



PRIVATE RENTED SECTOR

in Northern Ireland

Introduction and Background to Research Series

Report One

Housing
Executive

The Regional Strategic Housing Authority for Northern Ireland



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1.0 INTRODUCTION

This research project is Phase 3 of research into the private rented sector in Northern Ireland, and was commissioned by the Northern Ireland Housing Executive (NIHE) and undertaken in partnership with the University of Ulster. Phase 3 builds on Phases 1 and 2 of the research into the private rented sector.

Phase 1, published in February 2002, provided a profile of the sector, and Phase 2, published in January 2007, updated this profile of the sector as well as providing an insight into how landlords operate in Northern Ireland.

A survey of tenants was also undertaken as part of Phase 2. However, the number of achieved responses was small and could not provide a sufficiently robust basis for quantitative analysis.

1.1 Phase 1 of Research into the Private Rented Sector (2002)

Phase 1 was the first major research project to examine the private rented sector in Northern Ireland, and took place against a backdrop of a rapidly growing private rented sector.

The main aim of Phase 1 was to provide a comprehensive profile of the private rented sector and identify the factors behind its growth. The research was based on both quantitative and qualitative research and provided a useful insight into the sector and some of its main segments, using data from the 1996 House Condition Survey (HCS), the Continuous Household Survey (CHS) and a number of small scale household surveys.

The main findings of Phase 1 were:

Analysis of the 1996 House Condition Survey and the Continuous Household Survey (years 1992/93 to 1999/00) revealed the following:

- The stock in the private rented sector was generally older (in 1996 49% of properties were built before 1919).
- Two-fifths (42%) of private rented dwellings were terraced properties in 1996.
- The rate of unfitness in the sector was double that found in the stock as a whole (16% compared to 8% in the stock as a whole in 1996).

The following trends were apparent between 1992 and 2000:

- The number of single (non-pensioner) person households increased from 28 per cent to 34 per cent.
- The mean age of head of household fell from 45 to 39.
- The number of households headed by a lone parent increased from 9 per cent to 18 per cent.
- The proportion of lone pensioner households decreased from 17 per cent to 10 per cent.
- There was a much lower turnover in 1999/00, with only 22 per cent of households staying in the same dwelling for less than one year compared to nearly 40 per cent in the early 1990s.
- The proportion of tenants dependent on Housing Benefit grew from 36 per cent to 43 per cent.

Using a case study approach, the research also produced more detailed information on a number of distinct segments of the private rented market, highlighting the factors which encouraged a growing number of households to choose this tenure:

- lower cost buy-to-let (Armagh City and hinterland)
- older, more traditional stock (Derry City)
- regulated and restricted properties (North Belfast)

The analysis produced a number of important findings:

- There had been an influx of new landlords into the sector; four out of ten landlords surveyed had entered the sector in the last five years.
- A significant proportion of the private rented properties were formerly NIHE properties which had been purchased through the House Sales Scheme. For example, in the Armagh study, one-third of properties in the sample were formerly owned by NIHE.
- The absence of a selection scheme allowed prospective tenants to access an area of choice with relative ease.
- The availability of Housing Benefit enabled tenants to move easily between sectors.

1.2 Phase 2 of Research into the Private Rented Sector (2007)¹

Phase 2 of the research built on this initial phase of the research, combining both primary and secondary data analysis to provide a profile of the sector, as well as in-depth analysis of several component parts of the sector.

Data from the 2001 and 2004 House Condition Surveys formed the basis of the secondary analysis, which provided a profile of the nature and condition of the stock, and an analysis of the socio-economic and demographic profile of tenants.

Primary data collection took the form of a landlord survey (130 respondents) which provided a valuable insight into how landlords operate within the Northern Ireland context, and a small tenant survey, which covered issues such as affordability, landlord-tenant relationships, management standards and arbitration on disputes.

The main findings of Phase 2 were:

Continuing growth of the private rented sector

- The private rented sector had been growing steadily and between 1991 and 2004 increased by 120 per cent (34,000 dwellings), representing 9.2 per cent of the overall market in 2004.
- The increase in demand was due to a number of factors, including emerging affordability problems for first time buyers and the reduction in Housing Executive stock.
- There appeared to be a limit to the growth of the sector in terms of demand from low-income groups, partly due to affordability problems. The possibility of disinvestment from the sector was postulated and the potential implications were seen as a key concern.

