of concern over the declining level of public housing stock in Northern Ireland, a major project aimed at providing a strategic perspective on the effects of the Executive's House Sales Scheme was completed in 2004.

The research, carried out by a team from the Universities of Birmingham and Ulster, used a variety of methods to gather information on sales trends and the impact of the Scheme on estates, waiting lists, housing markets, and potential future demand.

Sales Patterns

A detailed analysis of the 100,800 Housing Executive properties sold between 1979 and 2003 identified key trends over the entire period as well as sub-divisions from 1979-1992 and 1993-2003.

- Sales as a proportion of total stock have generally been higher in provincial towns and 'rural' districts. Newry, with 64% of total Executive stock sold, is the district with the greatest level of activity under the Scheme, followed by Armagh (58%), Magherafelt (57%) and Dungannon (56%).
- The sales-to-stock pattern has been lower in the main urban centres of Belfast and Derry/Londonderry, although the evidence suggests that these areas have seen an increase in the rate of sales in the last decade.
- The vast majority of properties sold were houses (82%), over three-quarters (76%) with three bedrooms, a trend that has remained largely unchanged throughout the entire life of the Scheme.

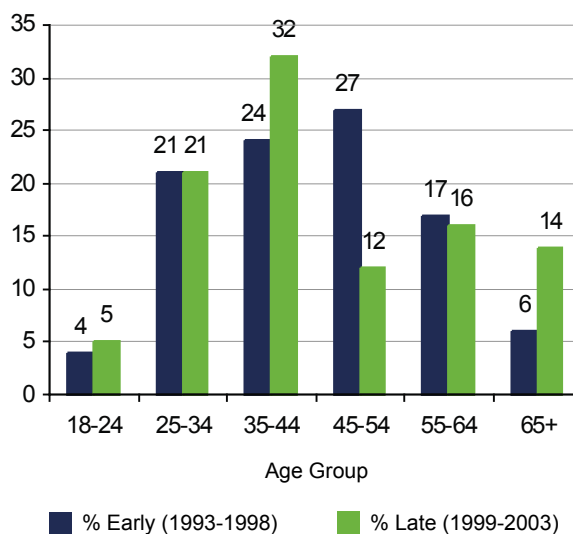
Household Profile

As well as analysing geographical sales patterns, the report provides new information about households living in former Housing Executive properties sold between 1993 and 2003.

From a sample of 550 addresses across Northern Ireland, 346 interviews were carried out with 283 sitting tenant purchasers, 31 households who had bought on the open market, and 21 households renting from a private landlord.

- Information on the age of sitting tenant purchasers at time of purchase is set out in Figure 1, which shows changes in the trends between the two periods analysed; a decline in the proportion of buyers aged between 45 and 64, and a corresponding increase in buyers in the 35-44 and over 65 age groups.

Figure 1: Proportion of Purchasers by Age Group at Date of Purchase, 1993-1998 and 1999-2003



- Almost half of all sitting tenant purchasers (47%) were in full time work, and 62% were in some form of employment, but their incomes were generally low - on average approximately £14,590. Open market purchasers tended to have higher incomes, and 90% were in some form of employment.
- Three quarters of sitting tenant purchasers had been living in their home for more than 10 years, 40% for over 20 years.

Discount

The discount offered to tenants was capped at £34,000 in 2002, and reduced further after this research was completed, following a review of the Scheme in 2004. The survey suggests that although some purchasers would have been willing to pay more than they did, availability and level of discount were primary considerations for most; the overwhelming majority (82%) rated discount as a very important influencing factor in deciding whether or not to buy. Further analysis suggests that once discounts fall below 20% of valuation, the rate of withdrawal from purchase is much higher.

Reasons for Purchase

Respondents gave a variety of reasons for buying their home. The most common were a liking for the area and the view that buying would be cheaper than renting in the long run.

Satisfaction with the Scheme

High levels of satisfaction were expressed by sitting tenant purchasers. Ninety-six per cent were satisfied with the Scheme, 97% with their present home, 93% with their neighbourhood as a place to live, and 95% felt that the advantages of owning their own home outweighed the disadvantages.

The main perceived disadvantages associated with home-ownership related to increased responsibilities such as repairs (46%), and the financial burden (17%).

Impact of the Scheme

Beyond its outcomes for individual households, the scheme has had a broader impact on the local housing market.

The findings distinguish between first and second wave effects, which occur on different levels and timescales. First wave, mainly positive, effects relate to:

- experiences of purchaser households: movement into ownership, increasing property values;
- capital receipts generated by sales, which can be re-invested in housing activity; and
- lack of evidence to suggest that households are over-extending themselves financially.

