



PRIVATE RENTED SECTOR

in Northern Ireland

Living in the Private Rented Sector: The Experiences of Tenants

Report Four

Housing
Executive

The Regional Strategic Housing Authority for Northern Ireland



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1.0 INTRODUCTION

This report is the fourth of eight reports in a series which provides an analysis of different elements of the private rented sector in Northern Ireland. The eight reports are:

- Report One: Introduction and Background to Research Series;
- Report Two: Stock Profile and Physical Condition Report;
- Report Three: Socio-economic Profile of Tenants in the Private Rented Sector;
- Report Four: Living in the Private Rented Sector: The Experience of Tenants;
- Report Five: Government Measures Report;
- Report Six: Landlords Perspective Report;
- Report Seven: Housing Benefit and the Private Rented Sector;
- Report Eight: The Private Rented Sector North and South.

The second report provided an analysis of the private rented sector in Northern Ireland using data from the 2001 and 2006 House Condition Surveys. It examined stock in terms of the distribution, nature and condition of dwellings in the private rented sector in Northern Ireland. The third report provided a profile of the occupants of the private rented sector by examining their demographic and socio-economic characteristics. This fourth report presents the results of a survey of 294 tenants living in the private rented sector from across Northern Ireland and was carried out in tandem with the 2006 House Condition Survey. It examines issues such as affordability, the landlord-tenant relationship, management standards, inter-tenure flow, and the future intentions of tenants living in the private rented sector. Comparable figures from the Survey of English Housing and other relevant sources are provided where appropriate. The next report will examine government measures to improve conditions in the private rented sector.



2.0 METHODOLOGY

The analysis contained in this report is based on secondary analysis of data from the House Condition Survey and provides an in-depth analysis of the socio-economic information on those who live in the private rented sector. The House Condition Survey is the largest sample survey in Northern Ireland and provides the most comprehensive insight into housing in Northern Ireland. The survey collects information mainly on the physical attributes of dwellings but also provides valuable socio-economic data relating to the circumstances of households.

The House Condition Survey's, undertaken by the Housing Executive, are the only reliable source of tenure information for the private rented sector. The 2006 House Condition Survey provided the sample frame for the face-to-face interviews with tenants living in the private rented sector, which provides the core data for the analysis contained in this report.

Beginning in January 2005, the University of Ulster carried out a survey of tenants in the private rented sector, based on addresses obtained from the 2004 Interim House Condition Survey, however, the number of respondents proved to be disappointing and a low response rate of 18% was achieved. In order to improve response rates for the 2006 survey, to enable robust quantitative data and analysis to be produced, an incentivised approach was employed. The incentive was a £50 voucher for a DIY store for tenants, on condition that they fully completed the survey. It is recognised by researchers that this often not only improves response rates but also the quality of information. The survey, which lasted approximately 30 minutes, covered issues such as: housing history and future intentions, rents and housing benefit, landlord-tenant relationships and attitudes to living in the private rented sector. In total 294 interviews were completed, a response rate of 38 per cent.



3.0 COMPARISON WITH PRS TENANTS

The following analysis provides details of the key characteristics of those tenants that took part in the tenant survey and compares them to the characteristics of all private rented sector tenants interviewed as part of the 2006 House Condition Survey in order to provide an indicator of representativeness of the sub sample of 294 interviewed in the follow up 'Tenants Survey'.

Age of Household Reference Person (Appendix Table A1)

Figure 1 shows that the age of HRPs that took part in the additional Tenant Survey was broadly similar to the overall age profile of HRPs in the private rented sector. In the Tenant Survey the proportion of HRPs aged between 25-39 (32%) was slightly lower than the overall proportion (36%) and the proportion of HRPs in the Tenant Survey aged between 40-59 (31%) was slightly higher than the proportion of all HRPS in the private rented sector (25%).

Employment Status of Household Reference Person (Appendix Table A2)

The most significant difference is in the employment status of the HRPs that took part in the Tenant Survey and all HRPs in the private rented sector, and also the proportion in full time employment (Figure 2). The proportion of HRPs in the Tenant Survey in full time employment was 24 per cent compared to 34 per cent of all HRPs in the private rented sector in 2006. The proportion of HRPs in the Tenant Survey that were permanently sick/disabled (13%) was slightly higher than the proportion of all HRPs in the private rented sector in 2006 that were permanently sick/disabled (9%).

Income (Appendix Table A3)

Lower income households were more prevalent in the Tenants Survey compared to all households in the private rented sector.

Figure 1: Age of HRP

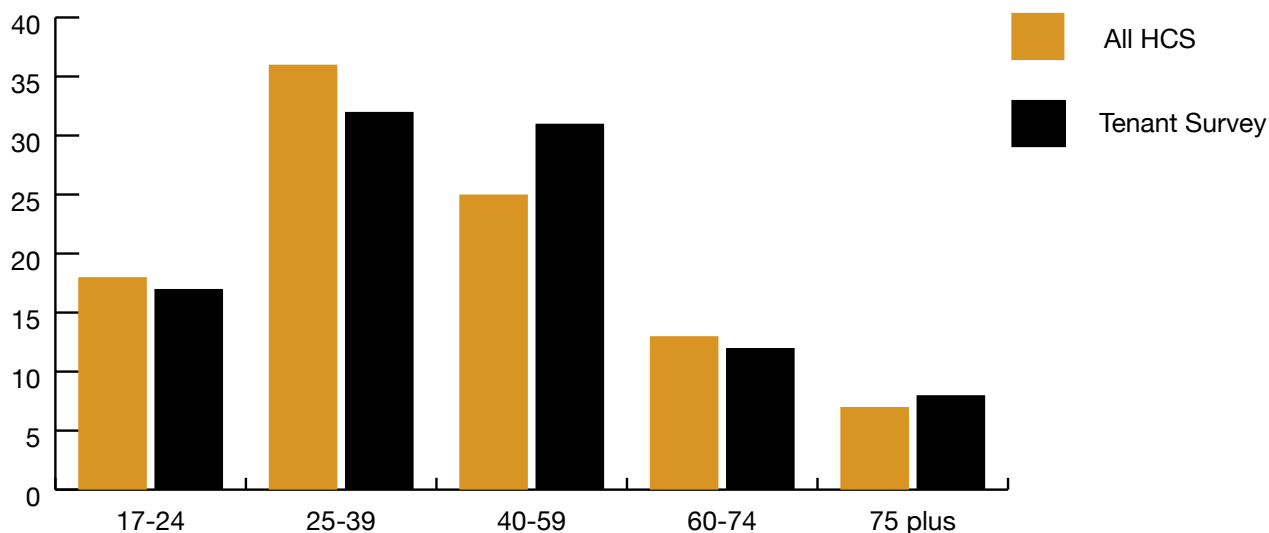
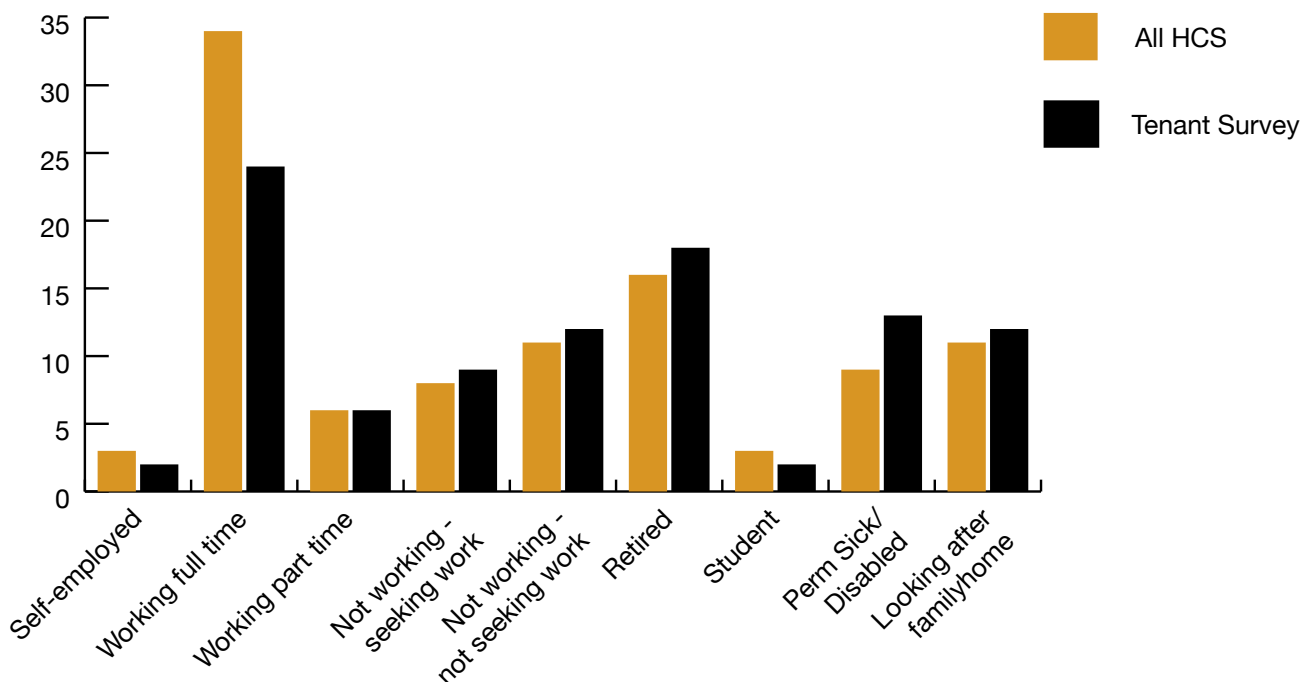


Figure 2: Employment Status of HRP



Half (50%) of households in the Tenant Survey had annual gross household incomes of less than £9,999 compared to 43 per cent of all privately renting households, whilst the proportion of households in the Tenant Survey with incomes of £20,000 or more (9%) was half of the proportion of all privately renting households within incomes of £20,000 or more (18%).

Income

The lower incidence of HRP in employment and higher proportions of lower income households in the tenant survey may be symptomatic of the incentivised approach employed in the tenant survey.

