

THE LOUGHVIEW ESTATE: a shared future



REPORT TO THE NORTHERN IRELAND HOUSING EXECUTIVE

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In partnership with RSM McClure Waters and Professor Paddy Gray

Housing
Executive

THE LOUGHVIEW ESTATE: a shared future

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Abbreviations

HMA	Housing Market Area
HRP	Household reference person
LEML	Loughview Estate Management Limited
MoD	Ministry of Defence
MPG	Merrion Property Group
NIHCS	Northern Ireland House Condition Survey
NIHE	Northern Ireland Housing Executive
NINIS	Northern Ireland Neighbourhood Information Service
NISRA	Northern Ireland Statistics and Research Agency
UUHPI	University of Ulster House Price Index

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Professor Chris Paris

Background and overview

This report examines the transfer of former Ministry of Defence (MoD) housing to civilian use through a case study of the Loughview Estate, in Ballykelly, Co Londonderry. Distinctive features of this case study include widespread publicity about the sale of these homes with a reported focus on first time buyers, many people queuing and camping out despite a wider housing market recession in Northern Ireland, and the scale of release of former MoD housing with all 317 houses sold during May 2010.

Introduction and literature review

The introduction reviews the project brief and three key issues for the study: the impact of the release of former MoD homes on the local housing market; whether the Loughview Estate is an 'unplanned' mixed community, and how sustainable the community is likely to be. The methodology comprised desk research, literature review, a household survey and in-depth interviews with property professionals working in the area and relevant government agencies.

The literature review examines available data relating to household and housing circumstances of the Loughview Estate and its wider context. It discusses the origins and history of the estate, which had been within Shackleton Barracks, and reviews other material on the transfer of MoD housing and property. The wider housing market context is established through an analysis of house price trends in the region and Northern Ireland as a whole; the Loughview Estate was sold during a period of apparent recovery in house

prices, despite longer-term falls continuing into 2012. The literature review also considers the relations between housing markets, community relations, residential segregation and mixing.

Households on the Loughview Estate

The section on households in the Loughview Estate is informed by the household survey, undertaken during September 2012, with comparisons and contrasts drawn from other relevant data sources including house condition surveys and census material. The fieldwork team estimated that 15-20% of the houses were vacant, though some were being refurbished.

One hundred households were interviewed, with 57 owner-occupiers and 43 tenants. Most were relatively young, single or couple households, who had moved to the estate from the local area. The great majority of residents were attracted primarily by the low cost of housing to buy or rent.

Most owner occupiers had invested in improvements and redecoration of their homes, and thought the houses had increased in value significantly. The high level of renting in the estate, however, showed that purchasers had included many investors, in contrast to the publicised focus on first time buyers, with many rental properties being managed by their owners rather than estate agents.

There was an even mix of households by religious affiliation and a high proportion of 'mixed' households. Levels of overall satisfaction were high, relatively few problems were reported on the estate and most residents were proud of the image of the area.

Key players' perspectives on the Loughview Estate

This section is informed by the literature review and by interviews and consultations undertaken between September and November 2012. It examines the process of transfer of MoD housing to civilian use on the Loughview Estate and examines housing developments since the sale of the home in May 2012. The estate was sold by the MoD by tender to the Merrion Property Group in 2009 and sold to the public in May 2010 by DMC Properties of Limavady, at prices between £30,000 and £60,000. There have been a number of re-sales since May 2010 but the volume of sales slowed after 2010.

The property professionals thought that around 25-30% of houses were rented, in contrast to the higher proportion found in the household survey. They generally considered that the main housing market effect was the rapid increase in low cost private rental housing in the area. Three other areas of former MoD housing had also been transferred nearby. Two had sold rapidly but substantial parts of the third were still for sale and it, too, added to the growth of private rental housing in the area. Over 500 houses were transferred in total thus the Planning Service considers there is no need for additional housing in Ballykelly under the North Area Plan.