Changing nature of the private rented sector

- The private rented sector had a higher rate of vacant properties than any other tenure (in 2004 the vacancy rate in the PRS was 16 per cent compared with 4 per cent in the owner occupied sector).
- The private rented sector had an older stock profile than the other tenures, although the proportion of the oldest pre-1919 stock had fallen from 49 per cent in 1996 to 37 per cent in 2004.
- Unfitness in the private rented sector had decreased substantially, from 15 per cent in 1996 to 5.4 per cent in 2004. However, this rate of unfitness was still significantly higher than for the stock as a whole.

Tenants in the private rented sector

- The private rented sector catered for a much younger population - more than four times as many dwellings in the private rented sector were headed by young household reference persons (HRPs²) (aged 17-24) than found in the stock as a whole.
- Lone adult households were the most common household type in the private rented sector. In 2004 lone adults were over-represented in the private rented sector when compared to the stock as a whole (22% compared to 12%).
- Increasingly, the private rented sector is housing the type of tenants which in recent decades have been more typically associated with social housing: low income and unemployed households are over-represented in the PRS, and in 2004 41 per cent of PRS tenants were in receipt of Housing Benefit.

1. Available on www.nihe.gov.uk

2. Household reference person has replaced head of household as the point of reference in social surveys. The household reference person is the member of the household who owns or pays the rent or mortgage on the property. Where two people have equal claim (eg husband and wife jointly owns the property) the household reference person is the person with the highest income.

Private rented sector in local housing markets

There was considerable diversity in the way the private rented sector operates in different areas, although there were several common reasons for the increase in the private rented sector:

- The increase in house prices had impacted on the supply of and demand for private rented accommodation.
- Housing Benefit was, in some areas, sustaining the market. However, some tenants were experiencing difficulty in paying the shortfall between Housing Benefit and the total rent payable.

Landlords

- Most landlords operated on a small scale (71% had five properties or less) and were new to letting (half had entered the sector within the previous five years).
- Apart from capital appreciation, many landlords were not gaining financially from their investment; just over half had loan to value ratios of more than 75 per cent and for one-quarter the rental income did not cover the costs.
- Some gaps in good practice were identified and landlords highlighted their lack of knowledge on some issues.

Although most landlords were taking a long-term view of their investment, some might not be able to withstand changes in the market such as increased interest rates, or cope with vacancies due to oversupply.

Best Practice

- A key issue was the need to make landlords more aware of their rights and responsibilities. Landlord representative groups have called for a training course for landlords.

- The usefulness of arbitration services to settle landlord-tenant disputes was highlighted.
- There was also support for an accreditation scheme for landlords.

North Belfast

A survey of controlled properties in North Belfast revealed the following:

- Those living in the controlled sector tended to be older, long-term, and low-income households.
- There was a high rate of unfitness in this sector, with one-third of the sample unfit. This is almost seven times greater than the unfitness rate for all properties throughout Northern Ireland.

1.3 Phase 3 of Research into the Private Rented Sector

Phase 3 of the research revisits the physical characteristics and condition of the stock, the socio-economic and demographic profile of tenants, landlord-tenant relationships, landlords' perspectives and an in-depth analysis of tenants living in the private rented sector, who are dependent on Housing Benefit. The research is based on an in-depth analysis of the 2006 House Condition Survey data relating to the private rented sector, primary data collection in the form of the first substantial tenant survey (300 cases), a landlord survey and a secondary analysis of the Northern Ireland Housing Executive's private sector Housing Benefit database examining the origins and characteristics of households on this database, and highlighting the importance of Housing Benefit to the viability of the sector.

1.4 Aims and Objectives

The overall aim of the research is to provide a comprehensive profile of the characteristics and condition of the private rented sector stock and a profile of tenants living in it, as well as examining tenant-landlord relationships.

There are nine specific objectives:

Objective 1: To provide a profile of the private rented sector stock.

Objective 2: To assess the housing conditions of those living in the private rented sector in terms of unfit, disrepair, decent homes, the Housing Health and Safety Rating and energy efficiency.

Objective 3: To carry out an analysis of the socio-economic and demographic profile of households in the sector, including the most recent assessment of fuel poverty.