Figure 3: Annual Gross Household

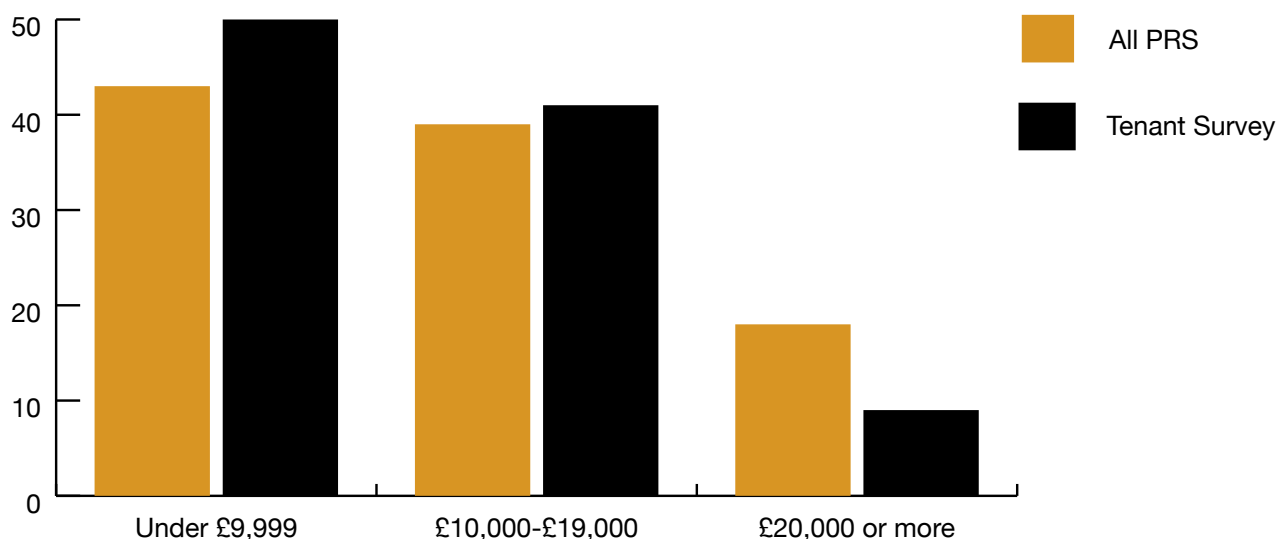
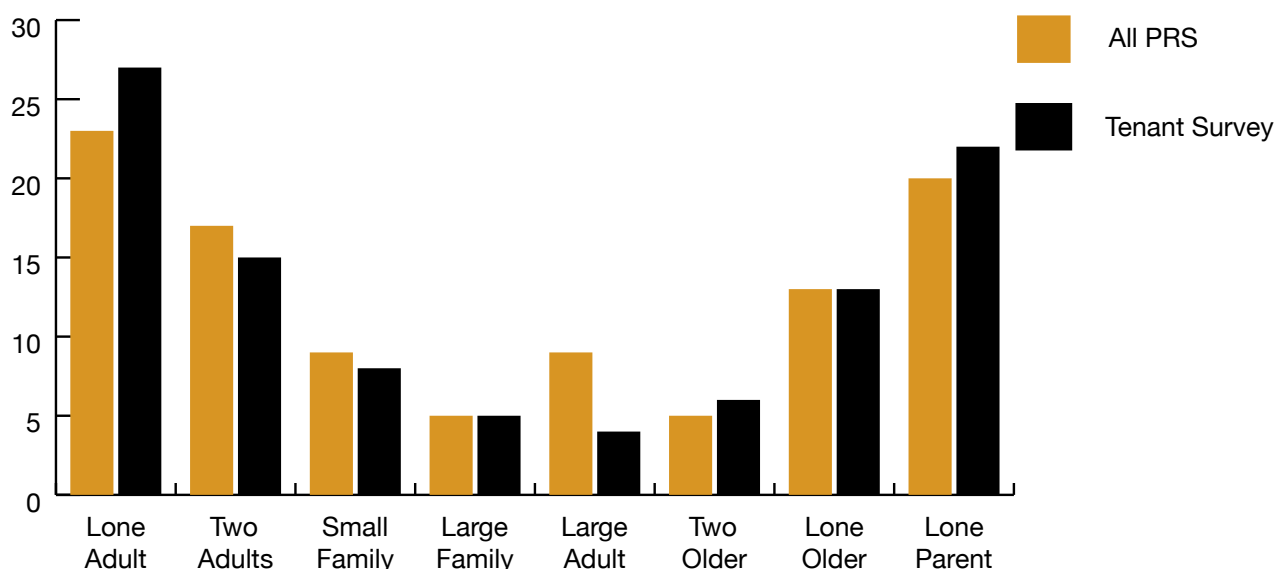


Figure 4: Household Type



Household Type (Appendix Table A4)

Overall, the household type of respondents in the Tenant Survey was similar to the overall breakdown of household types in the private rented sector as a whole. The two main differences were: a higher proportion (27%) of respondents in the Tenant Survey were Lone Adult households than that found in the total private rented sector (23%), and there was a lower proportion of large adult households (5%) in the Tenant Survey than in the total private rented sector (9%).

Conclusion

Overall there were indications that there were some differences between the Tenant Survey and the Private Rented Sector as a whole: notably in relation to employment levels, income and household type. However these differences were not considered sufficiently large to invalidate the findings of the follow up Tenants Survey.



4.0 FINDINGS FROM THE TENANT SURVEY

Findings From The Tenant Survey

The following section provides a summary of the results emerging from the Tenant Survey:

- Housing History
- Length of Time in Accommodation
- Access and Affordability
- Landlord-Tenant Relationships
- Regulating the PRS
- Attitudes to renting privately
- Future Intentions

4.1 Housing history

Respondents were asked a series of questions relating to their previous accommodation. Only those who had moved in the previous five years (n217 respondents) were asked these questions, in order to minimise the inaccuracies that can arise when respondents are asked to provide information on events occurring more than five years ago.

Tenure of previous home (Appendix Table A5)

Respondents were asked the tenure of their previous home. Almost half of the respondents (49%) already lived in private rented accommodation immediately prior to moving to their current address. Approximately one-quarter (23%) had lived in the family home. Only 14 per cent had lived in social housing, and 11 per cent had owned their previous home. Most respondents who previously owned their own home had sold it (63%), whilst for others their previous spouse/partner still lived there, or it was let/repossessed/demolished, or the respondent intended to move back to their home. Comparison with the Survey of English Housing shows broadly similar results, although in England private tenants were more likely to have previously lived in private rented accommodation than in Northern Ireland, and in Northern Ireland tenants were more likely to have previously lived in social housing than in England.

Figure 5: Tenure of previous home

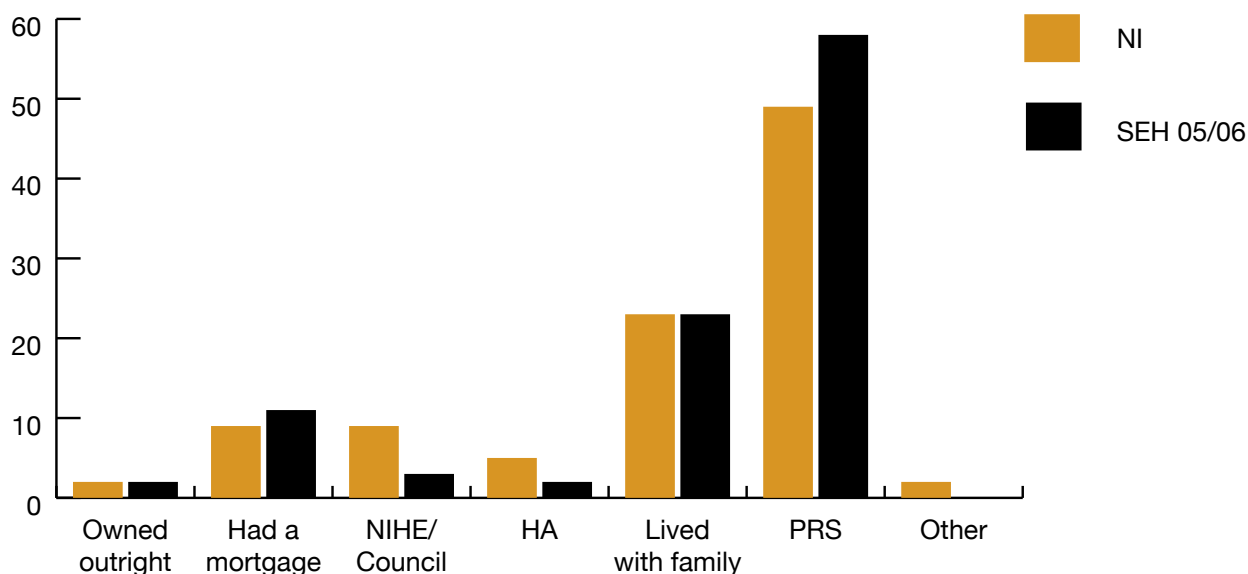
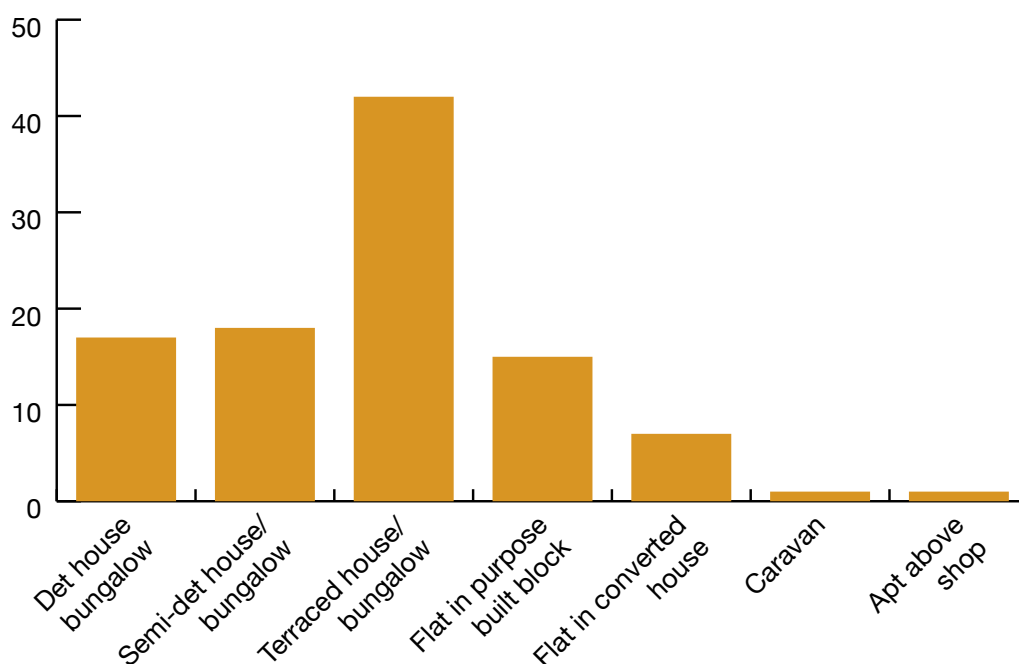


Figure 6: Dwelling Type of previous home (%)



Dwelling type of previous home
(Appendix Table A6)

Figure 6 shows that terraced housing was the most common (42%) dwelling type of the private tenants' previous accommodation. Around one-fifth (18%) had lived in semi-detached dwellings and a further fifth (17%) had lived in a detached dwelling. One quarter (23%) had lived in a flat before moving to their current address.

Dwelling age of previous home
(Appendix Table A7)

More than one-quarter of private tenants had lived in properties built before 1945 (27%), and a further quarter (24%) lived in properties built between 1945 and 1980. Only 10 per cent lived in properties built between 1980-1990, and sixteen per cent lived in properties built after 1991. However, a substantial proportion of respondents (22%) did not know when their previous home was built.