The key players agreed unanimously that the Loughview Estate was a mixed religion area with good community relations. Their perspectives on social issues and the image of the estate, however, varied considerably. Some argued that there were no social problems and the estate's image was good. Others suggested that there were serious social problems, especially related to drugs and that the poor image of the estate put off prospective purchasers or full rent-paying tenants.

Issues relating to the quality of infrastructure, the non-adoption of roads by council or statutory services, and overall estate management were raised as possible problems for the future. The general view was that infrastructure and services should be upgraded, to ensure that an estate is adopted, before selling houses. This, however, would increase costs and prices of houses in subsequent sales, which may increase the risk of such developments.

The situation in England and Wales regarding the transfer of former MoD housing to civilian use is very different. Annington Homes purchased all former MoD housing in 1996 and usually manages the sale of any housing onto the market directly. Many of their fully sold estates, however, remain private rather than adopted by local councils.

A shared future in a distinctive housing market?

This section reviews the overall findings in this study in relation to the key themes identified in the introduction: the impact of the release of former MoD homes on the local housing market; whether it is an 'unplanned' mixed community, and how sustainable the community is likely to be.

The impact on the housing market appears to be confined to the very local level. Most owner occupiers had come from the local area and relatively few would have been able to afford to buy on the open market without the release of such low cost housing. Many thought that their homes had increased in value, some because they had spent a lot of money on improvements, but wider housing market trends suggest that some owners' valuations may have been over-optimistic. There is a very high amount of private rental accommodation in this estate and another

nearby former-MoD housing area. Much of the private rental housing is owner-managed and there may be already a significant over-supply, contributing to the current high vacancy level on the estate.

The evidence unambiguously supported the hypothesis that the Loughview Estate has become an unplanned mixed community. The extent to which it is sustainable because residents prefer a mixed community is less certain at present. Owner occupiers have invested substantially in their homes and few were contemplating leaving in the near future. The demographic profile of residents, however, is likely to change over time, and a range of other factors are in play, concerning the image and reputation of the estate, issues relating to infrastructure and service provision, the non-adoption of roads and other management considerations. Various uncertainties taken together suggest that a preference for living in a mixed community may not in itself be enough to ensure that any estate is 'sustainable' in the longer term. The situation needs to be monitored over a longer time scale and compared with other estates to assess the impact of this particular variable on community sustainability.