Objective 4: To ascertain the attitudes of tenants in relation to various aspects of the private rented sector, including: their housing history and future intentions; landlord-tenant relationships; accreditation; arbitration of landlord-tenant disputes; the standard of accommodation and the desirability of living in the private rented sector.

Objective 5: To assess the role of Housing Benefit in underpinning the growth of the private rented sector.

Objective 6: To assess tenants' ability to pay the rent (or the shortfall between Housing Benefit and contractual rent).

Objective 7: To revisit landlords' views of investing in the private rented sector in the light of recent housing market developments; for example, interest rate increases.

Objective 8: To examine landlords' attitudes to working with the Housing Executive on leasing issues.

Objective 9: To examine the relationship between the private rented sector and the emerging sub-prime market in Northern Ireland.

1.5 Report Series for Phase 3

Eight separate reports will be produced for Phase 3:

- **Report 1: Introduction and Background to Research Series**

This outlines the aims and objectives to Phase 3 of research into the private rented sector in Northern Ireland. It also highlights the key trends and recent policy developments which impact the private rented sector in Northern Ireland.

- **Report Two: Stock Profile and Physical Condition Report**

This will provide an analysis of the stock in the private rented sector based on an analysis of the 2006 House Condition Survey.

- **Report Three: Socio-economic Profile of Tenants in the Private Rented Sector**

This will examine the demographic and socio-economic characteristics of those living in the private rented sector based on an analysis of the 2006 House Condition Survey

- **Report Four: Living in the Private Rented Sector - The Experience of Tenants**

This will provide an insight into the experiences and attitudes of tenants in the private rented sector based on a follow-up in-depth survey of private tenants.

- **Report Five: Government Measures Report**

This will provide an analysis of the private rented sector in terms of various modern measures of housing quality which the current Government has developed. It examines Fuel Poverty, Decent Homes and Housing Health and Safety.

- **Report Six: Landlord Perspectives Report**

This will provide an analysis of the motivations, attitudes and intentions of landlords in the private rented sector in Northern Ireland, based on a survey of private landlords. It will also provide a comparison with landlords in the North of England.

- **Report Seven: Housing Benefit and the Private Rented Sector**

This report will look at the origins and characteristics of Housing Benefit dependent tenants in the private rented sector as well as providing an analysis and indication of the dependency of landlords on Housing Benefit.

- **Report Eight: The Private Rented Sector North and South**

This will look at the effectiveness of policy and operations to regulate the private rented sector in the Republic of Ireland in comparison to Northern Ireland and examine the policy implications of this.