Figure 7: Dwelling Age of previous home (%)

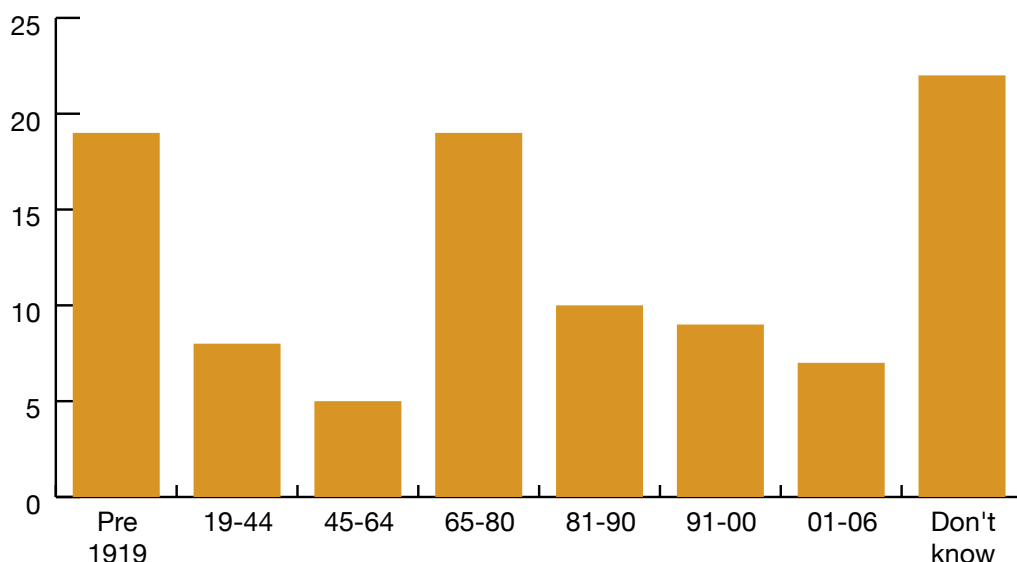
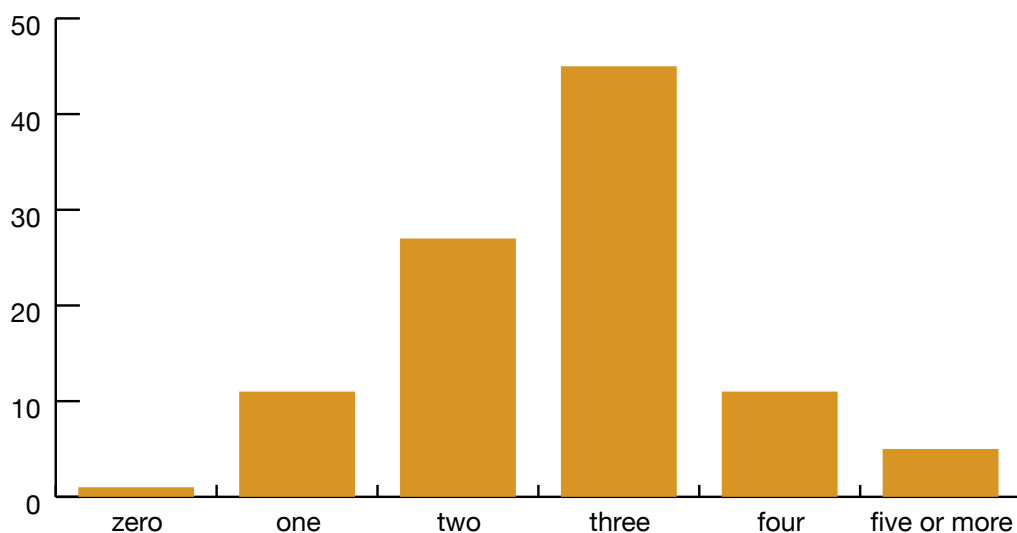


Figure 8: Number of bedrooms in previous accommodation (%)



Number of bedrooms (Appendix Table A8)

Three bedroom accommodation (45%) was the most common category in terms of the size of respondents' previous accommodation. However, a significant proportion (39%) lived in accommodation with less than three bedrooms.

Satisfaction with previous housing (Appendix Tables A9 & A10)

There was a high level of satisfaction with previous accommodation. Three quarters of respondents (73%) were either very satisfied or fairly satisfied with the accommodation they

had lived in immediately prior to their current home. Four fifths (79%) of respondents were satisfied with their area that their previous accommodation was in.

Reason for leaving previous accommodation (Appendix Table A11)

Respondents gave a variety of reasons for leaving their previous accommodation. Responses have been grouped into various categories (see figure 7). Two-fifths (39%) of respondents gave family/personal reasons for moving from their last home, one-quarter (24%) stated that they left their previous

Figure 9: Satisfaction with Previous Accommodation (%)

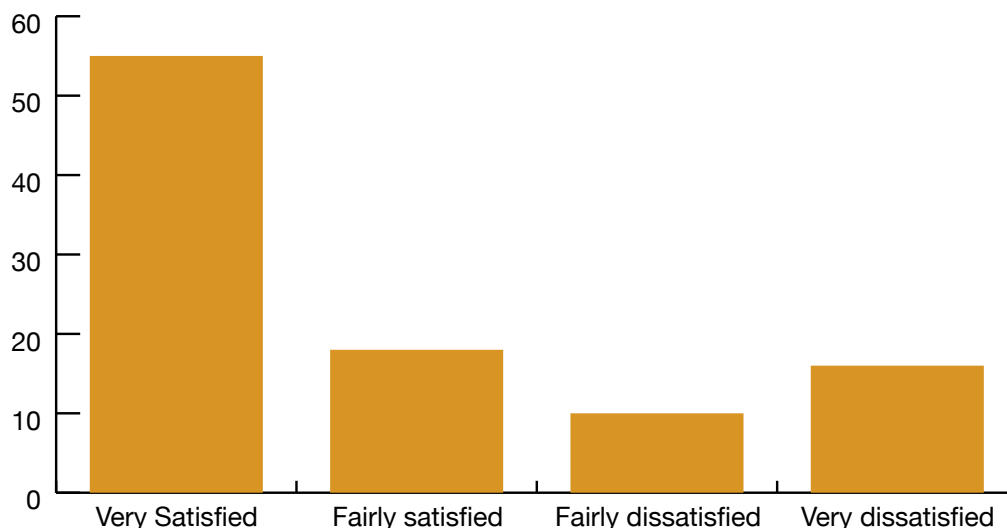
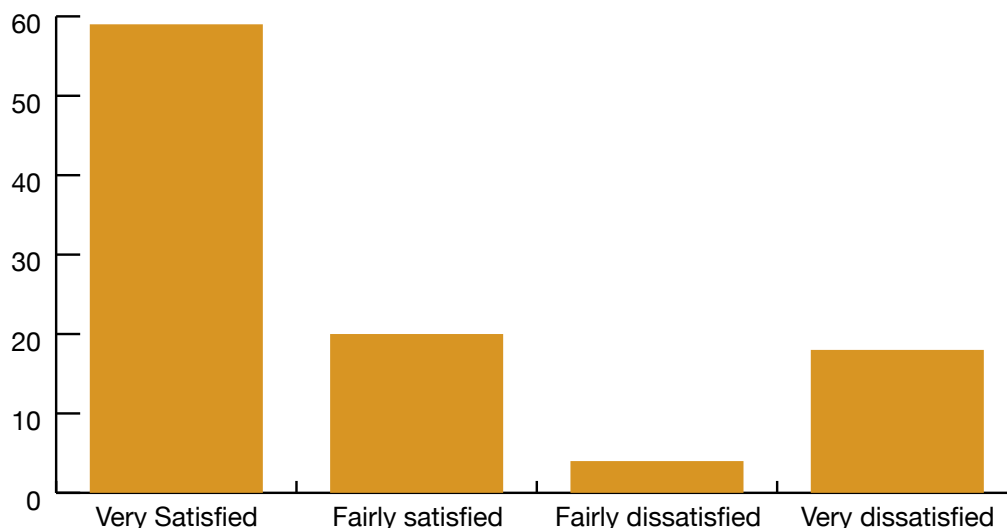


Figure 10: Satisfaction with Previous Area



accommodation due to reasons relating to the accommodation. A further fifth (20%) gave area/neighbourhood reasons for leaving their last home, and 6 per cent gave security of tenure issues as the main reason for leaving their previous accommodation.

More specifically, the most common reasons respondents gave for leaving their previous accommodation were: wanted to move to a better area (14%) followed by wanted to set up a home of my own (12%), and previous home in bad state of repair (11%).

4.2 Length of time in accommodation (Appendix Tables A12 & A13)

Private tenants have traditionally been characterised as a transient group, generally occupying a property for a relatively short period of time before moving on. Figure 12 below shows the length of time respondents had lived in their previous accommodation and in their current accommodation. One-third (30%) had lived in their previous accommodation for one year, two-fifth (40%) had lived in their previous accommodation between one and five years and 29 per cent had lived in their previous accommodation for more than five years.

One third (36%) had lived in their present home for less than one year, whilst a further 39 per cent had lived in their current home between one and five years (Figure 13). Only one quarter of respondents had lived in their current accommodation for more than five years. Comparison with the Survey of English Housing shows broadly similar results (Figure 13).

Times moved in last five years
(Appendix Table A14)

One quarter (26%) of respondents had not moved within the last five years. However, one third (33%) had moved once, 28 per cent had

moved twice and 13 per cent had moved three or more times.

4.3 Access and Affordability

Finding private rented accommodation
(Appendix Table A15)

Most respondents found their accommodation by informal methods: one third (36%) heard about their current accommodation by word of mouth and a further third (30%) already knew the landlord of their current accommodation. Only 10 per cent used a letting agency to find their current accommodation.

Figure 11: Reasons for leaving Previous Home

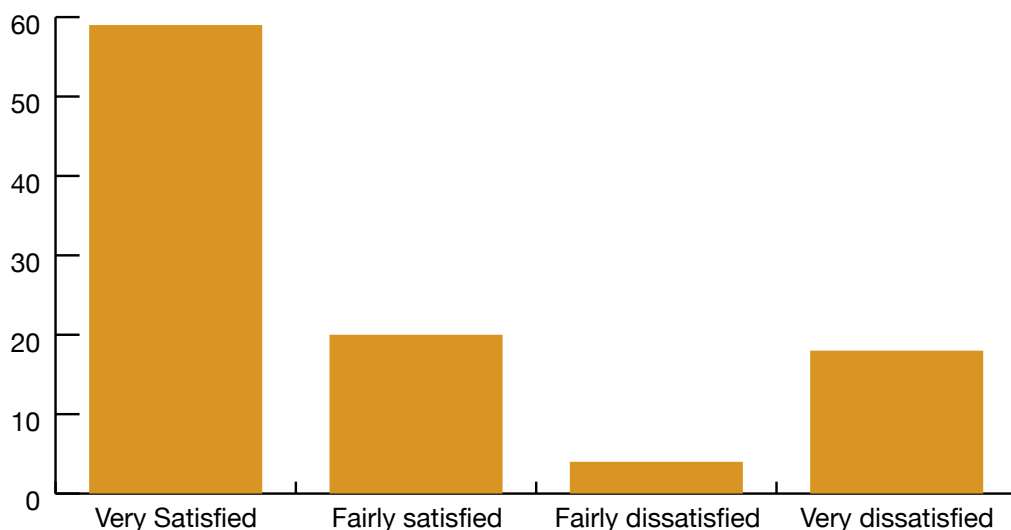


Figure 12: Length of Time in accommodation (%)

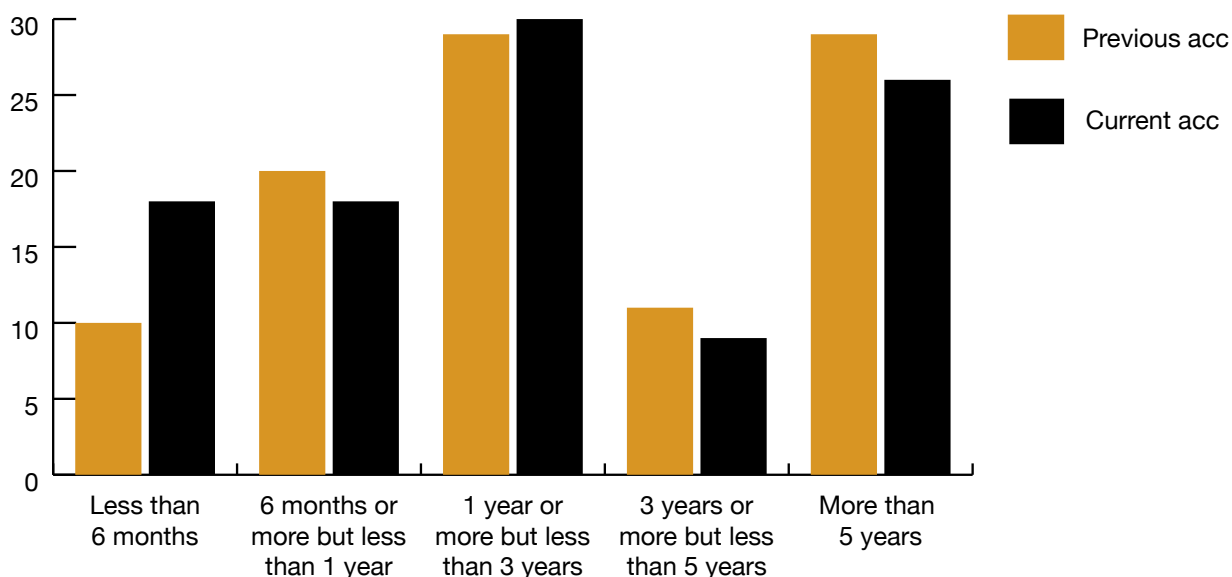


Figure 13: Length of Time in accommodation, NI & Survey of English Housing (%)