The more complex and ambiguous second wave effects emerge over longer periods, altering the shape of neighbourhoods and the resources available to those in housing need. They include:

- loss of up to one in six properties from the potential re-letting pool over the last decade;
- increased dynamism in the housing market as a result of changing tenure (not experienced in areas with less sales, which are chiefly occupied by those with least housing choice and experience greater concentrations of deprivation as a result); and
- residualisation of the remaining social housing stock; lower representation of houses and a higher percentage of flats/maisonettes than before the commencement of the scheme.

Impact on Housing Need

Case studies in a number of Districts, urban and rural, allowed an analysis of issues around waiting lists, re-lets, and the Scheme's impact on the general market.

The findings indicate that:

- the impact on public-sector property supply is less than might have been expected
- the main difficulty in all study districts was a relative absence of family-type accommodation for re-allocation
- even if sold properties were still in Executive ownership, only a fraction are likely to have become available for re-let within the life of the Scheme

- evolving demographics and social patterns have led to changes in the overall waiting list structure, which is increasingly weighted towards single and elderly households.

A statistical analysis carried out as part of the research confirms, perhaps surprisingly, that although there are variations between districts, there is at best only a weak connection between volume of sales and housing need. Instead, the evidence shows that districts with the highest levels of housing stress are those with the lowest rates of sales under the Scheme, suggesting more acute socio-economic problems and lower purchasing ability in these areas. In addition, the level of put-back has an important influence on housing need issues, and in some areas high land values are reducing the potential for housing associations to bring forward new schemes, with a resulting impact on the totality of social housing stock.

Impact on Localities

- The House Sales Scheme has promoted major social - and in some cases physical - change in housing estates.
- The shift in tenure from public to mixed estates, having altered the character and improved the image of many areas, has resulted in the increased 'dynamism' identified as one of the Scheme's 'second wave' effects.
- The considerable capital receipts generated have facilitated significant reinvestment in social housing.
- There is some concern among residents, particularly in relation to re-sales on the open market and privately rented properties, that the changing social and tenural composition has had a detrimental impact on community spirit in individual estates.

First-Time Buyers and Affordability

The private sector tends to view the Scheme very favourably, with increased home ownership and affordability for first time buyers seen as particular benefits to local markets. In many areas there are strong re-sale markets for former Housing Executive properties, which remain a relatively affordable option despite having appreciated in value in recent years.

Of the 31 open market purchasers interviewed during the research, 16% had previously owned their own property, while the rest had lived with family/friends or rented in the private or social sector. This suggests that former Housing Executive properties sold on the open market principally meet a demand from first-time buyers, especially newly-forming households.

Conclusions and Policy Issues

Complex Relationship

- The report emphasises the complexity of the

relationship between house sales and housing need, suggesting there is no simple causation between the two and underlining the importance of wider socio-economic issues in influencing the overall housing market.

- The House Sales Scheme, having provided a significant route to home ownership and broadened tenure choice, is generally viewed positively, with on-going demand anticipated.
- The impacts of the latest changes to the scheme remain to be seen, although there is evidence that some of those who previously bought properties would have done so even at a considerably lower discount.
- While possibly not the primary motive to purchase, discount has had a major influence on the decision-making process, and the findings indicate that the policy may have had an unnecessarily high level of financial incentive.

The information suggests that the impact of the scheme depends upon two factors:

1. What is done with the capital receipts generated; and
2. The policies to address housing need issues

If the financial opportunities associated with the positive first wave effects (capital receipts) are used to offset the anticipated second wave effects, the combination of house sales policy and active intervention to address possible points of pressure could have advantages over alternatives. If, for example, capital receipts were used to add more than one property for every five sold, the net impact on housing need would be positive.

Alternatives

Finally, the report advocates consideration of an alternative House Sales Scheme, featuring initiatives in common with some of those announced in the government's Homes for All plan. One suggestion is a scheme providing opportunities for shared ownership, with arrangements allowing tenants to 'staircase' up or down. Alternatively, in exchange for a lower rate of discount or continuing rate of service, tenants could buy into a form of partnership housing in which they would hold an equity stake while continuing to benefit from maintenance and repair programmes.

The report concludes that, in addition to the positive impacts already made in many areas through the House Sales Scheme, and alongside other agendas relating to neighbourhood renewal, a wider choice of tenure options could contribute to positive interventions in the least attractive estates, facilitating a balance that may have been lacking in the past.