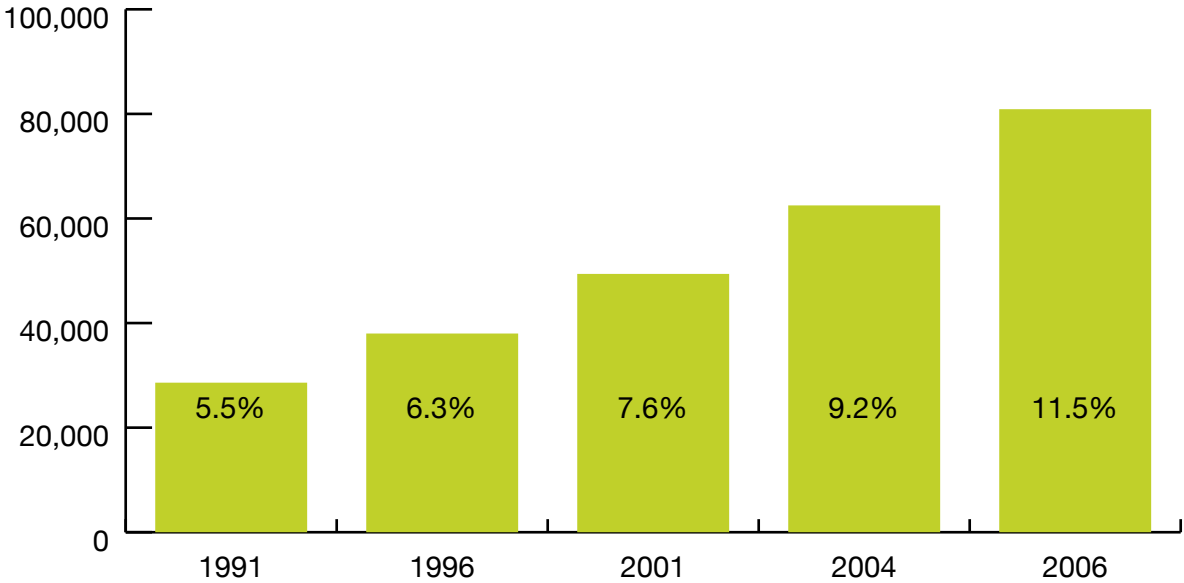
2.0 IMPORTANT TRENDS

2.1 Background

The private rented sector increased rapidly in Northern Ireland in recent years, and by 2006 it represented 11.5 per cent of the total stock, or 80,900 occupied dwellings (see figure 1).

Indeed, the rate of increase in the private rented sector has accelerated; between 2001 and 2004 the sector increased by 4,400 dwellings per annum, and between 2004 and 2006 had grown to 9,200 dwellings per annum.

Figure 1: The Private Rented Sector in Northern Ireland



Source: Northern Ireland House Condition Surveys

The private rented sector is an important housing option for several different groups of people, including students, migrant workers, young professionals and low-income households.

For some, the attraction of the private rented sector is the ease of access and exit. For example, young professionals or students often view renting as a transitional tenure before moving into owner occupation. In the current climate of affordability problems for first time buyers, many of this group will find themselves renting for longer periods until they can afford to purchase a home, or indeed deferring entering the owner occupied sector until the economic climate stabilises. For migrant workers, many of whom intend to return to their country of origin, owner occupation would not be their preferred choice, and access to the social sector is limited.

For others, such as those on low incomes and those dependent on social security benefits, entering owner occupation is not an option. Access to social housing has become increasingly difficult, with rising demand and need reflected in growing waiting lists and levels of housing stress. For these households renting privately is the only housing option available.

2.2 Affordability

Unprecedented house price increases in Northern Ireland (until autumn 2007) led to a significant aggravation of an already serious affordability problem for first time buyers. Average house prices for the year 2007 as a whole increased by 34 per cent compared to 2006. This was reflected in a rising ratio of advance to income which in 2001 was 2.29 and by 2007 had increased to 3.21.

The Housing Executive's Affordability Index, developed in conjunction with the University of Ulster and University of Birmingham, provides a useful indicator of this growing problem. This is based on a typical Bank/Building Society annuity formula to calculate the maximum price a household with a median household income can afford to pay, assuming a typical interest rate, a 95% mortgage and a 25 year repayment period. A 30 per cent of household income was considered the maximum reasonable

proportion of income which could be used to service mortgage payments. This figure was compared with what was considered to be a typical affordable house: a house priced at the upper boundary of the first quartile of house prices (25th percentile) in that district council area. The resultant model provided a useful indicator of the degree of difficulty experienced by first time buyers purchasing a property with a five per cent deposit.

The 2007 Affordability Index indicated a very serious situation for first time buyers, with all district councils showing an affordability gap of at least £50,000 (see Table 1). Indeed, Larne was the only district council where any dwellings were sold at below the affordable price for that district.

The recent reductions in average house prices, however, do not signal an amelioration of the situation for potential first time buyers. The "credit crunch" climate has encouraged lending institutions to instigate tighter controls on their lending. This is reflected in higher interest rates for fixed rate mortgages and the requirement for larger deposits. Coupled with rising food and energy costs, rising debt servicing costs for owner occupiers ensure that the private rented sector will continue to play a vital role in Northern Ireland's housing market.

2.3 Migrant workers

The number of migrant workers in Northern Ireland has increased significantly in recent years. Whilst there are no accurate migrant worker related figures, there are a number of indicators which can be used to examine population changes. Table 2 shows the number of National Insurance registrations by non-UK nationals in Northern Ireland in 2004/05 and 2005/06.

The number of NINo registrations increased from 5,800 in 2004/05 to 15,600 in 2005/06, an increase of 168 per cent. In both years Belfast had the highest number of registrations, whilst Craigavon, Dungannon and Newry and Mourne experienced a significant increase in the number of NINo registrations from 2004/05 to 2005/06.

