

## Research and policy in the housing sector: making the links

At a time of many challenges for the housing sector in Northern Ireland, it is more important than ever to understand the issues affecting households and the possible impacts of policy change. At the Housing Executive's most recent *Insight* housing market intelligence exchange in October 2017, which was once again chaired by the organisation's Interim Chair, Professor Peter Roberts, delegates heard how research has sought to inform the development and evaluation of housing policy in the UK.

This *Insight Briefing* summarises the information that was shared and the discussions that took place on the day, and provides signposts to other recent research and policy developments.

### The role and impact of research on housing policy in Northern Ireland

Karly Greene, who joined the Housing Executive as Head of Research and Equality in April 2017, started the event by providing an overview of the role and impact of research for the housing sector in Northern Ireland, with a particular focus on the work undertaken by the Housing Executive. As the strategic housing authority, the organisation has a statutory responsibility to regularly examine housing conditions and need, and may also conduct or promote research into any matter relating to any of its functions.

#### Research undertaken by the Housing Executive:

- informs the organisation's **corporate and business plans**;
- provides an **evidence base** for decision-making;
- assists in the **evaluation and impact assessment** of policies and strategies; and
- feeds into broader **collaboration** with other research and housing organisations across the UK.

The Housing Executive's research programme is drawn up in consultation with key internal and external clients and stakeholders, including: senior managers representing the organisation's Housing Services, Asset Management and Regional divisions; the Department for Communities (DfC); the Northern Ireland Federation of Housing Associations (NIFHA) and Chartered Institute of Housing (CIH). In keeping with the strategic and enabling role performed by the Housing Executive, the research programme looks at a range of issues including and beyond those relating to its landlord function, and seeks to inform data and evidence needs across all tenures.

As such, the research programme comprises both surveys and analysis carried out in-house and commissioned work undertaken by independent experts and social/market research companies where a larger fieldwork resource is required. The various discrete research projects can be grouped into four broad strands of work: *strategic, customer, technical and supporting vulnerable people*.

## Housing Executive research strands and examples

Strategic research	Customer research	Technical research	Supporting vulnerable people
<b>Completed/ongoing</b>			
<ul style="list-style-type: none"> <li><a href="#">Quarterly House Price Index</a></li> <li><a href="#">Private Rental Index and the private rented sector</a></li> <li><a href="#">Affordability analysis</a></li> <li><a href="#">Housing Market Review</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Continuous Tenant Omnibus Survey</a></li> <li><a href="#">The Business Benefits of Community Involvement</a></li> <li><a href="#">Tenant Involvement in Governance</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Northern Ireland House Condition Survey (all tenures)</a></li> <li><a href="#">Energy efficiency and sustainability</a></li> <li><a href="#">The cost of poor housing in Northern Ireland</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Northern Ireland Homelessness Strategy Evaluation, 2012-2017</a></li> <li><a href="#">The Efficiency and Effectiveness of the Housing First Service</a></li> <li><a href="#">Assessment of the need for furniture provision for new NIHE tenants</a></li> </ul>
<b>Planned/under way</b>			
<ul style="list-style-type: none"> <li>Private tenants' survey</li> <li>Housing Market Areas: Geographies</li> <li>Affordable warmth survey</li> </ul>	<ul style="list-style-type: none"> <li>Home Improvement Grants survey</li> <li>Community surveys (ad hoc)</li> </ul>	<ul style="list-style-type: none"> <li>2016 House Condition Survey modelling work: energy efficiency, decent homes, fuel poverty</li> <li>Cavity wall insulation</li> </ul>	<ul style="list-style-type: none"> <li>Electronic Assistive Technology</li> <li>The experiences of learning disabled people resettled from long stay hospitals</li> <li>Welfare reform</li> </ul>