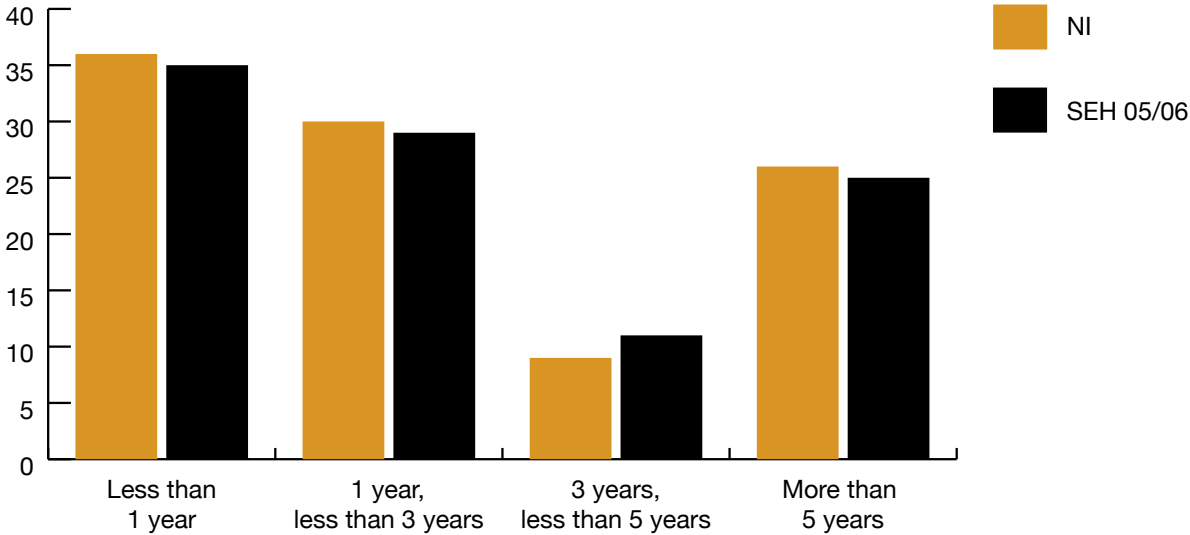
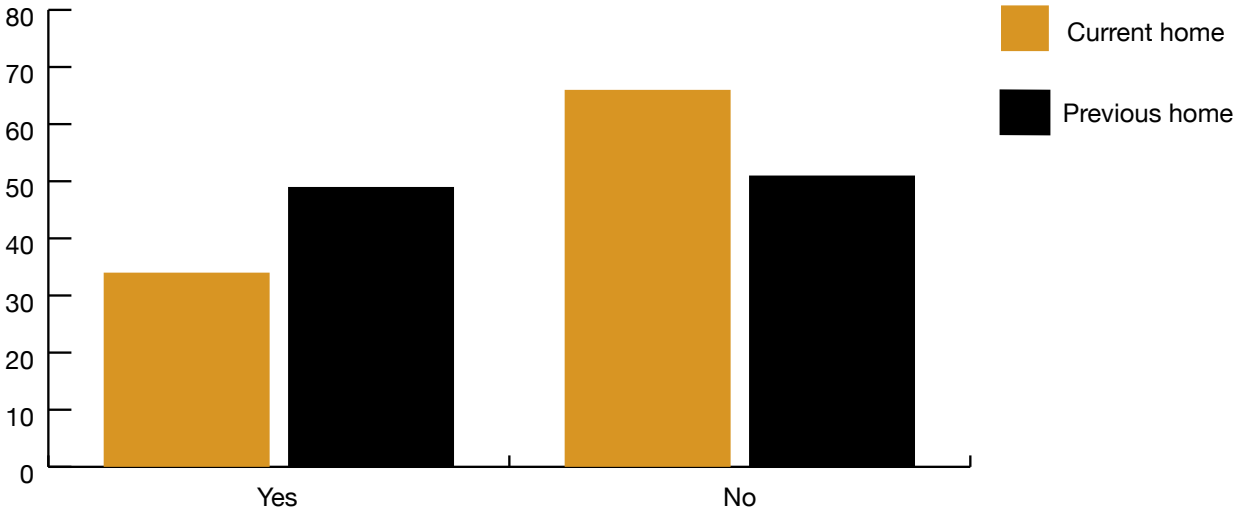


Figure 14: Paid rent in advance to secure privately rented accommodation



Deposits and rent in advance

Private tenants often pay one month’s rent in advance and/or a deposit equal to one month’s rent to secure privately rented accommodation. However, there has been concern that low-income groups may find it difficult to afford this, and anecdotal evidence suggests that many are borrowing money from family and/or friends in order to pay a deposit and/or rent in advance. An additional area of concern is that tenants can sometimes face difficulty in getting some or all of their deposit returned when the tenancy ends, compounding the perceived affordability

problem in terms of accessing privately rented accommodation. The following section presents information on deposits and rent in advance paid by tenants in Northern Ireland.

Rent in advance (Appendix Tables A16 & A17)

One third (34%) of respondents had paid rent in advance for their current home, and for those who had previously lived in privately rented accommodation, 49 per cent had paid rent in advance to secure the accommodation.

Figure 15: Amount paid in rent in advance for current accommodation

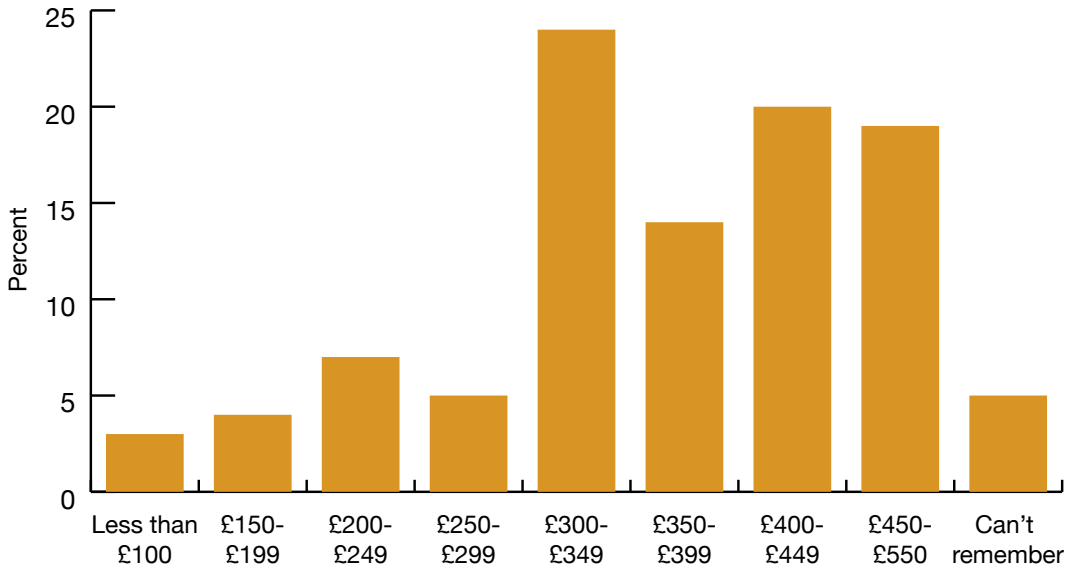
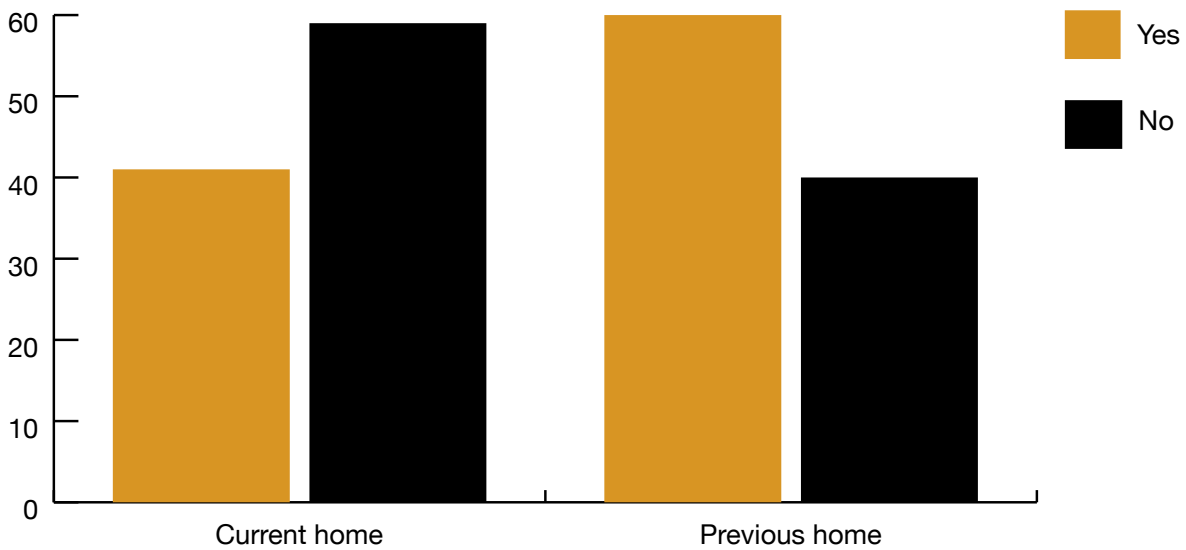


Figure 16: Paid a deposit for their previous and current private rented accommodation (%)



Amount of rent paid in advance for respondent's current accommodation (Appendix Table A18)

The mean amount respondents paid for rent in advance for their current accommodation was £348.16. Figure 15 shows the amount respondents paid for rent in advance in bands.

Thirty-nine per cent of those who paid rent in advance paid £400 or more. Thirty-eight per cent paid between £300 and £399, 12 per cent

paid between £200 and £299, whilst only 7 per cent paid £150 or less for rent in advance.