Table 1: Affordability in Northern Ireland, 2007

	Median Income (£)	Price (£) (Quartile 1)	Affordable Price (£)	Affordability Gap (£)	Per cent Affordable
Derry	15,719	149,225	64,791	-84,434	0
Limavady	13,866	149,975	57,153	-92,822	0
Coleraine	15,579	200,000	64,214	-135,768	0
Ballymoney	14,443	180,000	59,532	-120,468	0
Moyle	15,017	200,000	61,898	-138,102	0
Larne	19,448	138,950	80,162	-58,788	1
Ballymena	17,020	141,500	70,154	-71,346	0
Magherafelt	15,667	187,500	64,577	-122,923	0
Cookstown	17,817	192,750	73,439	-119,311	0
Strabane	15,579	131,250	64,214	-67,036	0
Omagh	21,024	190,500	86,658	-103,842	0
Fermanagh	16,803	170,000	69,259	-100,741	0
Dungannon	17,817	190,000	73,439	-116,561	0
Craigavon	16,803	170,500	69,259	-101,241	0
Armagh	17,020	183,250	70,154	-113,096	0
Newry & Mourne	16,803	181,500	69,259	-112,241	0
Banbridge	19,448	189,000	80,162	-108,838	0
Down	19,448	173,000	80,162	-92,838	0
Lisburn	19,448	183,000	80,162	-102,838	0
Antrim	21,024	192,000	86,658	-105,342	0
Newtownabbey	21,136	155,000	87,119	-67,881	0
Carrickfergus	19,513	150,000	80,429	-69,571	0
North Down	21,136	180,000	87,119	-92,881	0
Ards	17,817	165,250	73,439	-91,811	0
Castlereagh	23,027	194,475	94,914	-99,561	0
Belfast	13,690	165,000	56,428	-108,572	0
North Belfast	14,586	149,000	60,121	-88,879	0
West Belfast	16,747	208,250	69,028	-139,222	0
East Belfast	10,538	155,000	43,436	-111,564	0
South Belfast	17,020	177,750	70,154	-107,596	0
N Ireland	17,019	169,125	70,150	-98,975	0

Migration has added almost 10,000 residents to the Northern Ireland population in the year to June 2007⁴ (32,000 people came to live in Northern Ireland and 22,000 left). However, the

most recent estimates⁵ of net inward migration indicate that this will decline to 1,000 per annum by 2011.

4. Northern Ireland Statistics and Research Agency (2008) Population and Migration Estimates Northern Ireland, 2007.

5. Northern Ireland Statistics and Research Agency Population Projections (2006 based).

Table 2: National Insurance number registrations by non-UK nationals in N Ireland, 2004/06-2005/06

District Council	NINo Regs (04/05)	NINo Regs (05/06)	Per 1,000 resident pop (05/06)
Antrim	165	430	8
Ards	84	227	3
Armagh	180	559	10
Ballymena	174	611	10
Ballymoney	20	110	4
Banbridge	58	168	4
Belfast	1,851	4,705	18
Carrickfergus	43	109	3
Castlereagh	139	263	4
Coleraine	113	445	8
Cookstown	125	434	12
Craigavon	368	1,424	16
Derry	213	452	4
Down	109	195	3
Dungannon	606	1,098	21
Fermanagh	128	396	7
Larne	34	71	2
Limavady	41	165	5
Lisburn	252	671	6
Magherafelt	82	392	9
Moyle	24	21	1
Newry & Mourne	326	1,027	11
Newtownabbey	178	326	4
North Down	121	273	3
Omagh	131	339	7
Strabane	41	92	2
Unknown	220	611	-
N Ireland	5,826	15,614	9

Source: Table adapted from *Black and Minority Ethnic and Migrant Worker Mapping Report*, Source: Department of Social Development

2.4 The Waiting List for Social Housing

Between 1997 and 2000 the overall number of applications for social housing had remained fairly stable at around 23,000 (Figure 2). By 2002 the number on the waiting list had increased to nearly 26,000, and since then it has continued to rise steadily. In March 2008 it reached 39,688, a 10 per cent increase on March 2007.