### Informing policy

Research and policy are inextricably linked, with research feeding into various stages of the policy development process, as well as enabling project/policy evaluation. The [Northern Ireland House Condition Survey](#), for example, one of the key pieces of research that has been carried out by the Housing Executive throughout its history, has consistently provided evidence that both informs, and helps officials to assess the impact of, policy. House Condition Surveys are the most comprehensive source of information on the housing stock in Northern Ireland, and provide key data for housing policy and resource targeting. The time series statistics allow understanding of the dynamics of housing and an assessment of the impact of government strategies, and in recent years the findings have been used for a variety of purposes including:

- Housing Investment Plans
- Home Energy Conservation Authority Progress Reports
- NI Affordability Index
- Research to improve understanding of the possible impacts of welfare reform
- Research on the private rented sector
- Research on wheelchair standards in housing
- Research on the future housing needs of older people
- Fuel Poverty analysis and policy development

Evidence-gathering is all the more important in the current context, with the housing sector facing a range of considerable and interlinked challenges including: demographic change; political uncertainty (regionally, nationally and in the wider European context); budget restrictions; welfare reform; digitalisation; and the ongoing legacy of the conflict in Northern Ireland, particularly in the form of residential segregation. In taking forward its research programme, the Housing Executive plans to introduce further analysis techniques and use mixed methodologies to maintain high response rates.

Crucially, the Research Unit is also keen to maintain close engagement with stakeholders across the housing sector and research users, to ensure that the Housing Executive's outputs meet users' needs and are provided in suitable formats.

## Housing and Life Experiences:

### Preventing, mitigating and reducing poverty in a dynamic housing market context

Karen Croucher, Research Fellow at the Centre for Housing Policy, University of York, provided an overview of the findings of research on Housing and Life Experiences that had been commissioned as part of a wider programme being led by the Joseph Rowntree Foundation (JRF) to explore different aspects of housing and poverty in the UK.

Previous findings from other projects already carried out as part of the JRF programme had shown:

**Strong** evidence that:

- Low housing costs (from social renting, owning outright, living rent free or living in a low cost location) prevent and reduce poverty and material deprivation and increase work incentives;
- Low-cost housing, Housing Benefit and protection for homeless people mitigate poverty by weakening the link between low income and housing deprivation; and
- Housing Benefit also reduces work incentives.

**Some** evidence that:

- Outright home ownership mitigates poverty by weakening the link between low income and material deprivation.

A [round-up](#) of this evidence concluded that:

*Until recently, a combination of social housing, Housing Benefit and the homelessness safety net has provided protection against poverty. However, on current trends, there is a real danger that the housing system will **create** poverty and deprivation. [Emphasis added]*

The work carried out by Karen and her colleagues, Deborah Quilgars and Alison Dyke, built on the previous research by providing qualitative data through a longitudinal survey with 72 low income participants, which aimed to:

- understand the processes by which the dynamics of housing circumstances affect households' experience of poverty at different stages of the life course; and
- identify what housing (or housing-related) policy and practice can improve individual and household outcomes, by better preventing, mitigating and reducing poverty at different stages in the life course.

Participants lived in six diverse areas of the UK – Hull, London (Waltham Forest and Islington), Oxford, Belfast, Fife and North Wales – and included a mix of home owners with mortgages, outright owners, social renters and private renters, and a range of age groups and household types. The rich evidence provided by participants about their housing histories, current housing, and any changes during the course of the study helped the researchers to build a very informative picture of the interactions between housing and life transitions, and how 'housing now' was impacting on participants' lives.

## Housing histories and life transitions

Participants' accounts of their housing histories helped the researchers identify a number of key life transitions that are closely related to housing circumstances and outcomes.

### Leaving the parental home

- High costs of private renting and constrained access to the social rented sector
- Few accounts of (and little preference for) sharing with friends or strangers; a few had shared with relatives
- Family support helps reduce or mitigate poverty
- 'Staying put' in the parental (or other relative's) home had been a long term housing pathway for two participants, both of whom lived in Belfast. This may have been influenced by the relative residential stability of communities in Northern Ireland.

### Relationship/Family formation

- Some couples lived together sporadically – 'Living Together Apart' – either because of complications in relationships, or because permanently living together would have made them financially worse off.