Conclusions and recommendations

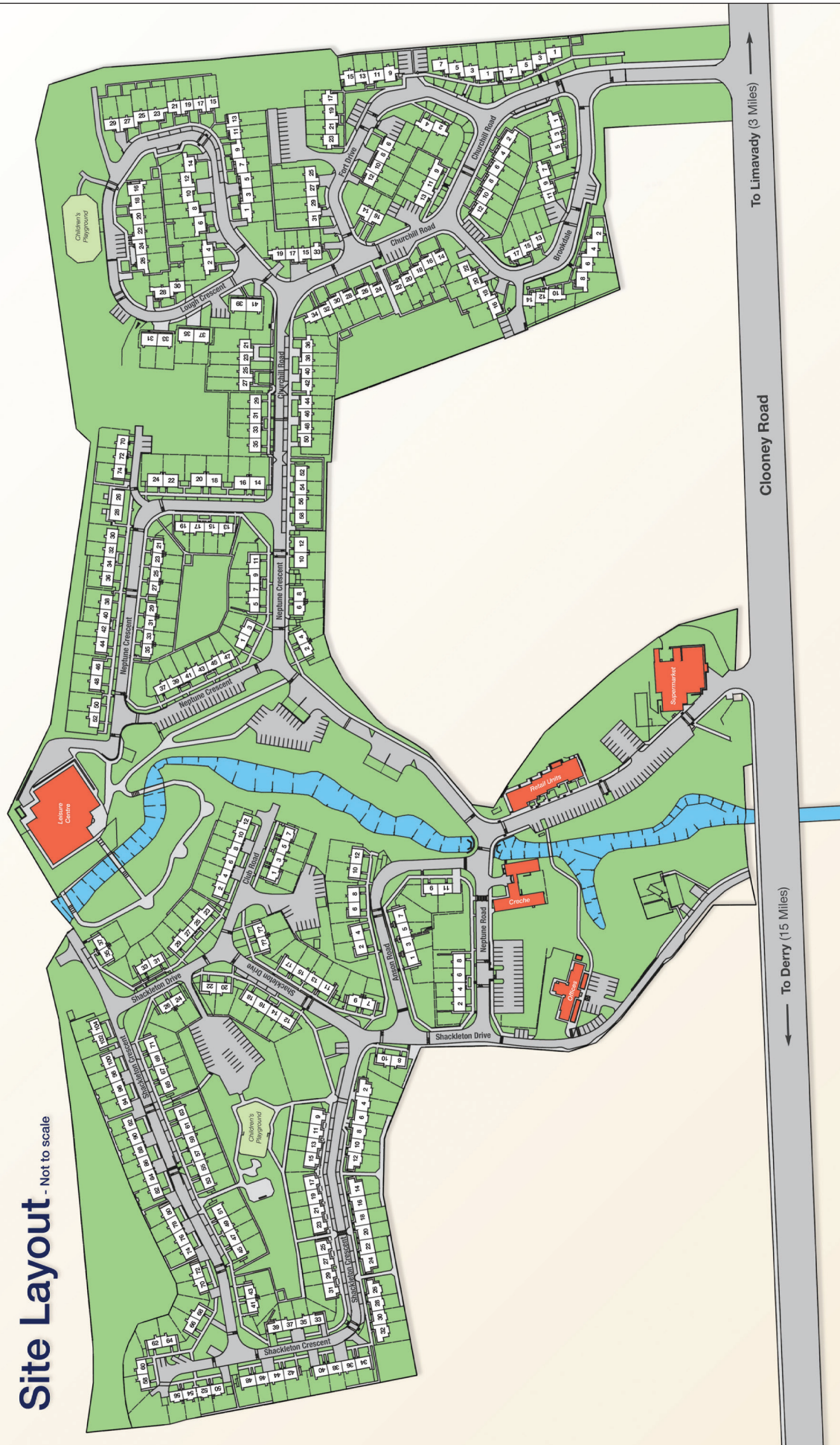
The conclusions and recommendations relate to the findings of the study and possible lessons for future transfers of MoD housing and for organisations promoting the shared future agenda. It concludes that the main housing market impacts were confined to the Ballykelly area, with a large pool of affordable housing for home buyers but possible saturation of the local private rental market. The Loughview Estate clearly has developed as an unplanned 'mixed' community with home buyers from both

traditions and none, but it is also an area of mixed tenure with a very high level of private renting. There is insufficient clear evidence to assess whether the community is sustainable in the longer run and it is recommended that a repeat study be undertaken in the autumn of 2015 to assess developments over a five-year period after the sale of the houses into the mainstream housing market in May 2010. The main general lessons for other former MoD housing are the need to resolve issues relating to adoption of infrastructure before selling houses, if possible and if not then to ensure governance and management relations are made clear to any purchasers.



Location map from the Loughview Estate sales brochure, Source: Block CPM)

Site Layout - Not to scale



Site map from the Loughview Estate sales brochure, Source: Block CPM)



Loughview sign at entry to estate



Shackleton Crescent Sign



The stream separating the two parts of the estate



Landscape area by stream

Introduction

This report examines the transfer of former MoD housing to civilian use through a case study of a unique housing and community development initiative within Limavady District Council area: the Loughview Estate in Ballykelly. It provides an analysis of the transition of housing in the former Shackleton Barracks army base from military use to become part of the 'normal' private sector housing market.