Housing Markets: Local Challenges and National Approaches

The publication of the Housing Executive's ninth annual review of the Northern Ireland Housing Market in January 2005 coincided with the government's announcement of its *Sustainable Communities: Homes for All* five-year action plan to help more people onto the home ownership ladder in England, and has provided food for thought on the key factors likely to influence the housing market in Northern Ireland between 2005 and 2008.

Based on information held by the Housing Executive, and complemented by data from a variety of external sources, the document provides a wide-ranging analysis of factors impacting on the social, owner-occupied and private rented sectors in Northern Ireland, and presents a number of key findings.

- The local economy, which continued to perform well in 2003/2004, may slow down in coming months under the influence of a combination of factors such as lower increases in public expenditure, higher fuel prices, the ongoing decline in manufacturing, and higher interest rates.
- Demographic trends in the region are showing convergence with overall European patterns; increases in single and pensioner households are likely to result in sustained demand for accommodation, especially smaller units and supported housing.
- The number of applicants on the waiting list, and the number in housing stress, continues to grow, suggesting an ongoing shortfall in the supply of social housing. The latest analysis indicates an annual requirement for at least 2000 additional social dwellings each year from 2004 to 2011.
- While the housing stock has grown at an accelerated rate over the past five years, and its condition has also improved markedly, sustained public investment is required in order to maintain and improve levels of fitness.
- Ongoing investment is also needed to increase the energy efficiency of the stock, reducing fuel poverty levels by fuel-switching, improving insulation and raising the incomes of poorer households.
- Owner occupation continues to grow, and in the next three-year period it is estimated that a minimum of 10,000 new private dwellings will be constructed annually.

- Although affordability has not presented problems in Northern Ireland on the scale experienced in some areas of England, the new affordability index confirms that in Belfast and some surrounding areas, as well as in certain rural districts, first time buyers are experiencing increasing difficulties - a situation that shows no likelihood of improvement.
- Sold Housing Executive dwellings generally provide a good source of high quality affordable homes, particularly for first time buyers, although modified rules on eligibility and discount may see a significant reduction in the rate of house sales in coming years.
- The growth of the private rented sector, encouraged by changing lifestyles and labour markets, ease of access, and flexibility, and underpinned by the availability of housing benefit, is likely to continue.
- Over the next three years, social housing will continue to decline but at a slower rate as the new house sales scheme regulations take effect.

Affordability

A key theme emerging from the analysis centres on the decreasing housing options available to newly-forming households. A combination of growing affordability problems for first-time buyers and the continuing decline in the total social stock has resulted in increasing pressure, particularly for lower income households, in some areas.

In England, the combination of a number of well-documented trends has prompted action from the government to address imbalances in housing demand and affordability issues. *Homes for All* identifies a number of challenges, some of which are replicated in Northern Ireland. They include:

- Demographic and social changes resulting in increased household formation;
- Inadequate land supply, lack of infrastructure and site complexity, contributing to an overall decline in both private and social sector new build;
- Increasing disparity between the rate of house price growth and earnings growth, which saw the proportion of new households earning enough to buy a house fall from 46% in the late 1980s to 37% in 2002;
- Increasing inability of 'key workers' to purchase a home in an area reasonably close to where they work;
- More people living in temporary accommodation;
- Growing concentrations of deprivation and worklessness among social housing tenants; and



- Low demand and abandonment in both the private and public sectors in some areas.

By way of response, the five-year strategy describes a number of new measures, aimed at making ownership a more attainable option for a broader range of households.

First Time Buyers' Initiative

English Partnerships will take the lead in delivering 15,000 homes up to 2010; half for key workers and the remainder for individuals and families who could not own a home without extra help. The homes are to be constructed on public sector land, and will be offered to first time buyers at less than market price, with an

equity share retained by either the landowner or housing provider.

The aim is for most buyers to increase their share of ownership over time until they own the property outright, and charges associated with the share of the property not owned by the buyer will be waived for the first three years. From year four onwards, a charge on the unsold equity will be introduced, with resultant income recycled into the scheme. When buyers move on, the landowner will have first refusal to buy back the home so that it can be used to help another first time buyer.

Choice to Own

The proposals outlined under this measure are expected to offer a number of routes to home ownership for social tenants. Existing Right to Buy and Right to Acquire schemes will continue, with additional help for those who cannot currently afford to purchase provided by the new Homebuy scheme, which is expected to be operational by April 2006.