- Increases in family size had resulted in time-lagged moves after periods of overcrowding in the social sector for some, and frequent moves to try and find suitable, affordable accommodation in the private rented sector for others.

### Relationship/Family breakdown

- Family assistance was often key in helping sustain tenancies or acting as a safety net at a time of relationship breakdown.
- A number of participants had experienced increased financial difficulties and debt, irrespective of tenure. On the other hand, the research showed that having housing options, such as being able to rent out a spare room or access social housing, can mitigate debt problems at a time of relationship breakdown.
- Where participants had fled domestic violence, access to housing either supported or exacerbated the situation, and housing responses varied considerably.

### Ill health and disability

- Reductions in income as a result of the onset (or continuation) of ill health or disability had forced moves, either from owner occupancy to the private rented sector, or from the private rented sector to living with family.
- It was evident that the support of family and external agencies played a key role in mitigating poverty and/or preventing house moves.
- Supportive landlords were also important, in both the private and social sectors.
- Where families had long-term caring responsibilities, this often necessitated limiting working hours and/or reliance on (top-up) benefits, meaning that they were living in longer-term poverty.

### Later life transitions

- Maintenance costs counteracted some of the benefits of outright owner occupation, and down-sizing is not always easy.
- Some participants were bringing housing problems with them into older age, such as interest only mortgages, mortgages that carried on into retirement and using pension pots to pay off the mortgage.
- There was evidence of increasing poverty when adult children turned 18 (resulting in loss of Benefit to the household), and question marks about the outcomes of ageing in the private rented sector.

#### Later life transitions

Gerard owned a large home in Belfast, where his family had had lived for 46 years. Maintenance costs were now emerging as a burden. They wanted to stay put in the house to maintain their links with family and the local community but this was increasingly difficult on a small pension:  
*"At the moment you live with it until something falls off. Especially at the minute where - it would be different now if you had people here bringing in an income."*

Gerard, older cohort, couple, home owner, Belfast

*"My brothers and sisters all owned theirs and they sort of forced me into it [...] Yes, my brother actually gave me £500... I'm sorry I bought it like... Because of the repairs and if you need anything done you have to do it yourself, you'll not.....I would give anything to be able to rent."*

Louisa, older cohort, single parent, home owner, Belfast

### Housing now: issues with current housing circumstances

The researchers asked participants about how they managed their housing-related costs, including rent or mortgage payments, and other costs associated with making a home, heating, maintenance and repair. They also asked how they managed financially more generally and about housing and other strategies that helped them cope on a limited income. There was evidence of how housing exacerbated poverty – and a related theme of anxiety among respondents who were concerned about tenuous housing circumstances – but some participants' experiences also showed that housing could help mitigate poverty and low incomes.

### **Exacerbating poverty**

- Private rented tenants had concerns about regular and/or substantial **rent increases** and worries about losing their home.
- **Housing Benefit shortfalls**: where possible, participants were using disability benefits and/or assistance from family to make up the difference.
- Costs related to **moving house**: in the private rented sector, up-front costs such as deposit, rent in advance and agents' fees (but properties were often furnished); in the social rented sector the costs were generally associated with making a house into a comfortable home – initial cleaning and decoration, furniture, etc.
- **Energy costs** were a primary concern across all ages and tenures, and varied according to the size, condition of the property, type of heating system, and payment method. For some, the poor condition of their properties increased their fuel bills.
- Difficulties associated with the **location** of housing, or the surrounding neighbourhood, in terms of issues such as accessing and maintaining work and being close to family for support.
- For owner occupiers, the cost of **maintenance and repairs** – particularly major structural problems – was an ongoing concern.

#### **Exacerbating poverty: the costs of repair and maintenance**

Daphne, a single parent with a long term chronic health condition, had bought her house under the Right to Buy, but was subsequently faced with significant costs when there was a major problem with the drains under the property. The family had to move out for a time while repairs were made. The work was unsatisfactory, and she had to take legal action against the contractor. The whole process was stressful and costly.