Deposits (Appendix Tables A20 & A21)

Landlords in the private rented sector can ask for a deposit to be paid, as security against damage or breakage's during the tenancy. Two-fifths (41%) of respondents paid a deposit for their current accommodation, and for those who had also previously lived in privately rented accommodation, 60 per cent had paid a deposit. (See Figure 16)

Figure 17: Amount of deposit paid for current accommodation

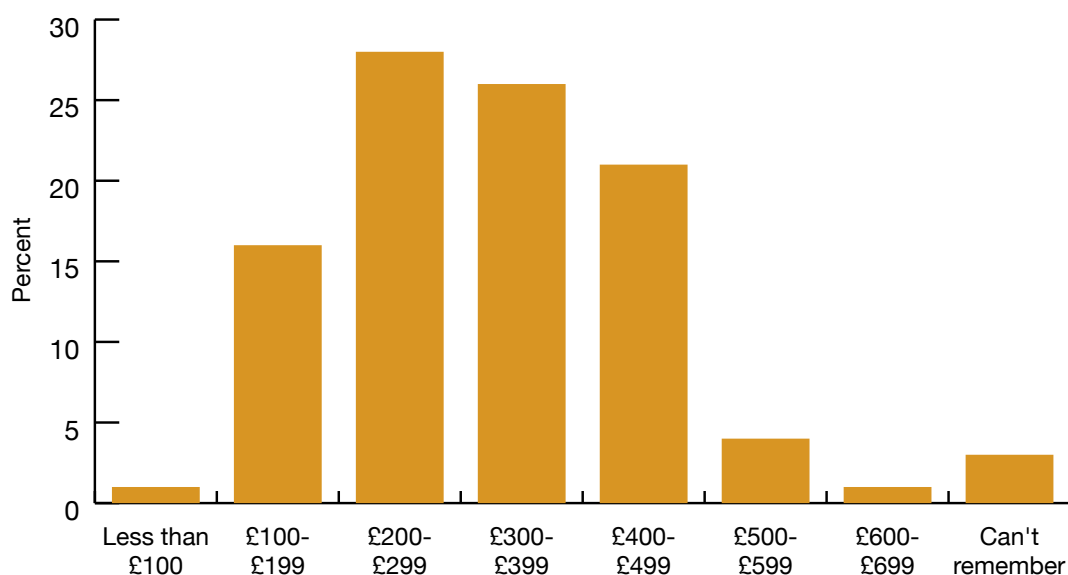
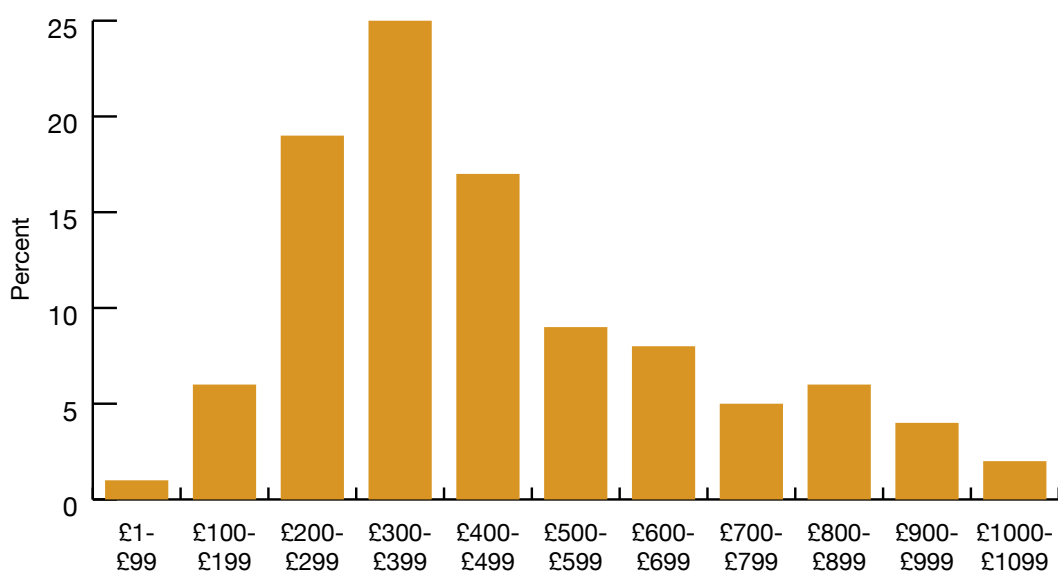


Figure 18: Total amount tenants paid in advance to secure current accommodation



Amount of deposit paid for current accommodation (Appendix Table A22)

The mean amount of deposit paid was £294 and the median was £300. Figure 17 shows the amounts respondents paid for a deposit in bands. One quarter (26%) of respondents who paid a deposit to secure their current accommodation paid £400 or more. A further quarter (26%) paid between £300 and £399, whilst 28 per cent paid between £200 and £299. Only 17 per cent paid less than £200 deposit. Only two per cent of those who paid

a deposit received any help with their deposit from the Deposit Scheme.

Total amount paid in advance to secure their current accommodation (Appendix Table A23)

Not all tenants who paid a deposit also paid rent in advance and vice versa. In total, just over half (53%) of respondents had to pay a deposit and/or rent in advance to secure their current accommodation. The average total amount that tenants had to pay upfront was £439. Figure 18 shows how the upfront payments

were distributed: one quarter (26%) paid under £300, one quarter (25%) paid between £300 and £399, 17 per cent paid between £400 and £499, and one third (34%) paid £500 or more to secure their current accommodation.

Of those who paid money up front to secure their accommodation, two-thirds (65%) were in receipt of Housing Benefit. These tenants have already been identified as being in need of financial assistance to subsidise their housing costs, and those least able to afford to pay this money up front.

Respondents who paid a deposit or rent in advance were asked how easy or difficult it was for them to afford to pay this. A majority (62%) found it fairly difficult or very difficult to afford to pay the deposit or rent in advance (Appendix Table 23)

Withholding of deposits

There has been concern that private tenants sometimes face difficulties in securing the return of their deposit when their tenancy comes to an end, making it more difficult for some to afford the deposit and rent in advance for their next private rented property. In total, 107 respondents in this survey had previously lived in private rented accommodation. Of these, 60 per cent (n64) paid a deposit to secure their accommodation. Table 1 shows that of those who had to pay a deposit on their

previously private rented accommodation, 69 per cent (n44) got their deposit returned from the landlord. A further 14 per cent (n9) got their deposit returned in part and 17 per cent (n11) did not get it returned at all. Comparison with the Survey of English Housing (2004/2005) indicates that Northern Ireland had a higher proportion of tenants not getting their deposits returned than in England (17% compared to 10% in the Survey of English Housing). Twelve of the twenty tenants who had their deposits withheld felt that the landlord was not justified in withholding any of the deposit.

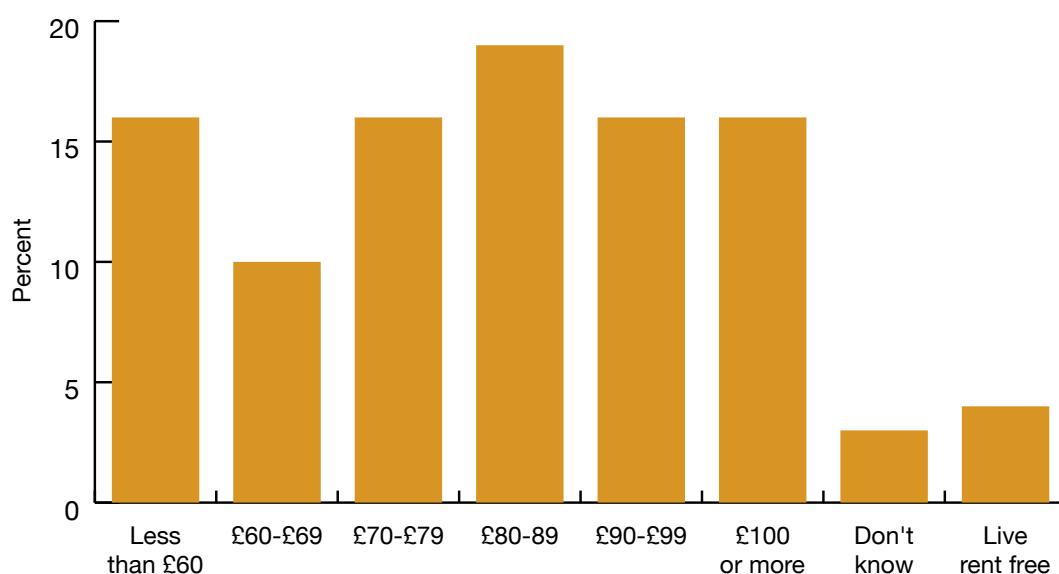
Table 1: Whether deposit returned

	N	%	SEH %
Returned in full	44	69	72
Returned in part	9	14	18
Not returned	11	17	10
Total	64	100	100

Rent for current accommodation (Appendix Table A25)

The mean rent level for private tenants in this survey was £79 per week. Figure 19 below shows that for one third of tenants (32%) the weekly rent payable for their accommodation was £90 or more. For a further third (35%) the weekly rent payable was between £70 and £89 per week, and for one quarter (26%) the weekly rent payable was less than £70.

Figure 19: Weekly rent for current accommodation in bands (%)



Ease of paying rent (Appendix Tables A26 & A27)

Respondents were asked how easy or difficult it was for them to afford the rent (or any shortfall they had to pay between Housing Benefit and the total rent payable). Of those who have to pay rent, or a shortfall, just over half (55%) found it very or fairly easy to pay their rent, while 45 per cent found it very or fairly difficult.

Respondents were also asked if they had been up-to-date with paying their rent during the past 12 months. The vast majority (94%) stated they had been up-to-date with rent payments whilst 5 per cent stated they had owed rent for a fortnight or longer.

Method of paying rent (Appendix Table A28)

Most respondents (67%) pay their rent in cash to the landlord/agent, 18 per cent pay by direct debit, 8 per cent pay by standing order and 6 per cent by cheque.

Housing Benefit (Appendix Tables A29-A34)

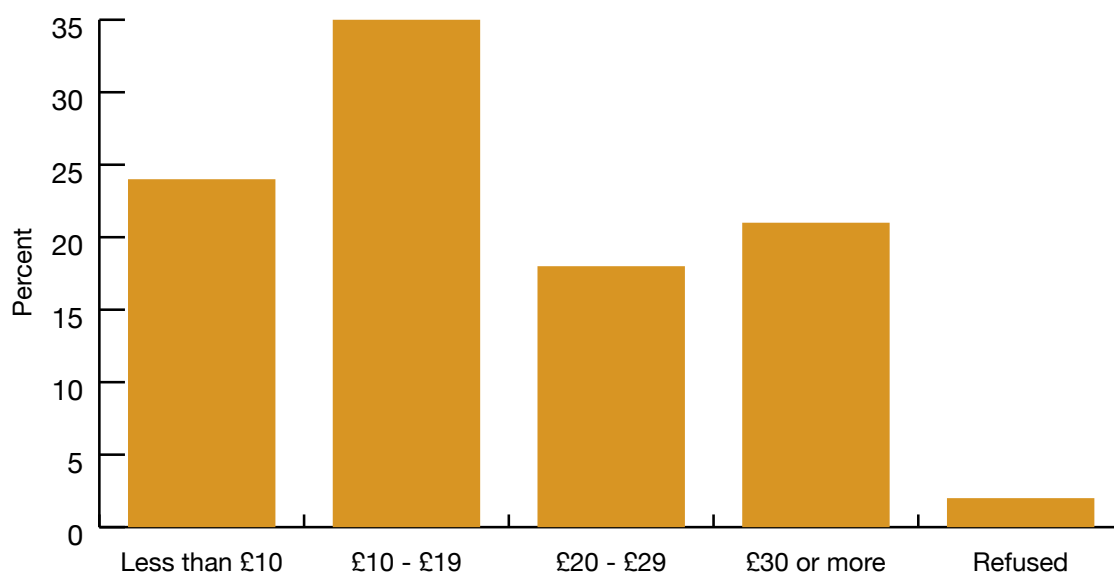
Sixty per cent of respondents in the survey were in receipt of Housing Benefit. Of the tenants in receipt of Housing Benefit, the majority (68%) had to pay a shortfall between the amount of Housing Benefit they receive and the full rent payable. The mean amount that tenants had to pay to cover the shortfall between the Housing Benefit they received and the total rent due was £20 per week.

Figure 20 shows the shortfall tenants had to pay in bands: One-quarter (24%) paid less than £10 per week, one third (35%) paid between £10 and £19 per week, one fifth (19%) paid £20-£29 per week and a further fifth (21%) paid more than £30 per week. Therefore, whilst the mean shortfall was £20 per week, there was still a significant proportion of low-income households paying an additional £30 per week towards their rent.

When a tenant applies to the Housing Executive for Housing Benefit, there are two reasons why the amount they receive does not cover the rent: a) their income is deemed to be too high, or b) the rent is deemed to be too high, or both. Tenants were asked if they knew why they did not qualify for full Housing Benefit. Three quarters (73%) of tenants did not know why they did not qualify for full Housing Benefit, 17 per cent said that the rent was too high, 5 per cent said it was because their income was too high, and a further 5 per cent said both their income and rent was too high.

Tenants who did not receive full Housing Benefit were asked if they asked their landlord to reduce their rent, however, the vast majority (94%) did not ask their landlord to reduce their rent. These tenants were also asked if they asked the Housing Executive to increase their Housing Benefit. Ninety-five per cent did not ask the Housing Executive to increase their Housing Benefit.