Homebuy, to be applied initially on a voluntary basis by housing associations and local authorities, will offer tenants the opportunity to buy a discounted share in their home, with the opportunity of progressing to full ownership over time. The government estimates that this could make ownership a possibility for as many as 300,000 more tenants.

Ways of making existing schemes simpler and fairer, and of offering tenants interest-free loans linked to the value of their home, are also to be considered under Choice to Own.

Design for Manufacture Competition

Contractors will bid for the right to construct one or more new developments of £60,000 homes on publicly-owned sites, with the aim of delivering 1,000 quality homes at a variety of locations. Cost-efficiency and quality will be key considerations, with the focus of the competition on capturing the benefits from modern construction and stimulating public discussion on the shape of housing in the future.

Planning Amendments

New planning guidance has been issued, amending the existing content of PPG3 (the Housing Planning Policy) to enable local authorities to allocate sites for affordable housing in rural communities. The amendments also allow such sites to be permanently dedicated to meeting the housing needs of key workers and local people.

In addition, the new 'Planning for Mixed Communities' proposals suggest that the minimum site-size threshold above which affordable housing is to be sought should be reduced from 25 to 15. Research by Crook et al in 2002 has shown that the exclusion of small sites had rendered affordability policies of little impact in rural

areas and locations where the available development land is principally in smaller sites.

Local Challenges

While the context, scale and dynamics are different, many of the challenges that have arisen in England are also beginning to present themselves in Northern Ireland. Finding ways of supplying sustainable housing to meet demand is imperative for all those involved in the sector, especially given the estimated demand for an additional 200,000 new homes between 1998 and 2015.

The Regional Development Strategy provides a framework that will allow account to be taken of the need for social housing, low cost home ownership and housing for marginalised or vulnerable groups through local needs assessments, but land costs and availability pose a significant challenge and there are also issues around density and infrastructure provision.

In terms of home ownership, the emergence of affordability hotspots and the decline in the overall proportion of the market comprised by first-time buyers (from almost 60% in 1997 to just over 30% in 2004) suggest that consideration should be given to measures such as equity sharing. The Co-ownership scheme has been highly successful in Northern Ireland, and may have potential for expansion. Research by the University of Birmingham and University of Ulster on the experience of clients and the role of Co-ownership in enabling lower-income families to achieve home ownership is due to be published shortly, and should give a greater insight into the impacts and benefits of the scheme.

Homes for All is not a 'one size fits all' strategy, but presents a 'basket' of measures that aim to address the disparate needs of different households and areas. Much of the finer detail remains to be clarified, and there have already been questions over how some of the schemes will be implemented. The Housing Executive will review these proposals to see if any of the new initiatives could be tailored to local circumstances, and will also continue to work with its partner organisations to address housing need and future planning arrangements.

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Meeting Local Needs - Affordable Housing and National Parks

Early in 2005, Yorkshire Dales National Park Authority followed in the footsteps of a number of other National Parks in Great Britain by placing restrictions on who can purchase and occupy new houses within its boundaries. The area has experienced growing affordability problems, with figures suggesting that the average price of a property in the Dales is more than twice that of a dwelling in nearby Bradford.

The spiralling house prices are viewed as being largely due to the picturesque area's appeal as a holiday and retirement destination; 2001 census figures quoted in the Yorkshire Dales Local Plan showed that 15% of the 10,000 dwellings in the area were in use as second and holiday homes, and in some villages the proportion was as high as 65%. Concerned at the disparity between high house prices and low average incomes, and the potential impact on the long-term sustainability of local communities, the Authority set out plans to restrict new residential development to that required for people meeting local needs criteria.

A number of research studies have been carried out on the issue of housing in National Parks, and the use of the planning system to facilitate affordable housing provision in rural areas generally. The studies compare experiences in England, Scotland and Wales, where there are both similarities and differences in the role of National Parks and the approaches used by the planning system.

All three countries have policies that allow local authorities, on demonstration of affordable housing need, to negotiate with developers to supply a proportion of affordable housing within new developments. In addition, 'exceptions' policies facilitate approval of planning permission for housing on land not originally designated for that use in the local development plan.

The research findings indicate that, perhaps because they have experienced greater pressure around land availability and housing affordability issues, English local authorities have tended to make more use of both these planning tools than their counterparts in Scotland and Wales in efforts to provide affordable housing in rural areas. However, providers in all three areas consistently report a number of barriers to providing both social and affordable housing:

Barriers to Social/Affordable Rural Housing Provision in England, Scotland and Wales

Land Costs & Availability

Sourcing land at a price and in a location that makes affordable housing viable can be problematic - social and affordable providers are generally outbid by the private sector.