*"At the moment I can think of none [advantages] with owning because it's just money, money, money and insurances and house insurance, life insurance. It's just money, money, money. Whereas I'm older now, and I realise that now. The kids will probably all move away anyway and do their own thing. If something goes wrong, I have to pay for it whereas if it's rented off the Housing Executive, it's done, fixed within a couple of hours."*

Daphne, mid cohort, single parent, home owner, Belfast

### **Mitigating poverty**

- When it met housing costs, **Housing Benefit** was a key means of assistance to those on low incomes.
- Participants gave examples of how landlords in both the private rented and social sectors had been **supportive** in undertaking maintenance, helping them find other properties, not increasing rents and showing forbearance in relation to arrears.
- **Decent, energy-efficient** homes helped to reduce overall outgoings for people on low incomes.
- Where there was **sufficient space**, there were cases where having an extra room helped alleviate poverty by enabling families to share housing costs, take in paying guests, or support family members.
- **Home ownership** was beneficial in mitigating poverty where people had paid off their mortgage, been 'gifted' the property, or were able to draw on equity.

### **Health and wellbeing**

Participants' histories and circumstances also provided evidence of the links between housing and health and wellbeing. For the most part, the physical fabric of participants' current homes was not perceived to have a significantly negative impact on their own health or the health of others in the household, although damp was a problem in many properties and many people did not keep their homes as warm as they would like. Other problems included poor security, for example, ill-fitting doors, or locks that were not strong. However, many of the participants were experiencing, or had experienced, considerable levels of stress related to their living environment, uncertainty, issues of control and affordability, and/or the local neighbourhood.

Many participants wanted to remain living in the area where they currently lived and often had lived for many years. Family ties and other social networks – crucial for many in terms of support – were the main drivers. The wider neighbourhood too played a role – and "better" neighbourhoods were understandably preferred. "Better" mainly

reflected concerns about crime and anti-social behaviour, and obvious signs of neglect and incivilities. In Belfast, people were reluctant to move even a few streets away, often because extended family was living nearby, but also for issues of personal safety. Many could remember the times when to go outside your “area” was highly dangerous. Convenient access to shops, schools, and services, including transport services were important, as well as access to work and training opportunities.

## Conclusions

Many of those on low incomes lived in various states of precariousness, juggling limited incomes to meet the costs of making a home. For some this might have been a temporary phase, notably some of the younger participants who hoped to progress in the workplace. For others, particularly some of the mid-life and older participants, and those with chronic health problems or disabilities, or on-going caring responsibilities, it seemed likely that their situation would remain much the same over time, with few opportunities to increase their income significantly.

Overall, despite devolution and some divergence in housing practice and policy across the UK nations, there were more commonalities than differences across the six research locations in terms of the impact of housing on poverty. Some of the key conclusions of the research were that:

- For some people, housing transitions over the life course are less of a ‘ladder’ and more of a merry-go-round, or *snakes-and-ladders* scenario.
- The British housing system poorly supports key life transitions and events (both expected and unexpected).
- High housing costs lock people into a situation of ‘just managing’ over the long term, with few opportunities to save.
- At the time of the research, housing was falling short of achieving its potential in the mitigation of poverty.

More information on the research, including a full interim report, is available on the [University of York website](#).

## Access to homes for under 35s: The impact of welfare reform on private renting

In light of the substantial growth in the private rented sector throughout the UK in recent years and the need for quality data on the sector, the Residential Landlords Association (RLA) launched its new Private renting Evidence, Analysis & Research Lab ([RLA PEARL](#)) in August 2017. RLA PEARL will collate data and commission and carry out research, and Tom Simcock, who leads the RLA’s research, presented findings from recently completed work which sought to provide evidence on the impacts of welfare reform on private renting, particularly for the under 35s.