Aims

This overall aims of this research were to contribute to the Housing Executive's evidence base on the changing characteristics of Northern Ireland's housing market and to assess how the estate has developed in relation to the 'Shared Future' agenda. This research also provides evidence of value to further policy development regarding the transfer of properties from military to civilian use.

The study sought to identify who bought these homes, including both owner occupiers and investors, and how much the Loughview Estate can be considered 'mixed' in terms of religion. It assesses whether new residents were influenced by the 'clean slate' dimension of living in a 'mixed' area, and whether residents' perceptions of their community have changed since moving here. It also considers how representative this development may be in terms of the transfer of former MoD properties to civilian use, through comparisons with other local former MoD housing estates and examples from elsewhere.

The Loughview Estate

The Loughview Estate comprises 317 former MoD houses, mainly terraced but with about 20% semi-

detached. It is laid out in two parts, separated by a stream flowing down into Lough Foyle. There are many views of the lough itself from within the estate, with the hills of Co. Donegal in the distance. There is some variation in design of the terraces, with different types of brick exterior; some of the houses have rendered external finish. Very few houses have attached garages or parking spaces, so most car parking is on-street or in separate car parking areas. The roads are generally narrow with dated street lighting. There is extensive open space and the grounds are well kept, though Ballykelly Forest looms large and somewhat intrusively behind the back gardens of some of the houses.

The estate is situated four miles to the west of Limavady. The two nearest major centres are the City of Derry, about 13 miles to the west, and Coleraine, 18 miles to the east. All of the houses were sold in May 2010, making the headlines in the local press both 'before' and 'after' the sales. Unlike most other estates within Northern Ireland, there was no recorded history of residential segregation by religious groupings, thus the Loughview Estate constituted a 'clean slate' in ethno-religious terms.



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Background to the study

According to press reports, the Loughview Estate had been purchased from the MoD in the autumn of 2009 by the Dublin-based Merrion Property Group (MPG). The houses were then valued by DMC Properties and offered to the public at attractive prices in May 2010, with 20 houses reportedly available at just £30,000 each. The sale attracted widespread media attention with newspapers and local television stations reporting queues of prospective buyers camping out during the week before the houses went on sale (BBC News, 2010; Deeney, 2010). The media reports cited numerous prospective buyers whose names were likely to be from both Catholic and Protestant traditions.

This raised the possibility that the estate was likely to develop with a mix of religions; hence it may be an interesting case of a 'shared community' developing spontaneously.

Most of the people reportedly camping were young adults from the local area hoping to secure their first homes. The local newspaper cited one young couple:

We're getting married next year and we just didn't want to miss out on a chance like this. We saw people queuing up and we just wouldn't have been able to sleep in our beds knowing all the houses could be snapped up (Limavady Chronicle, 6 May 2010: 2)



"Before" and "After" from the Chronicle

The Limavady Chronicle also reported that the MPG had provided portable toilets and served tea, coffee and biscuits to people queuing. A group of four Polish nationals living locally were in the queue, hoping to get two of the 2-bedroom homes:

I've been living in Northern Ireland for four years now and I never thought I could buy my own house. You just don't get other opportunities like this (Limavady Chronicle, 6 May 2010: 2)

The press reports gave the strong impression that the properties were primarily if not exclusively being sold to first time buyers. The Londonderry Sentinel (Anon 2010a) reported that all houses on the estate 'went to over 300 first time buyers who are now looking forward to moving into the reinvented housing development which is due to boast a shopping complex and two state-of-the-art kids play parks.'

Site visits to the area, however, indicated that the story of this estate may be more complicated than the picture painted in the press. Members of the research team visited the Loughview Estate in August 2011 and explored other former MoD areas nearby. None of these areas were marked on local maps, as is common for MoD estates, though all roads and closes were clearly marked on the ground. At that stage, over a year after all the houses in the Loughview Estate had been sold, only around 50% appeared to be occupied, with 'for sale' or 'to let' signs displayed on numerous houses. This raised the question whether the sales were primarily just to first time buyers, as widely portrayed, or whether this was just a marketing strategy to stimulate interest and gain publicity. There were clear signs of refurbishment of many dwellings on this estate and in other nearby areas of former MoD housing.