Supply of exceptions sites is limited, and an additional difficulty attached to these is the concept of 'Hope Value': if landowners are approached with a proposal to acquire sites for social or affordable housing, awareness of bargaining power or an expectation of eventual need for market provision can lead them to hold out for a higher price.

Suggestion that restraint policies, designed to curtail unsuitable or unwanted development, have led to increased land values, leaving social/affordable providers unable to compete with the private market.

Development Costs

For various reasons including distance from facilities, design standards, environmental considerations and diminished opportunity for achieving economies of scale, unit costs tend to be higher in rural areas and at exceptions sites, making them less attractive, and often less viable, development options than urban locations.

Bureaucracy

The process by which housing associations establish local needs, source appropriate sites and plan (and gain approval for) a suitable development can be extremely lengthy. In addition, the clarity (or otherwise) of frameworks and definitions, and availability of grant support are key influencing factors in the efficiency of the development process.

Barriers to Social/Affordable Rural Housing Provision in England, Scotland and Wales continued

<p>NIMBYism</p>	<p>The research found that local resistance to social and affordable housing provision in rural areas was sometimes enforced by either weak political support for, or clear opposition towards, such developments, which would in turn bolster planners' inflexibility.</p> <p>Objections to social/affordable development were generally made on the grounds of environmental protection, house price preservation and perceptions around the role of social housing in importing urban problems to the countryside.</p>
<p>Conservation</p>	<p>Tension in many rural areas (not just National Parks) between the wish to safeguard the environment on one hand and the need to provide affordable housing on the other. Development viewed as environmentally unsustainable, but how can rural communities themselves be sustained without low-cost and market housing provision?</p>
<p>Information</p>	<p>Comprehensive, up-to-date information on local needs has been shown to be crucial, both in ensuring that social and affordable housing are provided at the correct locations (demand can be extremely location-specific), and that all relevant parties are clear on the local context.</p>

The research shows that many National Park Authorities have made every effort to formulate policies favouring affordable housing development and sustainable local communities. However, the purpose for which National Parks were established, and the associated planning policies, has a significant influence on Authorities' ability to balance conservation and development requirements. In England and Wales, their primary functions are to:

- Conserve and enhance the natural beauty, wildlife and cultural heritage; and
- Promote opportunities for understanding and enjoyment of the special qualities (of the area) by the public.

The aims of Scotland's National Parks, the first of which was designated in 2002, differ slightly from their English and Welsh counterparts:

- To conserve and enhance the natural and cultural heritage
- To promote the sustainable use of the natural resources of the area
- To promote understanding and enjoyment of the special qualities of the area by the public; and
- To promote sustainable social and economic development of the area's communities.

The additional aim of sustainable development is a fundamental aspect of National Parks' role in Scotland, and there has been keen interest in how Authorities there might find ways to integrate the rural economy with protection of the natural and cultural heritage.

A discussion paper on the creation of a Mourne National Park - the first in Northern Ireland - was issued in 2004, and outlined suggested aims for National Parks in the region:

- To conserve and enhance the landscape and natural and cultural heritage of the national park;
- To promote understanding and enjoyment of the national park's special qualities and safeguard and enhance opportunities for public access and recreation;
- To encourage the sustainable use of land and natural resources; and
- To foster the economic and social well-being of those living and working in the national park.

In common with the Scottish aims, a balanced approach to strengthened landscape protection is advocated, with equal emphasis on the principles of sustainability, community involvement, social inclusion and partnership working. But how likely is it that these, sometimes conflicting, aims can all be achieved?

Early evidence from Scotland suggests that while its broader National Park objectives reflect the wishes of the community, and there is support for the provision of affordable housing in these areas, the outcomes in planning policy and practice have tended to follow English trends. In spite of a collective will to help sustain local communities through affordable housing provision, many of the barriers - inadequate and inconsistent evidence on need, imprecise policy and objectives, and lack of funding - still stand in the way of significant progress.



As the process of shaping the policy, legislative and management issues around Northern Ireland's first National Park continues, it is useful to consider the English, Welsh and Scottish findings, but important to bear in mind that while the planning system in GB has a very strong green-belt ethos, there has been a presumption towards rural housing in NI, leading to different patterns of development. The Issues Paper for PPS14, 'Sustainable Development in the Countryside', points out that between 1991/92 and 2002/03 the number of single new dwellings being approved in the countryside in Northern Ireland rose from 1,790 to 5,628, and the current rate of approvals is almost treble that in England, Scotland and Wales combined.