The research, which was carried out by a team from the Centre for Regional Economic and Social Research at Sheffield Hallam University, was commissioned in the light of a number of changes in the policy and regulatory environment, including:

<b>Shared Accommodation Rate (SAR)</b>	In 2012 the SAR was extended to all single people under the age of 35 years, with the result that this group is only eligible for Housing Benefit rates for a single room in a shared property.
<b>Taxation</b>	The 2015 Budget announced a restriction of relief for mortgage interest for individual landlords to the basic rate of income tax. The 2015 Autumn Statement subsequently announced a three percentage point Stamp Duty surcharge for additional properties, such as buy-to-lets.
<b>Roll-out of Universal Credit</b>	Universal Credit will eventually replace six existing benefits (Jobseeker’s Allowance, Income Support, Employment and Support Allowance, Working Tax Credit, Child Tax Credit and Housing Benefit). Following pathfinder trials in the North West of England in 2013, roll-out of Universal Credit has continued across the country, and commenced in Northern Ireland in September 2017.

The research was carried out using an online survey, which received around 2,000 responses. The majority were from landlords who had relatively small portfolios (the median was between two and five), and most (64%) were operating on a part-time basis. Although the majority of responses were from London and the South East of England, the findings provide a useful indicator of landlords' experiences in dealing with the issues arising in the sector.

### Demand from under-35s and landlord attitudes

In general, the responses showed that under-35s represented an important source of demand for most landlords and – perhaps not surprisingly, given that this group has been labelled as ‘generation rent’ – almost one third (31%) of landlords said that they had seen an increase in demand from under-35s in the last three years. However, while 97% indicated that they were prepared to let to all or some under-35s, around one quarter (26%) said they had *stopped* letting to under-35s on Housing Benefit in the last three years. The main reasons why landlords had decided to stop letting to this group were:

- Higher risk of rent arrears (72%)
- Higher risk of breach in tenancy conditions (68%)
- Problems of benefits administration (62%)
- Difficulties in managing tenants (58%)
- Prefer to let to other types of tenants (42%)
- Inadequate rates of Housing Benefit (38%)

*(Respondents were able to select more than one reason)*

Landlords were also asked which, if any, groups of under-35s they were *not willing* to let to. In response, more than two thirds (68%) specified Housing Benefit/Universal Credit recipients, followed by students (44%). The most common reason for being unwilling to let to some groups of under-35s was direct payment of Universal Credit (48%), followed by caps on Local Housing Allowance rates (41%) and the four-year freeze on Housing Benefit payments to working age claimants (40%). It is worth noting that none of these issues is specific to people aged under 35, leading the researchers to remark that government policy and administration issues seemed to be as much of a deterrent as the perceptions of any inherent characteristics of the under-35 population group.

In line with this, the research found a shift in attitudes among landlords towards Housing Benefit/Universal Credit claimants in general. One third said that they had changed their letting strategy in the past three years to move away (wholly or partly) from HB/UC. Uncertainties around HB payments appeared to be a key driver in this regard, and the majority (79%) of landlords/agents who continued to let to HB/UC claimants had put in place additional safeguards in the preceding three years, the most common of which was making more use of guarantors (49%).

Only around one fifth (21%) of landlords had been affected by the Shared Accommodation Rate, but of those who had experience of it:

- 68 per cent had reduced or stopped letting to under-35s on benefits; and
- 15 per cent had reduced or stopped letting to under-35s regardless of benefit status.

Finally, the survey sought landlords' views on policy changes and initiatives that might make them more able or willing to lend to under-35s. The most popular suggestion was for bond/rent deposit schemes, but the responses indicate that tax issues are an important concern for landlords, generally.

### Regulatory/policy changes and initiatives that would make landlords more able or willing to rent to under-35s

Regulatory/Policy changes	Initiatives
<ul style="list-style-type: none"> <li>• Tax changes (57%)</li> <li>• Tax relief for longer tenancies (52%)</li> <li>• Higher Local Housing Allowance Rates (40%)</li> </ul>	<ul style="list-style-type: none"> <li>• Bond/rent deposit schemes (81%)</li> <li>• Support to landlords with lettings (39%)</li> <li>• Support to tenants (32%)</li> </ul>