Between 1997 and 2000 the number of applicants in housing stress rose gradually from around 11,150 to 11,700. From 2001 the number in housing stress rose rapidly to reach 19,703 in March 2007. In the twelve months to March 2008 the rate of increase slowed compared to the previous year: in March 2008, a total of 21,364 households were in housing stress, an increase of 1,661 (8%) over the March 2007 figure, whereas from March 2006 to March 2007 the number in housing stress increased by 2,480 (14%). In March 2002 48 per cent of the total number of applicants were in housing stress. The proportion of those in housing stress on the waiting list rose steadily to reach 55 per cent in March 2007. By March 2008 this proportion had only declined a little (54%).

2.5 Recent policy developments

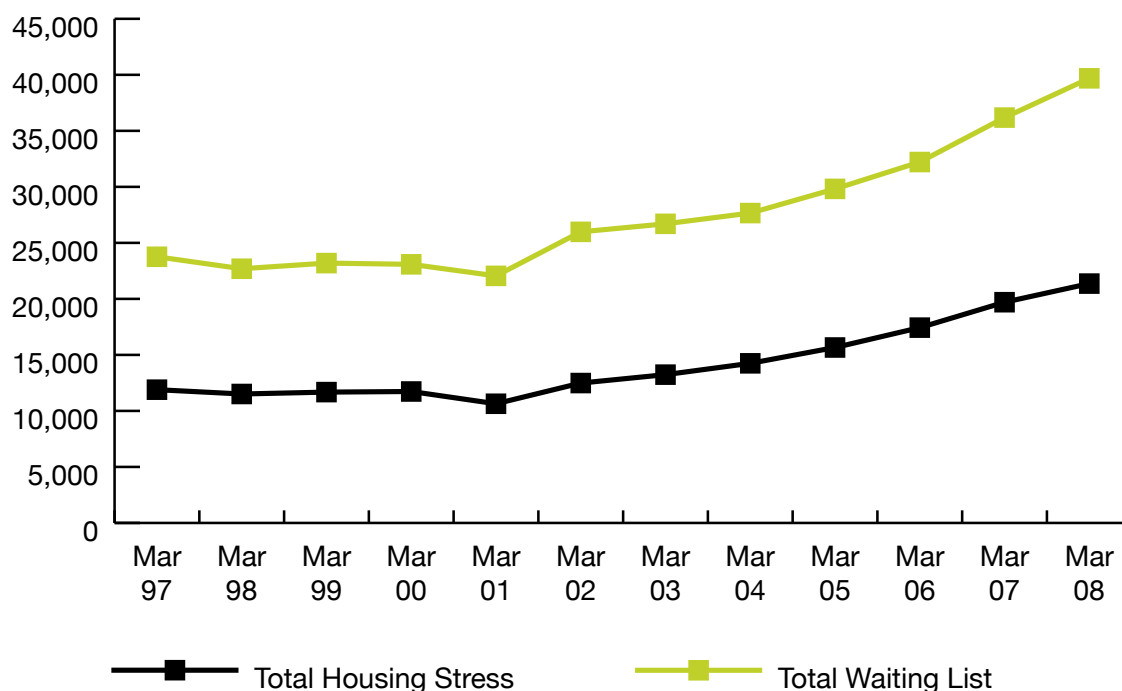
Given the increasing importance of the private rented sector, policy makers have set out their intentions on how the private rented sector should operate in Northern Ireland.

A Strategy for the Private Rented Sector in Northern Ireland

The joint Department for Social Development/ Northern Ireland Housing Executive Strategy for the Private Rented Sector in Northern Ireland "Renting Privately - A Strategic Framework" was launched in May 2004, with the following aim: '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'.

The Implementation Plan which accompanied the joint DSD/NIHE Strategy for the Private Rented Sector in Northern Ireland set out six key objectives:

Figure 2: Trends in Waiting List 1997-2007



Source: Northern Ireland Housing Executive

Objective 1: To create a legislative structure for the private rented sector which addresses inequities and targets unfitness through repair enforcement and rent control.

Objective 2: To clarify and promote the rights and responsibilities of private rented sector landlords and tenants.

Objective 3: To improve housing conditions in the private rented sector.

Objective 4: To facilitate housing choice, by promoting the private rented sector as a viable and affordable housing option.

Objective 5: To influence the levels of supply of accommodation available for private renting.

Objective 6: To promote high standards of management within the private rented sector.