Figure 20: Amount of shortfall tenant has to pay



Discretionary Housing Payment (Appendix Tables A35 & A36)

Tenants who are facing difficulty paying the shortfall between their Housing Benefit and the total rent payable may apply for an additional special payment (Discretionary Housing Payment), however, as the name suggests, this is at the discretion of the Housing Executive, and is cash-limited.

Only seventeen per cent of those paying a shortfall had asked the Housing Executive for a Discretionary Housing Payment, and two-thirds of these tenants received a payment from this fund.

Payment of Housing Benefit (Appendix Tables A37-A39)

The following section is in relation to how Housing Benefit is paid. It is particularly pertinent as the Local Housing Allowance has since been introduced in Northern Ireland. However in contrast to England, in Northern Ireland Housing Benefit/Local Housing Allowance will continue to be paid directly to private landlords.

Respondents were asked if their Housing Benefit was paid directly to their landlord or to them. In 85 per cent of cases Housing Benefit was paid directly to the landlord. Respondents whose Housing Benefit was paid directly to their landlord were asked if they would prefer to have the Housing Benefit paid to them, and the vast majority (97%) stated that they would not like the Housing Benefit to be paid to them. The most common reasons for preferring direct payment to the landlord were: Know the rent is being paid (50%) and prefer not to have the hassle/responsibility (36%).

4.4 Landlord-tenant relationships

Relationship with the landlord/agent (Appendix Tables A40-A49)

For the vast majority of tenants (93%) their landlords were the “traditional” private individual landlord, although for a further 7 per cent their landlord was also a relative. The vast majority of tenants dealt directly with a landlord (81%) whilst one-fifth dealt with a letting agent.

Respondents dealing directly with their landlord were asked what contact details they had for them. Three-quarters (74%) had a landline telephone number, 60 per cent had a mobile phone number for them and 57 per cent had a contact address for their landlord. Nearly all respondents (99%) had tried to contact their landlord, and the vast majority (96%) found it very or quite easy to contact their landlord.

Respondents dealing directly with an agent were also asked what contact details they had for their agent. The vast majority (89%) had a landline telephone number for them, 9 per cent had a mobile number and 64 per cent had the contact address for their agent. All respondents had tried to contact their agent, and 100 per cent found it very easy to contact their agent.

Most tenants (89%) stated that they were on good terms with their landlord/agent and only 2 per cent stated that they had a poor or sometimes poor relationship with their landlord.

Tenants were asked about their overall satisfaction with the services provided by the landlord/agent. Most respondents were either very satisfied (56%) or satisfied (27%) with the service provided by their landlord/agent. Only 12 per cent of respondents were dissatisfied with the service provided by the landlord/agent.

Satisfaction with repairs and maintenance (Appendix Tables A50 & A51)

Most tenants were very satisfied (51%) or satisfied (16%) with the way the landlord/agent dealt with repairs and maintenance. However, one quarter (24%) were dissatisfied with the way the landlord/agent dealt with repairs and maintenance. The most common reasons for dissatisfaction with the repairs and maintenance service were: that the landlord is slow to get things done (50%) and that the landlord did not bother about repairs and maintenance (39%).

Dealing with anti-social behaviour (Appendix Tables A52 & A53)

Half (50%) of respondents believed that the landlord should be responsible for tenants that behave in an anti-social manner, and a further quarter (27%) believe that this is the responsibility of the police. Twelve per cent

of respondents stated that a multi-agency approach should be undertaken in dealing with tenants in the private rented sector that behave in an anti-social way.

Respondents were asked what they thought private landlords should do when their tenants behave in an anti-social manner. Over half (56%) believe that the landlord should give them a warning and then evict them if their behaviour continues, whilst 38% believe that the landlord needs to do nothing, that the behaviour of their tenants is not their responsibility.

Rent Book (Appendix Tables A54-A56)

Three-quarters (73%) of tenants were not provided with a rent book, which landlords are legally required to provide, free of charge to their tenants. Whilst all those tenants who were provided with a rent book (27%), were not charged, several of the rent books were not the standard rent books and did not contain the tenants' rights and responsibilities. In a minority (15%) of cases where there was a rent book, the tenants did not have access to the rent book as the landlord had kept it.

Tenancy Agreement (Appendix Tables A57 & A58)

Almost two-thirds (62%) of tenants had a written tenancy agreement. Again, where there was a written tenancy agreement, a minority of tenants (18%) were not given a copy of the written agreement.

Nearly one-third (30%) of tenants did not have a rent book nor did they have a written tenancy agreement. In these cases the tenant has no written record of what their rights and responsibilities are as a tenant in the private rented sector or of any specific requirements that their landlord has (Appendix Table A58).

4.5 Regulating The Private Rented Sector

Tenants were asked to give their opinions on increased regulation in the private rented sector in terms of accreditation schemes for landlords and tenants and the provision of an arbitration service to deal with landlord-tenant disputes.

Accreditation schemes (Appendix Tables A60-A63)

The vast majority of tenants (84%) stated that they would be more likely to rent from an approved landlord if a landlord accreditation scheme was in place in Northern Ireland.

Eighty-three per cent of tenants were in favour of an approval/accreditation scheme for tenants in Northern Ireland, which would list responsible tenants. Three quarters (77%) of those in favour of an approval/accreditation scheme for tenants believed that participation for tenants should be compulsory whilst one-fifth (21%) thought that participation should be on a voluntary basis.

Respondents in favour of an approval scheme for tenants were asked about the type of issues on which tenants could be assessed. Around 80 per cent of respondents felt that tenants could be assessed on: paying rent on time, behaving in a reasonable manner towards their neighbours, not making excessive noise and on maintaining the property in good condition.

Arbitration Service (Appendix Tables A64 -A66)

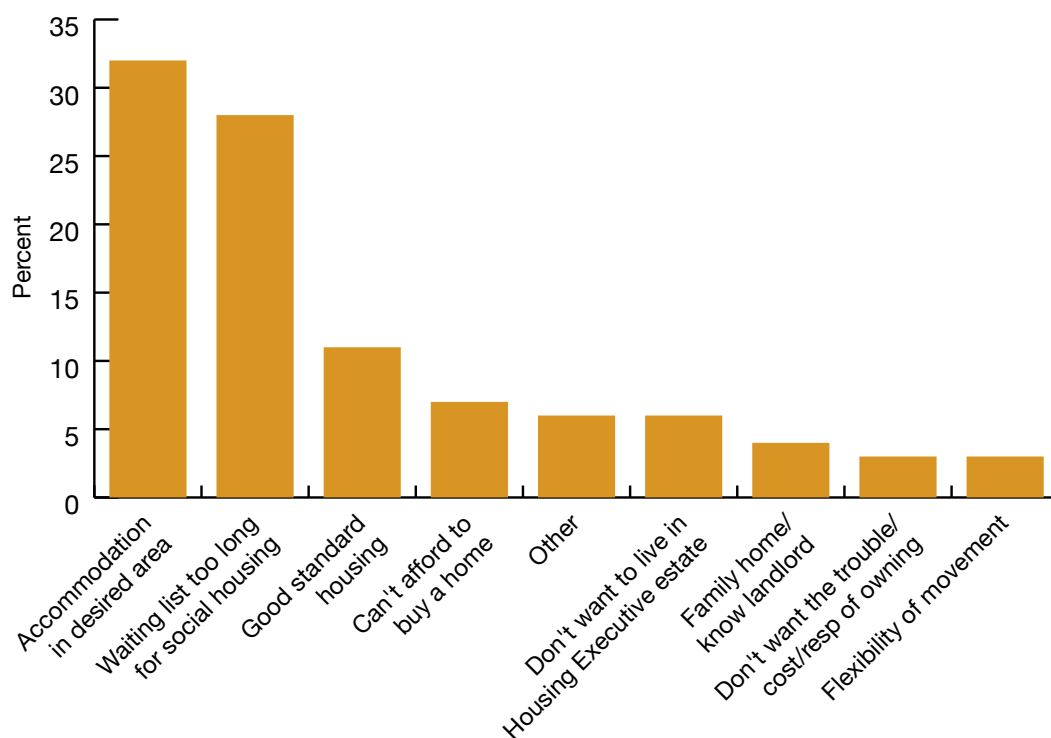
Most respondents (87%) were in favour of a mediation/arbitration service to deal with landlord/tenant disputes. Nearly all of those in favour of a mediation/arbitration service (94%) believed that landlords should be legally required to attend if a tenant brought a complaint to this service.

Respondents in favour of an arbitration service highlighted several issues that such a service should deal with: problems with getting deposits back (62%), disputes concerning rent (67%), eviction issues (55%), problems with getting repairs done (83%) and the landlord entering the property without permission (39%).

4.6 Attitudes to renting privately

Reason for choosing private rented accommodation (Appendix Table A67)
Respondents were asked to give their main reason for living in the private rented sector. More than one third (35%) of private tenants stated that an inability to access other tenures

Figure 21: Reasons for living in privately rented accommodation



was the main reason for living in the private rented sector: just over one quarter (28%) of respondents stated that their main reason for living in the private rented sector is the length of the waiting list for social housing and a further seven per cent because they cannot afford to purchase their own home.

The location of privately rented properties was also an important reason respondents gave for choosing to live in the private rented sector: one third (32%) stated they chose to live in the private rented sector because there was accommodation in their preferred location, whilst a further six per cent stated that they would not live in a Housing Executive estate.

Desirability of living in the private rented sector (Appendix Table A68)

Respondents were asked if living in the private rented sector was more or less desirable than living in other tenures.

- Nearly half (48%) stated that living in the private rented sector was more desirable than living in social housing, whilst for one-third (31%) living in the social sector would be more desirable.

- Respondents were also asked if living in the private rented sector was more or less desirable than living in the owner occupied sector. Half (50%) of respondents stated that living in the private rented sector was less desirable than owning their own home, whilst for 38 per cent of respondents, living in the private rented sector was more desirable than living in the owner occupied sector.

Views on owner occupation (Appendix Tables A69 & A70)

- Respondents were asked how important home ownership was to them. For more than half of respondents (57%) home ownership was not important, while for the remaining 43 per cent home ownership was either very important (23%) or important (20%).
- Three quarters (73%) agreed with the statement that over time, buying a house works out less expensive than paying rent.
- Forty-seven per cent of respondents disagreed with the statement that owning is too much of a responsibility, whilst 43 per cent agreed with this statement.
- Respondents were asked if the only way to get the housing you want is to be an

owner occupier. The majority (57%) of respondents disagreed with this statement whilst 26% agreed with this statement.

Views on social housing (Appendix Table A70)

- Respondents were asked if they would live in the social sector if they could. Over half (55%) agreed and stated they would live in Housing Executive or Housing Association accommodation if they could get it. However, two-fifths (39%) disagreed and said they would not live in the social sector.
- Respondents were also asked if social housing should only be available for people on very low incomes who can't afford other suitable accommodation. Two-thirds (65%) of respondents disagreed with this statement.

4.7 Future intentions (Appendix Tables A71-A75)

More than half (54%) of tenants want to remain in their current home for the next five years. Forty per cent intend to move within the next five and the remaining 6 per cent are not sure if they will move.

Respondents intending to move or those unsure were asked what tenure they wanted to move to. One-third (33%) intend to move to the owner occupied sector, one quarter (27%) intend to move to Housing Executive accommodation and a further quarter (26%) intend to remain a private tenant.

One-third (30%) of those intending to move are currently on the waiting list for social housing. Of those on the waiting list, three-quarters (71%) have been on the waiting list for one year or more.