## Other RLA research on welfare reform

The RLA set up a 'State of the PRS' quarterly survey in 2016 to monitor trends and explore policy issues in relation to the key themes of: finance and tax; energy and safety; welfare reform; and regulation and enforcement. Each subject is dealt with separately, in one wave of the quarterly survey. Tom explained that the survey on Welfare Reform had received almost 3,000 responses, and provided a stark account of the introduction of Universal Credit. Of those who let to tenants on Universal Credit or Housing Benefit:

- 38% of landlords reported that they had experienced tenants in receipt of Universal Credit going into rent arrears in the past 12 months;
- The issue of rent arrears for Universal Credit tenants was also one of the leading reasons for landlords attempting to regain possession of the property (64%)

Almost two thirds of landlords (64%) said they were less likely to let to tenants in receipt of Universal Credit due to policy change to direct payments. However, RLA's analysis suggests that welfare reform is not the only issue that has knocked landlord confidence, but that factors in the wider political, taxation and economic climates have also shaken the sector. The Association has identified two key issues and possible implications:

- Reform of Universal Credit is needed to ensure tenants do not get into arrears and potentially lose their home, and to make it easier for landlords to claim alternative payment arrangements. Without such reforms, there are concerns that landlords may remain unwilling to provide homes to tenants receiving Universal Credit.
- Political interventions in the sector, such as taxation and increased regulation, have impacted on investor confidence. RLA's research suggests that the proportion of landlords who plan to increase their portfolio has reduced, while the proportion planning to decrease portfolio size has increased. The association advocates adoption of more positive taxation policies to reassure investors.

The [report](#) on Access to homes for under-35s is available, along with other research, data and analysis, on the [RLA PEARL](#) website.

## Discussion

A number of points were raised during the discussions that followed the presentations.

### The Private Rented Sector

#### Landlord (and tenant) strategies and future intentions

Given the suggestion that some landlords might be considering leaving the sector or reducing the size of their portfolio, it would be helpful to have some evidence on what happens to properties that had been privately rented when they are sold – whether they remain in the sector or are purchased for owner occupation. With anecdotal evidence that a proportion of landlords have assumed the role 'accidentally' through circumstances of inheriting or being unable to sell a property, it could be assumed that there is some uncertainty about how long such landlords will retain the properties, and how 'professional' they are in their approach. Although ongoing research and new policy initiatives such as the introduction of the Landlord Registration Scheme are both helping to provide better quantitative data on issues including the number of private rented properties and the scale of landlords' portfolios, there remains a lack of qualitative information on matters such as landlords' future intentions. This is also the case for tenants, to some extent, although various strands of research have been carried out in Northern Ireland in recent years, and the Housing Executive was due to publish findings from its Private Tenants' Survey (a follow-up to the 2016 House Condition Survey) by the end of 2017.

### **Housing Benefit and investment**

Participants also debated some of the more fundamental issues relating to the sector, including its 'purpose', and whether it is *fit for purpose*. With a substantial number of households in the sector receiving Housing Benefit to cover or assist with their rent payments, some questioned whether the private rented sector is appropriate for more vulnerable households and individuals, and whether the HB-supported sub-market within the sector is truly 'private'. Others noted that Housing Benefit is a subsidy on rent, but this does not alter the fact that the landlord is 'private', and also pointed out that there have been – and continue to be – various subsidies on owner occupation.

Nonetheless, it was noted that both investors and lenders would make decisions on entering and remaining within the private rented sector based on tenants' (and in turn, landlords') ability to pay, and issues around Housing Benefit and Universal Credit are a factor for as much as half of Northern Ireland's private rental market. With the increase in the provision of purpose-built student accommodation in Belfast, there was some discussion on the potential for corporate investment in the private rented sector. It was noted that corporate landlords typically build apartments in city centres, which serves a sub-sector of the market, but there remains a need for private rented accommodation in smaller towns and rural areas, and this need is unlikely to be met by corporate investment.

It was noted that migrant workers (many of whom travelled from EU member states) have been an important source of demand for private rented accommodation in Northern Ireland in recent years and that the outworking of specific aspects of the Brexit negotiations may have an impact on the future demand for private renting from these households. A related issue – and one that is also increasingly important for younger people impacted by the rules on Shared Accommodation Rate – is the availability of HMOs, especially in rural areas. Different and creative accommodation and tenancy models may be necessary to help meet the needs of individuals struggling to find affordable accommodation.