One of the most important outcomes of this strategy was the introduction of the Private Tenancies (Northern Ireland) Order 2006, which has provided the legal basis for making significant progress in addressing inequities in the private rented sector, targeting unfitness and encouraging landlords to improve unfit properties with the prospect of a more viable return on their investment.

Since the new legislation was introduced on 1st April 2007 there has also been significant progress in terms of the clarification of the rights and responsibilities of landlords and tenants. Management standards have been improved too, through the generation of best practice documentation and advice materials. On this basis the 2004 strategy was brought to a conclusion with the recommendation that a new private rented sector forum comprising stakeholders active in the sector should be established and that the relevant objectives from the strategy would be carried forward.

Following a series of meetings between the Housing Executive and the Department for Social Development in the summer of 2008, the Department issued a consultation document: Private Rented Sector Strategy Development, the key aim of which will be to develop a new private rented strategy which will realise the potential of the sector to help meet housing need in Northern Ireland. The strategy will focus on security of tenure, housing quality, management standards, the resolution of disputes, using Housing Benefit to influence landlord behaviour and will provide new thinking in relation to ensuring greater confidence for those who choose private renting, particularly more vulnerable households.

It is planned that a series of draft proposals for a new private rented sector strategy will be available for consultation by March 2009.

The Private Tenancies (Northern Ireland) Order 2006

As stated before, one of the most important elements of the Strategy for the Private Rented Sector was the introduction of new legislation to address inequities in the sector, target unfitness and encourage landlords to improve unfit properties with the prospect of a more viable return on their investment.

The new legislation, introduced on 1 April 2007, provided a new structure for the private rented sector in Northern Ireland. Some of the main features are:

- As well as having rent books, new tenants have to be supplied with a written statement of the terms of their tenancy. Where a tenancy agreement fails to clarify repairing obligations, the law provides default terms.
- New tenancies are defined on the basis of their fitness for human habitation - an unfit tenancy will be subject to rent control until it is made fit.
- District Councils are responsible for inspecting tenancies for fitness and have been given new powers to ensure unfitness and serious disrepair are addressed.
- Controlled rents are now based on a number of factors including the state of repair, the equivalent Housing Executive rent for a similar dwelling and the general level of rents in the area.
- Restricted and regulated tenancies will retain their protection. Existing tenants will have a tenancy for life but there will only be one further succession possible, rather than two as at present.
- There are to be no more protected tenancies. On vacancy, all currently protected tenancies will be decontrolled. If the property is rented out subsequently, the rent is not subject to control as long as the property is fit.

The Review into Affordable Housing

The Review into Affordable Housing in Northern Ireland, undertaken by Sir John Semple, was published in April 2007. The Review's overall objective was to consider government interventions in the housing market that increase the supply of social housing for rent, support the private rented sector and assist intermediate households into home ownership. The Review made several recommendations for the private rented sector, including:

- Addressing issues such as security, control and quality within the sector if the private rented sector is to play a greater role in meeting housing need.
- Registration of all landlords by the new local authorities post-Review of Public Administration. However, in the interim, the Northern Ireland Housing Executive should extend the registration of Houses in Multiple Occupation and develop a system of wider landlord registration.
- Registration should incorporate a mediation and arbitration service for landlords and tenants.
- The guidance being produced by the Department for Social Development and the Rent Officer for Northern Ireland should be widely disseminated.
- The Department for Social Development and District Councils should ensure that all landlords comply with the Private Tenancies (NI) Order 2006.
- Consideration should be given to providing for longer periods of notice and tenancies, as is the case in the Republic of Ireland system.
- The Northern Ireland Housing Executive should introduce a Voluntary Rental Support Scheme to assist landlords and potential tenants.
- A Deposit Guarantee Scheme should be considered to assist those on low incomes who are seeking homes in the private rented sector.

This agenda is being taken forward by the Department for Social Development and the Housing Executive as part of the ongoing response to the Semple Review.



3.0 CONCLUSION

Given the growing importance of the private rented sector within the overall housing market in Northern Ireland, this research series aims to provide an analysis of several important component parts of the sector.

It provides an examination of the housing stock which is privately rented, an analysis of those who live in private rented housing, including their experiences and intentions, and an insight into the motivations and intentions of the private landlords who provide the accommodation.

It is hoped that it will help provide a robust evidence base for the ongoing development of housing policy and operational procedures related to Northern Ireland's growing private rented sector.



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