Respondents gave various reasons for wanting to move from their current accommodation. Their responses were grouped in several categories. Twenty-nine per cent gave reasons relating to the actual accommodation, the most common reason being that they wanted a larger property. Twenty-one per cent stated family/personal reasons, with the most common response was that this was due to a disability/illness. A substantial proportion of

respondents gave various "Other reasons" for wanting to move home: 21% stated that it was simply to become an owner occupier whilst 14% stated that they wanted to move to the social sector as this had security of tenure.

4.8 Summary

- Almost half (49%) of tenants who had moved in the past five years had previously lived in privately rented accommodation. One quarter had moved from their family home, 14 per cent had lived in social housing and 11 per cent had owned their previous home. Typically their home was a terraced house (42%), built before 1944 (27%) or between 1945 and 1980 (29%) and had three bedrooms (45%). Tenants had left their previous accommodation largely for personal reasons (39%) or for reasons relating to the house itself (24%) or the area (20%)
- More than one-third (35%) of tenants indicated that an inability to access other tenures was their main reason for living in the private rented sector, including 28 per cent who stated that the waiting list for social housing was too long and a further third (32%) the location of the accommodation was the main reason for choosing to live in the sector.
- One-third (34%) of respondents had paid rent in advance for their current home, paying on average £348 per month. Two-fifths (41%) of respondents paid a deposit for their current accommodation, paying on average £294. In all 53 per cent had to pay a deposit and/or rent in advance. The average total amount that tenants had to pay upfront to secure accommodation was £439. Two-thirds of these were in receipt of Housing Benefit.
- Overall sixty per cent of respondents were in receipt of Housing Benefit. Of these, the majority (68%) had to pay a shortfall between the Housing Benefit they received and the total rent payable. The mean amount that tenants had to pay for a shortfall was £20 per week. The vast majority of tenants on Housing Benefit had their Housing Benefit paid directly to the landlord and were content with this.

- The majority (89%) had a good relationship with their landlord/agent. Two-thirds (67%) of tenants were very or fairly satisfied with the repairs and maintenance service offered by their landlord, although nearly one-quarter (24%) were dissatisfied.
- Approximately one-quarter (27%) of tenants were provided with a rent book, however nearly two-thirds (62%) of tenants had a written tenancy agreement with their landlord/agent. Nearly one-third (30%) of tenants had neither a rent book nor tenancy agreement.
- Overall, tenants were very much in favour of increased regulation in the sector: 84 per cent were in favour of an approval scheme for landlords, 83 per cent were in favour of an approval scheme for tenants and 87 per cent were in favour of a mediation/arbitration service to deal with landlord-tenant disputes and of these almost all thought it should be compulsory for landlords to attend.
- Private Rented Tenants tend to stay relatively short periods of time. Two-thirds (67%) had lived in their current accommodation for less than three years, for the previous accommodation the figure was 59 per cent.
- More than half (54%) of tenants want to remain in their current home for the next five years, but forty per cent want to move home in the next five years, the remainder are unsure. Of the respondents who intend to move, one-third (33%) intend to move to the owner occupied sector, one-quarter (27%) intend to move to Housing Executive accommodation and a further quarter (26%) intend to remain as a private tenant. Almost one-third (30%) of those intending to move are on the waiting list for social housing.



5.0 CONCLUSION

This report has highlighted a number of important issues surrounding the experiences of tenants living in the private rented sector. More than a quarter of those interviewed had highlighted the length of the waiting list for social housing as the key reason for moving into private rented housing. A further third of respondents cited location, 11 per cent the good standard of private rented accommodation, and an additional 6 per cent stated they didn't want to live in a Housing Executive estate. The findings of this report provide more robust statistics to support the earlier phases of the private rented sector research. These had highlighted the same push and pull factors in accounting for both the significant increase in demand for private rented accommodation and the role that the sector was playing in accommodating households, who in the two preceding decades would have more likely been housed in the social sector.*

The research also highlights a number of issues surrounding the affordability of the private rented sector: more than half had to pay a deposit and/or rent of more than £400 in advance, and approximately three-quarters had to pay at least £10 a week extra in rent to make up the difference between HB received and the rent charged by the landlord.

In general terms relationships with landlords/agents are generally good (89%). However there was considerable concern in relation to the repairs service where nearly one-quarter of respondents were dissatisfied.

Overall the research would indicate that the private rented sector can offer a viable alternative to social housing for households on low income, although there are still issues to be addressed in relation to affordability (deposits and shortfall in HB), the quality of the repairs service and the lack of a rent book/tenancy agreement.

* Gray P and McAnulty U (2008): *The increased role of the private rented sector in catering for low income groups in Northern Ireland in European Journal of Housing Policy, Vol 8, No 4, 366 - 377.*



APPENDIX

Table A1: Age of Household Reference Person (%)

	All PRS	Tenant Survey
17-24	18	17
25-39	36	32
40-59	25	31
60-74	13	12
75 plus	7	8
Total	100	100

Table A2: Employment Status of Household Reference Person (%)

	All PRS	Tenant Survey
Self-employed	3	2
Working full time	34	24
Working part time	6	6
Not working - seeking work	8	9
Not working - not seeking work	11	12
Retired	16	18
Student	3	2
Perm Sick/Disabled	9	13
Looking after family/home	11	12
Other	<1	<1
Total	100	100

Table A3: Annual Gross Household Income

	All PRS	Tenant Survey
Under £9,999	43	50
£10,000-£19,000	39	41
£20,000 or more	18	9
Total	100	100

Table A4: Household Type

	All PRS	Tenant Survey
Lone Adult	23	27
Two Adults	17	15
Small Family	9	8
Large Family	5	5
Large Adult	9	4
Two Older	5	6
Lone Older	13	13
Lone Parent	20	22
Total	100	100

Base: 217

Table A5: Previous Tenure of respondents

	N	%
Owned outright	5	2
Had a mortgage or loan	19	9
NIHE	20	9
HA	11	5
Lived with family	50	23
PRS	107	49
Other	5	2
Total	217	100

Base: 217

Table A6: Dwelling Type of previous home

	N	%
Owned outright	5	2
Had a mortgage or loan	19	9
NIHE	20	9
HA	11	5
Lived with family	50	23
PRS	107	49
Other	5	2
Total	217	100

Base: 217

Table A7: Dwelling Age of previous home

	N	%
Pre 1919	42	19
1919-1944	18	8
1945-1964	11	5
1965-1980	42	19
1981-1990	21	10
1991-2000	20	9
2001-2006	15	7
Don't know	48	22
Total	217	100

Base: 217

Table A8: No. of Bedrooms in previous home

	N	%
zero	<5	1
one	24	11
two	59	27
three	98	45
four	24	11
five or more	10	5
Total	217	100

Base: 217

Table A9: Satisfaction with previous accommodation

	N	%
Very Satisfied	120	55
Fairly satisfied	40	18
Fairly dissatisfied	22	10
Very dissatisfied	35	16
Total	217	100

Base: 217

Table A10: Satisfaction with previous area

	N	%
Very Satisfied	127	59
Fairly satisfied	43	20
Fairly dissatisfied	8	4
Very dissatisfied	39	18
Total	217	100

Base: 217

Table A11: Reasons for leaving previous home

	N	%
Reasons relating to home		
Wanted a larger property	12	6
Wanted a smaller property	5	2
Home in bad state of repair	24	11
Could not afford cost of previous property	8	4
Wanted a newly built property	0	0
Wanted different type of property	<5	1
Total		24
Security of tenure reasons		
Tenancy came to an end	<5	1
Landlord terminated my tenancy	<5	1
Landlord declared he was selling the property	8	4
Had to leave tied accommodation	0	0
Total		6
Work/college reasons		
To be nearer new job	9	4
To be nearer existing job	<5	1
To go to university or college	0	0
Total		5
Area/neighbourhood reasons		
Wanted to move to a better area	30	14
Crime/fear of crime	<5	1
To get kids into better school	<5	1
Neighbour problems	9	4
Total		20
Family/personal reasons		
To set up home with partner	10	5
H/hold split up/divorce/separation	16	7
Disability/illness	13	6
Wanted to set up home of my own	25	12
To move nearer family/friends	17	8
Move around fairly often anyway	<5	1
Total		39
Other reasons	15	7
TOTAL	217	100

Base: 217

Table A12: Length of time in previous accommodation

	N	%
Less than 6 months	22	10
6 months or more but less than 1 year	44	20
1 year or more but less than 3 years	64	29
3 years or more but less than 5 years	24	11
More than 5 years	63	29
Total	217	100

Base: 217

Table A13: Length of time in current accommodation

	N	%
Less than 6 months	52	18
6 months or more but less than 1 year	52	18
1 year or more but less than 3 years	87	30
3 years or more but less than 5 years	26	9
More than 5 years	76	26
Can't remember	<5	<1
Total	294	100

Base: 294

Table A14: Number of times moved in last 5 years

	N	%
None	77	26
Once	97	33
Twice	82	28
Three or more times	38	13
Total	294	100

Base: 294

Table A15: How heard about current accommodation

	N	%
Word of mouth	106	36
Knew landlord	89	30
Letting agent	28	10
Ad in paper	51	17
Sign	11	4
Other	9	3
Total	294	100

Base: 294

Table A16: Paid rent in advance for previous accommodation

	N	%
Yes	107	49
No	110	51
Total	217	100

Base: 217

Table A17: Paid rent in advance for current accommodation

	N	%
Yes	101	34
No	193	63
Total	294	100

Base: 294

Table A18: Amount paid in rent in advance for current accommodation

	No	%
Less than £100	<5	3
£150-£199	<5	4
£200-£249	7	7
£250-£299	5	5
£300-£349	24	24
£350-£399	14	14
£400-£449	20	20
£450-£550	19	19
Cant remember	5	5
Total	101	100

Base: 101

Table A19: Furnished or unfurnished accommodation

	N	%
Furnished	104	35
Partly furnished	86	29
Unfurnished	93	32
Don't know	11	4
Total	294	100

Base: 294

Table A20: Paid a deposit for their previous accommodation

	N	%
Yes	130	60
No	87	40
Total	217	100

Base: 217

Table A21: Paid a deposit for their current accommodation

	N	%
Yes	122	42
No	172	56
Total	294	100

Base: 294

Table A22: Amount paid for a deposit for current accommodation

	N	%
Less than £100	1	1
£100-£199	19	16
£200-£299	34	28
£300-£399	32	26
£400-£499	26	21
£500-£599	5	4
£600-£699	1	1
Can't remember	4	3
Total	122	100

Base: 122

Table A23: Total amount paid in advance for current accommodation

	N	%
£1-£99	1	1
£100-£199	9	6
£200-£299	29	19
£300-£399	38	25
£400-£499	26	17
£500-£599	14	9
£600-£699	12	8
£700-£799	8	5
£800-£899	9	6
£900-£999	6	4
£1000-£1099	3	2
Total	155	100

Base: 155

Table A24: How easy or difficult it was to afford the deposit and rent in advance

	N	%
Very easy	12	10
Fairly easy	34	28
Fairly difficult	11	9
Very difficult	65	53
Total	122	100

Base: 122

Table A25: Weekly rent for respondent's current accommodation

	N	%
Less than £60	47	16
£60-£69	29	10
£70-£79	47	16
£80-89	57	19
£90-£99	47	16
£100 or more	47	16
Don't know	8	3
Live rent free	11	4
Total	294	100

Base: 294

Table A26: How easy or difficult it is for respondent to afford the rent

	N	%
Very easy	44	20
Fairly Easy	77	35
Fairly Difficult	43	19
Very difficult	59	27
Total	223	100

Base: 233 (71 respondents excluded - 56 receive full HB, 2 are awaiting response to HB application and 11 live rent free)

Table A27: Up to date with rent

	N	%
Up to date during last 12 months	266	94
Rent owing for a fortnight or longer	13	5
Awaiting response re housing benefit	4	1
Total	283	100

Base: 233 (71 respondents excluded - 56 receive full HB, 2 are awaiting response to HB application and 11 live rent free)

Table A28: How respondent usually pays the rent

	N	%
Cash	150	67
Cheque	14	6
Direct debit	41	18
Standing order	18	8
Total	223	100

Base: 233 (71 respondents excluded - 56 receive full HB, 2 are awaiting response to HB application and 11 live rent free)

Table A29: In receipt of Housing Benefit

	N	%
Yes	175	60
No	115	39
Applied-awaiting decision	4	1
Total	294	100

Base: 294

Table A30: Does Housing Benefit cover all rent

	N	%
Yes	56	32
No	119	38
Total	175	100

Base: 175

Table A31: Weekly shortfall between housing benefit and rent

	N	%
Less than £10	29	24
£10 - £19	42	35
£20 - £29	21	18
£30 or more	25	21
Refused	2	2
Total	119	100

Base: 119

Table A32: NIHE reason why housing benefit did not cover the rent

	N	%
Income too high	6	5
Rent too high	20	17
Both	6	5
Don't know	87	73
Total	119	100

Base: 119

Table A33: Asked landlord to reduce the rent

	N	%
Yes	7	6
No	112	94
Total	119	100

Base: 119

Table A34: Asked NIHE to increase housing benefit

	N	%
Yes	6	5
No	113	95
Total	119	100

Base: 119

Table A35: Asked NIHE for Discretionary Housing Payment

	N	%
Yes	20	17
No	99	83
Total	119	100

Base: 119

Table A36: Did you receive a Discretionary Housing Payment

	N	%
Yes	13	65
No	7	35
Total	20	100

Base:

Table A37: Is housing benefit paid to the landlord or the tenant first

	N	%
Landlord	149	85
Tenant	26	15
Total	175	100

Base: 175

Table A38: Would you prefer the housing benefit to be paid to you/your partner?