## **Research and Policy**

### **Making best use of the evidence**

There was also some discussion about evidence gaps and how to ensure that research findings inform policy. The importance of making the best use of existing data was emphasised; keeping a 'watching brief' on trends in indicators such as homelessness, households (and children) living in temporary accommodation and rough sleeping can provide signals of change and point towards areas where further investigation is needed. Research should go beyond generalities and look at context, including variations between communities, regions, urban and rural experience, age groups etc.

It was noted that while there can be comfort in 'big data' and quantitative analysis, qualitative research plays an important role by enabling the voices of people who are experiencing the human outcomes of policy decisions to be heard: it is important to engage directly with people *on the receiving end*.

Effective communication of findings was considered to be extremely important, with the aim of ensuring that they reach relevant stakeholders and policy makers. Participants referred to use of social media, engaging with and providing briefings to users, ensuring that data and reports are easy to find and access, providing case studies and stories that lend themselves to media coverage, and the need for more productive engagement between practitioners and academia.

### **The ongoing importance of research**

There was agreement that good quality data and research evidence is extremely important in shining a light on important issues. Too often, decisions are made on the basis of hunches; it is critical to focus on the evidence base, particularly at a time when resources are scarce.

## Other recent research findings

### House Price Index

The most recent [Quarterly House Price Index](#) report was published by Ulster University in association with the Housing Executive and Progressive Building Society in November 2017 and indicated that the average price of homes in Northern Ireland during the third quarter of 2017 was £160,758.

### Private Rental Index

The half-yearly [report](#) on the performance of the private rental market between January and June 2017 showed that the average rent during the period was £595; the figure was 5.3% higher than during the first six months of 2016 £565. The report also sets out findings by property type and size and at district council level.

### Affordability

Analysis carried out for the Housing Executive by Ulster University showed a mixed picture of affordability in Northern Ireland in 2016. On the basis of repayment indicators, affordability improved between 2015 and 2016, while on the basis of deposit indicators, affordability worsened. Taking account of both measures, affordability improved in some parts of Northern Ireland and deteriorated in others, highlighting the complexity of affordability issues and regional variation. More information is available in the [report](#).

### Tenant Involvement in Governance: Models and Practices

The Housing Executive commissioned the University of Birmingham to review approaches to tenant involvement in the governance of social housing organisations in Northern Ireland and explore the relevance of international models and practices for the region. The research involved interviews, an evidence review, case studies, and a number of consultation workshops, and the comprehensive final [report](#) details the findings of each stage of the project.

### New UK Collaborative Centre for Housing Evidence (CaCHE)

The recently-established UK Collaborative Centre for Housing Evidence (CaCHE) was officially launched in October 2017. Funding for the Centre has been provided by the Economic and Social Research Council (ESRC), the Arts and Humanities Research Council (AHRC), and Joseph Rowntree Foundation, with the aim of ensuring that, over the next five years, policy makers and practitioners can benefit from rigorous evidence which will contribute to tackling the UK's housing problems at a national, devolved, regional, and local level.

CaCHE is a collaboration between ten universities and three non-higher education organisations, and staff are located at hubs across the UK in Glasgow, Sheffield, London, Reading, Cardiff and Belfast.

Click [here](#) for more information.

### Organisations represented at the *Insight* exchange included:

Belfast City Council	Co-Ownership	NIFHA
Bank of Ireland	Council for the Homeless NI	Radius Housing
Citizens Advice	Department for Communities	Smartmove
CIH Northern Ireland	First Housing	Ulster Bank
Clanmil	Housing Executive	Ulster University
Connswater Housing	Housing Rights	

If you would like to attend future *Insight* events, or have any comments or questions about the Housing Executive's research programme, you can contact us on 02895 982562 or [research.bulletin@nihe.gov.uk](mailto:research.bulletin@nihe.gov.uk)