The renovation work was a positive sign, but it was impossible to tell whether work was being carried out for owner occupiers or investors, or whether developers had bought houses with a view to refurbishing and re-selling them. There were two new-looking children's playground areas but no sign that they were actually being used. A supermarket was open at the entrance to the estate but few other commercial units were in use, the former crèche was unoccupied and there were no signs of activity in Loughview House, the building previously used as a community centre.

A subsequent visit to the Loughview Estate in August 2012 indicated a much higher level of occupancy than the previous year. Improvement work had been completed on many more houses though there was evidence of ongoing renovation work. The grounds were well kept, spacious and nicely landscaped with attractive trees and shrubbery, and ample car parking for residents and visitors.

Section 2 of this report reviews the overall study methodology. The literature review is in section 3. Section 4 reports on the survey of households in the estate. Section 5 reviews the finding from interviews with key players on the transfer of the housing from military to civilian use and subsequent developments on the estate. Section 6 brings together the evidence from the literature review, household survey and interviews with key players, to examine the overall impact of this development on the local housing market. It also considers two hypotheses specified in our brief:

- The Loughview Estate is an unplanned 'mixed' community in terms of community background with home buyers from both 'traditions' in Northern Ireland (as well as from neither).
- This community is sustainable in the longer term as households choose to live here knowing it to be a 'mixed' estate.

The conclusions and recommendations are set out briefly in section 7.



Methodology

The overall methodology combined four elements utilising qualitative and quantitative methods, including the preliminary site visits, desk research, a household survey and in-depth interviews with key players. This approach enables triangulation, whereby the findings of different methods complement each other as well as testing the validity of responses using one method against findings from others.

Desk research

Desk research for this study included the literature review, an analysis of available census and other data, and web-based searches. The literature review is thematic, exploring key issues and policies relating to the setting of the Loughview Estate, the disposal of former-MoD homes, the housing market context and residential segregation and mixing.

Together with information gathered on site visits, the web searches identified estate agents and other property professionals who played significant roles relating to the sale of the Loughview Estate and other former MoD estates in the area, as well as house sales and managing rental properties. There was little information about the MPG on the web and the company do not appear to have a site. One of the research team had visited MPG in Dublin in November 2011 and was advised that they no longer have any interest in the Loughview Estate. Other property professionals were contacted by correspondence or through face-to-face in-depth interviews.

Household survey

The research brief required a household survey to be undertaken on the Loughview Estate with a target of 100 completed interviews. The questionnaire was designed by the team at RSM McClure Watters, led by Chris Paris, including some questions that had been useful in another study of a mixed religion area, Ballynafeigh in South Belfast (Murtagh and Carmichael, 2005).

Preliminary site visits had indicated that a significant proportion of properties on the estate were unoccupied. Some of the vacant houses were undergoing refurbishment or adaptations, whilst others were advertised to let. It was clear that this was not a wholly owner-occupied area, so the survey questionnaire included some different questions specifically for home owners and tenants. For example, home owners were asked about renovations carried out on their homes and their estimation of house value changes, whereas only tenants were asked to whom they paid rent. Other questions applied to all households, especially household composition, previous housing circumstances, future housing

expectations, and community relations. The questionnaire was reviewed by NIHE in-house research and policy teams and adjusted in the light of their comments.

A pre-survey letter was distributed to every property on the Loughview Estate in order to prepare residents for the arrival of the survey team and to provide advance knowledge of the nature and aims of the research. This letter contained details of the survey team (for security and identification purposes) together with brief details of the research purpose and contact details for both the NIHE and RSM McClure Watters.