	N	%
Yes	5	3
No	144	97
Total	149	100

Base: 149

Table A39: Why do you prefer the housing benefit to be paid directly to your landlord?

	N	%
Know the rent is being paid	72	50
More convenient/easier	12	8
Prefer not to have the hassle/ responsibility	51	35
Respondent not good at managing money	9	6
Total	144	100

Base: 144

Table A40: Type of landlord

	N	%
Private landlord	273	93
Relative	19	7
Tied Accommodation	<5	1
Total	294	100

Base: 294

Table A41: Does tenant deal directly with the landlord or with an agent

	N	%
Landlord	239	81
Agent	55	19
Total	294	100

Base: 294

Table A42: Contact details for landlord

	Yes		No		Total	
	N	%	N	%	N	%
Mobile phone no	143	60	96	40	239	100
Landline phone no	177	74	62	26	239	100
Address	136	57	103	43	239	100

Base: 239

Table A43: Contact details for agent

	Yes		No		Total	
	N	%	N	%	N	%
Mobile phone no	5	9	50	91	55	100
Landline phone no	49	89	6	11	55	100
Address	35	64	20	36	55	100

Base: 55

Table A44: Has tried to contact landlord

	N	%
Yes	236	99
No	<5	1
Total	239	100

Base: 239

Table A45: How easy/difficult was it to contact the landlord

	N	%
Very easy	214	91
Quite easy	11	5
Neither easy nor difficult	<5	0
Fairly difficult	<5	1
Very difficult	7	3
Total	236	100

Base: 236

Table A46: Has tried to contact agent

	N	%
Yes	55	100
No	0	0
Total	55	100

Base: 55

Table A47: How easy/difficult was it to contact the agent

	N	%
Very easy	50	91
Quite easy	5	9
Neither easy nor difficult	0	0
Fairly difficult	0	0
Very difficult	0	0
Total	55	100

Base: 55

Table A48: Tenants relationship with the landlord/agent

	N	%
Good terms	262	89
Neither good nor bad terms	27	9
Poor or sometimes poor	5	2
Total	294	100

Base: 294

Table A49: Overall satisfaction with the services provided by the landlord/agent

	N	%
Very satisfied	164	56
Satisfied	79	27
Neither satisfied nor dissatisfied	14	5
Fairly dissatisfied	21	7
Very dissatisfied	16	5
Total	294	100

Base: 294

Table A50: Satisfaction with the way landlord/agent deals with repairs and maintenance

	N	%
Very satisfied	150	51
Satisfied	47	16
Neither satisfied nor dissatisfied	25	9
Fairly dissatisfied	32	11
Very dissatisfied	38	13
N/A tenant is responsible for repairs	<5	<5
Total	294	100

Base: 294

Table A51: Reason for dissatisfaction with the way landlord/agent carries out repairs and maintenance

	N	%
Landlord is slow to get things done	35	50
Landlord doesn't bother about repairs and maintenance	27	39
Carries out only emergency repairs and maintenance	<5	<5
Work done is of poor quality	<5	<5
Does only the bare minimum	<5	<5
Total	70	100

Base: 70

Table A52: Who should be responsible for dealing with private renting tenants that behave in an anti-social manner?

	N	%
Landlord	148	50
Police	80	27
NIHE	<5	<5
Local Council	<5	<5
Combination of above	36	12
No-one	18	6
Don't know	<5	<5
Total	282	100

Base: 294

Table A53: What should private landlords do when their tenants behave in an anti-social manner?

	N	%
Nothing-not their responsibility	112	38
Give them a warning-then evict if behaviour continues	165	56
Start eviction proceedings	14	5
Don't know	<5	<5
Total	294	100

Base: 294

Table A54: Did the landlord/agent provide a rent book

	N	%
Yes	79	27
No	215	73
Total	294	100

Base: 294

Table A58: Given a copy of the tenancy agreement

	N	%
Yes	149	82
No	32	18
Total	181	100

Base: 181

Table A55: Was the rent book provided free of charge

	N	%
Yes	79	100
No	0	0
Total	79	100

Base: 79

Table A59: No rent book and a verbal agreement

	N	%
Yes	87	30
No	207	70
Total	294	100

Base: 294

Table A56: Given a copy of the rent book

	N	%
Yes	67	85
No	12	15
Total	79	100

Base: 79

Table A60: If an approval scheme for landlords were introduced, would you be more likely to rent from an approved landlord?

	N	%
Yes	248	84
No	27	9
Don't know	19	7
Total	294	100

Base: 294

Table A57: Type of tenancy agreement

	N	%
Written tenancy agreement	181	62
Verbal agreement	113	38
Total	294	100

Base: 294

Table A61: In favour of an approval scheme for tenants

	N	%
Yes	243	83
No	32	11
Don't know	19	7
Total	294	100

Base: 294

Table A62: Should an approval scheme for tenants be voluntary or compulsory

	N	%
Voluntary	50	21
Compulsory	186	77
Don't know	7	3
Total	243	100

Base: 243

Table A63: Issues tenants could be assessed on

	Yes		No		Total	
	N	%	N	%	N	%
Paying rent on time	192	79	51	21	243	100
Behaving in a reasonable manner with their neighbours	189	78	54	22	243	100
Not making excessive noise	177	73	66	27	243	100
Maintaining the property in good condition	193	79	50	21	243	100

Base: 243

Table A64: In favour of an arbitration service

	N	%
Yes	255	87
No	22	8
Don't know	17	6
Total	294	100

Base: 294

Table A65: Should an arbitration service be voluntary or compulsory for landlords to attend

	N	%
Voluntary	11	4
Compulsory	239	94
Don't know	5	2
Total	255	100

Base: 255

Table A66: Issues an arbitration service could deal with

	Yes		No		Total	
	N	%	N	%	N	%
Problems with getting deposits back	158	62	97	38	255	100
Disputes over rent	170	67	85	33	255	100
Eviction issues	140	55	115	45	255	100
Problems with getting repairs done	212	83	43	17	255	100
Landlords entering property without permission	100	39	155	61	255	100

Base: 255

Table A67: Why respondent chose to live in private rented accommodation

	N	%
Accommodation in desired area	94	32
Waiting list too long for social housing	81	28
Good standard housing	31	11
Can't afford to buy a home	21	7
Other	18	6
Don't want to live in Housing Executive estate	17	6
Family home/know landlord	12	4
Don't want the trouble/cost/resp of owning	10	3
Flexibility of movement	10	3
Total	294	100

Base: 294

Table A68: Is the PRS more or less desirable than other tenures

	More desirable		About the same		Less desirable		Depends on area/property		Don't know	
	n	%	n	%	n	%	n	%	n	%
Is PRS more or less desirable than NIHE/HA accommodation	142	48	43	15	91	31	14	5	<5	<5
Is PRS more or less desirable than owning your own home	111	38	27	9	148	50	6	2	<5	<5

Base: 294

Table A69: How important is homeownership to you

	N	%
Very important	67	23
Quite important	59	20
Neither important nor unimportant	<5	<5
Quite unimportant	31	11
<i>Very unimportant</i>	134	46
Total	294	100

Base: 294

Table A70: Do you agree or disagree with each of the following statements

	Strongly agree		Agree		Neither agree nor disagree		Disagree		Strongly disagree	
	n	%	n	%	n	%	n	%	n	%
I would like to live in NIHE/HA accommodation if I could get it	103	35	60	20	17	6	33	11	81	28
NIHE/HA accommodation should only be for people on very low incomes who cannot afford other suitable accommodation	33	11	57	19	13	4	53	18	138	47
More people would live in social housing if more better accommodation were available	214	73	36	12	20	7	15	5	9	3
Over time, buying a house works out less expensive than paying rent	106	36	109	37	37	13	31	11	11	4
Owning is too much of a responsibility	78	27	48	16	29	10	63	21	76	26
The only way to get housing you want is to be an owner occupier	57	19	51	17	19	7	76	26	91	31
One of the main advantages of private rented housing is its flexibility	102	35	33	11	18	6	8	3	133	45

Table A71: Intends to remain in current property for the next 5 years

	N	%
Yes	159	54
No	118	40
Don't know	17	6
Total	294	100

Base: 294

Table A72: Tenure tenant intends on moving to

Move to owner occupied sector	44	33
Move to renting from NIHE	36	27
Remain as a private tenant	35	26
Move to renting from a Housing Association	<5	<5
Don't know	19	14
Total	135	100

Base: 135

Table A73: Tenant is on waiting list for social housing

	N	%
Yes	40	30
No	97	90
Total	135	100

Base: 135

Table A74: How long tenant has been on waiting list for social housing

	N	%
Less than 6 months	5	13
6 months or more but less than 1 year	7	18
1 year or more but less than 3 years	14	35
3 years or more but less than 5 years	7	18
More than 5 years	7	18
Total	40	100

Base: 40

Table A75: Main reason for wanting to move from current accommodation

		N	%
Reasons relating to home	Want a larger property	12	9
	Want a smaller property	<5	<5
	Home in bad state of repair	8	6
	Cannot afford cost of property	5	4
	Want a newly built property	<5	<5
	Want a different type of property	<5	<5
	Total	31	23
Security of tenure reasons	Tenancy ending	<5	<5
	Landlord terminating my tenancy	<5	<5
	Landlord is selling the property	8	6
	Have to leave tied accommodation	0	0
	Total	11	9
Work/college reasons	To be nearer new job	<5	<5
	To be nearer existing job	0	0
	To go to university or college	<5	<5
	Total	<5	<5
Area/neighbourhood reasons	Want to move to a better area	6	4
	Crime/fear of crime	0	0
	To get kids into better school	0	0
	Neighbour problems	0	0
	Total	5	4
Family/personal reasons	To set up home with partner	4	3
	Household split up/divorce/separation	0	0
	Disability/illness	9	7
	To move nearer family/friends	5	4
	Move around fairly often anyway	<5	<5
	Total	21	16
Other reasons	To become an owner occupier	21	16
	To move to social sector-more security	14	10
	Currently building/renovating a house	<5	<5
	Don't know	15	11
	Other reasons	11	8
	Total	65	48
		TOTAL	135

Base: 135



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