While balancing environmental protection and sustainable development is a necessary and worthy aim, experiences in GB suggest that issues of affordability and high land and house prices may arise from National Park designation. On the basis of the research evidence, it is apparent that objectives and strategies for affordable housing provision in all rural areas, and specifically in National Parks, should be clear and considered, and that all relevant organisations need to work in partnership to ensure positive outcomes.

The Housing Executive plays a key role in rural needs assessment through its latent demand testing process, which seeks to identify pockets of hidden housing demand (for all tenures) in rural areas. In addition, the organisation is currently undertaking a review of its rural policy, a process that will give further, strategic, consideration to these and various other factors influencing rural housing provision.

Second home ownership has contributed to the affordability issues in National Parks and other rural areas, and a Housing Executive research project to investigate the impacts of this market in certain areas of NI is due to commence later this year. The Draft Northern Area Plan 2016, published in May 2005, highlights the fact that the original identity and character of some villages and hamlets in its coastal zone are under threat

due to considerable external demand for housing, especially second homes.

In Portballintrae, for example, less than half of the dwellings remain as permanent residences, but while concerns have been raised about the sustainability of the social and economic infrastructure, as well as the suitability of the new dwellings that are being developed in this Area of Outstanding Natural Beauty, some argue that second homes make an important contribution to the local tourism industry. As has proved to be the case in National Parks, it would appear that facilitating sustainability, development and conservation will prove to be a difficult balancing act. Research to help gain a more detailed understanding of the current local impacts and pressures should nevertheless make an important contribution to informing future policy developments.

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Web Sites

- www.ehsni.gov.uk/natural/designated/national_park/national_park.shtml
- www.naturenet.net/status/npark.html

Recent Research Findings from the Housing Executive

Key findings summaries on research projects carried out by or for the Northern Ireland Housing Executive between 2000 and 2004 are available on our web site at www.nihe.gov.uk/completed/c2.doc. They include:



	Date
Strategic Research Housing Health & Safety Rating System Estimating Housing Quality Indicator Scores (2001) Housing Deprivation Indicators Houses in Multiple Occupation (HMO) House Condition Survey 2003 The House Sales Scheme and the Housing Market Resale Performance of Former Housing Executive Property on the Open Market Warm Homes Customer Satisfaction Survey Common Selection Scheme Impact Evaluation Demographic Trends and Future Housing Need in Northern Ireland (2001-2011)	Oct 2004 Sept 2004 Jul 2004 Jun 2004 Jul 2004 Mar 2004 Jan 2004 Jan 2004 Jan 2004
Customer Research Continuous Tenant Omnibus Survey 2003/2004 Staff Attitude Survey 2003/2004	Dec 2004 Nov 2004
Technical Research INTEGER Westminster Towers Regeneration Improved Thermal and Moisture Performance of Pitched Roofs	Ongoing Mar 2004

A number of full reports are also available to download from the Housing Executive website in pdf format:

- Northern Ireland Housing Market Review and Perspectives 2005-2008
www.nihe.gov.uk/publications/reports/HMR2005_2008.pdf
- Eighth Annual Progress Report on the Home Energy Conservation Strategy for Northern Ireland
www.nihe.gov.uk/publications/reports/HECA2004.pdf
- Rural Latent Demand Test Outcomes 2004/05
www.nihe.gov.uk/publications/reports/latentdemandoutcomes05.pdf
- Travellers Accommodation Needs Assessment in Northern Ireland
www.nihe.gov.uk/publications/reports/travellers2003.pdf
- Affordable Housing in Northern Ireland - Summary of research commissioned by the Housing Executive in partnership with the Council of Mortgage Lenders, and conducted by the University of Ulster and the University of Birmingham
www.nihe.gov.uk/publications/reports/affordability.pdf
- Northern Ireland House Condition Survey 2001 - Main Report
www.nihe.gov.uk/publications/reports/2001HCS.pdf

Coming Soon . . .

- **Interim House Condition Survey 2004**
Based on a sample of 3,000 properties, this survey allows the Housing Executive to assess progress in relation to unfitness, disrepair, decent homes, energy efficiency and fuel poverty.
- **The Private Rented Sector (Phase II)**
This will provide further insights into the growing private rented market.
- **The Role of Co-ownership in the Northern Ireland Housing Market**
The findings will provide a client-based perspective on Co-ownership and its role in enabling lower income families to achieve home ownership.
- **Ballynafeigh - Mixed Community Housing**
The Housing Executive has joined with Queen's University to complete a major research project aiming to gain a better understanding of what makes a mixed community work.
- **Dwellings for Wheelchair Users**
This research looks at the experiences of wheelchair users in accommodation specifically built or adapted for their needs.