A draft version of the questionnaire was pilot tested on five households in the estate by the fieldwork team together with the NIHE project officer. Minor adjustments were made to the questionnaire in light of this pilot test before the main survey was undertaken by the same fieldwork team over three separate days. The target number of 100 completed face-to-face interviews was met (57 homeowners and 43 tenants) and the completed questionnaires were collated and computerised in-house by RSM McClure Watters.

Members of the research team visited the estate on numerous occasions between September and November 2012 and a complete set of photographic images was captured by Gardiner Mitchell. On the basis of their detailed exploration of the estate, the fieldwork team estimated that the vacancy rate, including properties that were undergoing building work or other refurbishment, was in the order of 15 to 20%.

Semi-structured interviews with key players

Interviews were conducted with a range of key players with knowledge of the local property

market and/or the shared future agenda in relation to the Loughview Estate. Respondents included government agencies and property professionals involved with housing on the estate, including estate agents that have sold housing on the estate, rental housing managers, the company managing the estate and an elected representative from Limavady Borough Council. Other agencies were contacted in telephone interviews or in correspondence, including the MPG, property professionals who handled the sale of MoD homes, and organisations in England with expertise in the transfer of MoD housing to civilian use. All organisations and individuals contacted are listed in appendix 2.

Respondents were advised that the study team had been contracted by the NIHE to undertake a study of the transfer of former MoD housing into private ownership, focussing primarily on the Loughview Estate, especially examining the impact on the local housing market and how the new community has developed since May 2010.

The wording, order and range of questions varied between respondents because their knowledge and roles varied considerably. For example, some key players had detailed knowledge of the local housing market, whereas others were more concerned about community relations and social issues, and others knew about the process of sale of MoD homes more generally.

The full range of issues to be explored was as follows:

- Any works done on houses or the estate by the MoD before sale in 2009.
- The sale of the MoD properties to the MPG and work on houses and the estate before public sale in May 2010.
- The sale of houses on the Loughview Estate including the focus on first time

buyers, assessment of the proportions of owner occupiers, investors and/or builders/developers, and the prices paid.

- Developments in the estate since May 2010 in terms of upgrading houses and the estate, the use of other buildings, and planning applications.
- The re-sale of houses since May 2010.
- The sale of houses in other parts of the former MoD area locally.
- The management of rental property on the estate.
- The transition from MoD to civilian use overall: housing market impacts, community relations, estate image, social concerns and other issues such as estate management, street lighting, adoption of roads, water and sewerage.
- Possible lessons about the general re-use of other former MoD estates.



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Literature review

The literature review is thematic, exploring key issues, including:

- A historical review of the Loughview Estate in its local context.
- The transfer of properties from MoD to civilian use.
- The housing market context of the estate.
- Housing, community relations, residential segregation and mixing.

History of the Loughview Estate in its local context

The Loughview Estate is one part of the former Shackleton Barracks army complex in Ballykelly, Co. Londonderry. Various sources describe the origins of Ballykelly as a plantation village established by the Fishmongers Guild in the early 1600s (see BBC, 2008). The initial military use in this area was RAF Ballykelly, which opened in 1941 and played a vital role in the Allied war effort. It was home to various Shackleton squadrons as well as 819 Squadron the Royal Navy Fleet Air Arm. The airfield closed in 1971 and the complex handed to the army in 1972, re-named Shackleton Barracks. The site remained in military use until the army left in March 2008.

The MoD properties in this estate were sold as part of a wider disposal of service properties due to the reduction in number of service personnel following the Belfast/Good Friday Agreement in 1998 and the creation of a power-sharing Executive and Assembly in Northern Ireland. Local newspapers reported that the Loughview Estate was the fourth and final MoD disposal of housing in Ballykelly, following the sale of three smaller estates to the south of the Clooney Road (Anon

2008, 2009, 2010b; Weir, 2009). The four areas of former MoD housing involved a total of over 500 dwellings.