Continuous Tenant Survey 2004

The Housing Executive has released key findings from its Continuous Tenant Omnibus Survey (CTOS) 2004.

The CTOS was the eleventh annual comprehensive assessment of tenant's attitudes. The research involves 3,700 tenants chosen randomly to be interviewed about the services provided by the Housing Executive.

The following are some examples of the survey findings:

- 85% were satisfied or very satisfied with the service provided by the overall Housing Executive.
- More than half were satisfied or very satisfied with the opportunities for participation in the management of their estate.
- More than two-thirds considered that the Housing Executive consulted them very well or quite well.
- Almost four out of five tenants were satisfied with telephoning the Housing Executive's District Office.
- 82% of tenants were satisfied with their visit to the Housing Executive's District Office.
- More than three-quarters of tenants reported that the current state of their dwelling was very good or fairly good.

More than three fifths of tenants (65%) had reported a repair to their District Office in the 12 months before interview. Housing Executive tenants who had a repair completed reported a high level of satisfaction with all aspects of the repair service including:

- Friendliness and politeness of those carrying out the work - 93%
- Tidiness of those carrying out the work - 91%
- Quality of materials - 82%
- Quality of work - 82%

More than three fifths (65%) were satisfied with their experience of the repair service overall, although if those who had not had their repair completed are excluded from the analysis, the levels of satisfaction rises to 77%.

These apparently diverging views on the repairs service raise a number of interesting methodological issues and reinforce the need to triangulate and understand the basis for the questions asked.

Further information regarding the Housing Executive's research programme is available on the Housing Executive website (www.nihe.gov.uk).

Recent Research from other Organisations

Monk, S., Crook, T., Lister, D., Rowley, S., Short, C., and Whitehead, C. (2005) *Land and Finance for Affordable Housing: The Complementary Roles of Social Housing Grant and the provision of Affordable Housing through the Planning System* Joseph Rowntree Foundation

Research at the Universities of Cambridge and Sheffield looked at whether increasing use of Section 106 planning agreements was at the expense of other forms of provision. The report concludes that S106 is becoming increasingly important in delivering affordable homes because housing associations have experienced growing difficulty in securing sites through traditional methods, with land availability remaining a key issue.

(www.jrf.org.uk/knowledge/findings/housing/0155.asp)

Bramley, G. (2004) *The potential market for equity loans in the UK* Council of Mortgage Lenders

This report considers the need and demand for both subsidised and unsubsidised equity loans to increase low-cost home ownership, and as part of its assessment concludes that the availability and workings of equity loan mechanisms provide a possible way of enhancing the sustainability of home ownership. The report also stresses that the scale of any equity loan scheme would be important in generating critical mass, familiarity and confidence.

(www.cml.org.uk/servlet/dycon/zt-cml/cml/live/en/cml/pdf_pub_resreps_52full.pdf)

Priced out: the rising cost of rural homes Shelter Investigation Report, October 2004

After considering the likely long term impacts of second homes, rising house prices and loss of social housing through Right to Buy, the report concludes there is a real danger that living in the countryside will become the preserve of the wealthy, and that the diversity of rural communities will be undermined. It recommends a number of measures, including increased investment in affordable housing in rural areas, changes to planning policy, increased funding for community-led solutions to the housing crisis in rural areas, restrictions on Right to Buy and reform of Housing Benefit regulations.

(<http://england.shelter.org.uk/policy/policy-825.cfm/ct/1/pg/2/plitem/159>)

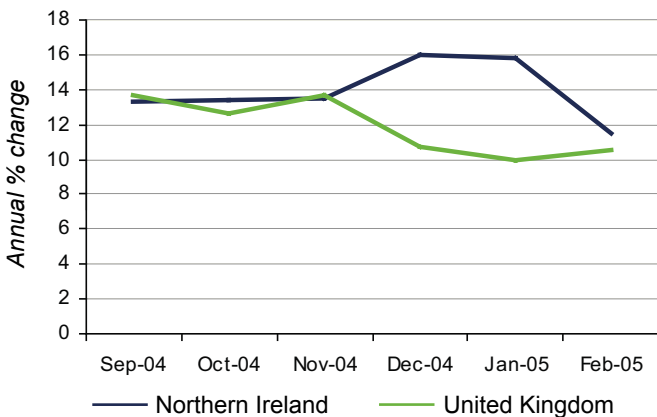
Facts and Figures

Northern Ireland Average House Prices

2001	£86,754
2002	£96,913
2003	£103,719
2004	£113,235

Source: University of Ulster

Regional House Price Inflation



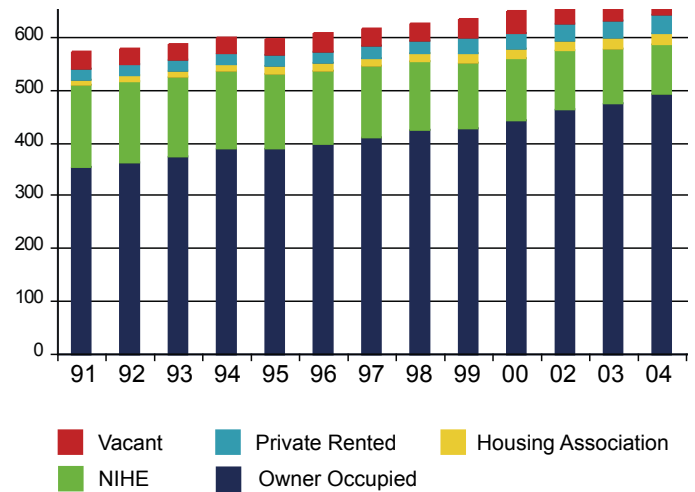
Source: Housing Market Report, April 2005

Average House Price by Region 2003 and 2004

Region	2003	2004
Northern Ireland - All	£103,720	£113,235
Belfast - All	£103,312	£111,614
North Belfast	£80,106	£83,676
South Belfast	£134,171	£144,763
East Belfast	£114,354	£127,395
West Belfast	£84,097	£86,872
North Down	£116,803	£121,238
Lisburn	£118,704	£132,286
East Antrim	£89,659	£96,411
Londonderry/Strabane	£86,806	£99,781
Antrim/Ballymena	£98,493	£104,332
Coleraine/Limavady/ North Coast	£109,764	£117,460
Enniskillen/Fermanagh/ South Tyrone	£103,170	£116,748
Mid Ulster	£98,845	£117,087
Mid & South Down	£112,611	£123,011
Craigavon/Armagh	£93,830	£105,820

Source: Northern Ireland Quarterly House Price Index (University of Ulster)

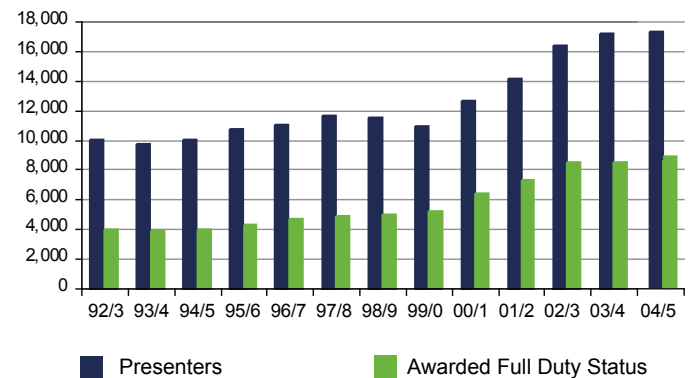
Northern Ireland Housing Stock by Tenure - 1991-2004 (000's)



Source: DSD Statistics, 2003-2004

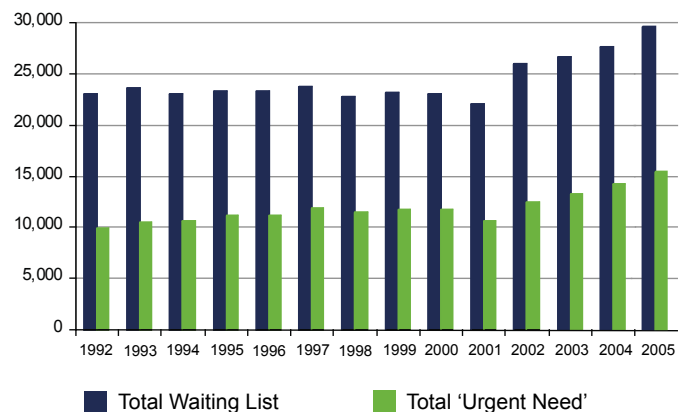
NB: Monitoring was carried out in December of each year until 2000, then changed to March from 2002 - hence no separate figure for 2001

Homelessness Trends 1992/1993 - 2004/2005



Source: Housing Executive

Waiting List and Urgent Need/Housing Stress Figures 1992-2005



Source: Housing Executive