Transfer of MoD housing to civilian and other uses

There is a growing British and international literature on the transfer of military land and properties to civilian use, though little has been written specifically about Northern Ireland (Bagaeen, 2006; Dobson, 2010; Dobson and Bagaeen, 2012; MoD, 2006; Pollo, 2012; Williams, 2012). This literature parallels other work on the disposal of surplus land and property by government departments and agencies in the UK, for example by the NHS, and internationally.

Over a decade ago, Doak discussed the reuse of MoD sites following the 'peace dividend' after the end of the Cold War, anticipated reduction in military expenditure and disposal of military land and facilities. He cited key references including a report of the House of Commons Defence Committee (1994) and a DETR (1999) review of the redevelopment of defence land and property. Doak (1999: 211) noted that the MoD 'has the second largest estate in single ownership in the UK, second only to the Forestry Commission'.

The proposed disposal programme was massive and over £100 million was generated by disposals in 1996-97. Doak identified many clashes of interest involved in the process of disposal and conflicts between competing users of land and property, especially between a social need to phase release and use of redundant defence estate and the MoD's desire to dispose of its property quickly.

The House of Commons Defence Committee (1994) urged the MoD to liaise with local authorities, for government to issue planning guidelines, and for future re-use of redundant facilities to consider non-cash gains to the community. All MoD housing was sold to newly-formed Annington Homes in 1996 and the MoD became a tenant of housing from then on. With regard to other MoD property, however, it appeared that the MoD's main priority was to sell at maximum price regardless of local preferences and priorities, and Doak (1999: 218) warned of a 'perpetual danger' for defence disposals 'to flood the property market with redundant land and property in particular places or at one particular time'.

More recently, Dobson (2012: 7) saw a 'continued conflict between the short-term demands of the MoD and the long-term needs of communities'. His research on the disposal of former military sites concluded that failure to resolve this conflict often means that the disposal of sites 'without regard to the wider needs of the local economy and quality of life' results in long-term blight requiring remedial action by local authorities or housing providers (*loc cit*).

The situation regarding former MoD housing in Northern Ireland is therefore rather different from England and Wales, reflecting the distinctive circumstances of British armed forces stationed in Northern Ireland during the 'Troubles'.

The MoD continued to own housing as well as other property and land in Northern Ireland long after the disposal of MoD homes in England and Wales. It only started to dispose of housing and other property after the 1998 Agreement and moves towards demilitarisation.

We have not found any examples of other disposals of former MoD housing on the same scale as in Ballykelly in Northern Ireland, though some smaller sites have been transferred to social rental housing. Oaklee HA launched the Pond Park housing scheme in Lisburn in 2009, comprising 112 3-bedroom refurbished houses; Clanmil handed over keys to new tenants of 10 former MoD properties in Enniskillen in February 2012. Most recently, the Social Development Minister announced in December 2012 that 47 homes in the former St Patrick's Barracks in Ballymena are to be refurbished by Fold Housing Association in a £3.8m scheme to provide social and affordable housing.

Weir (2009) had reported that 'Former army sites in Derry, Fort George and Ebrington Barracks, are being transformed into public realm areas with housing, offices and entertainment areas'. In late 2012, however, the housing in these areas remains vacant and undeveloped; some housing is included within ongoing regeneration activities in the former Ebrington Barracks, but progress has been slow. Other former MoD-owned homes have been sold individually along the Limavady Road in Derry.

Local housing market context

The release of over 500 houses within a short time scale, in a small area with low population growth, might be expected to have some effects on the local housing market. One impact of the transfer of these houses from military to civilian use took the form of a Planning Service decision regarding the need for further housing development

locally: it was decided that the extra 500 houses added sufficiently to the housing stock to sustain Ballykelly as a local service centre and meet any local housing needs within the time scale of the Draft Northern Area Plan (Draft Northern Area Plan, para 5.2).

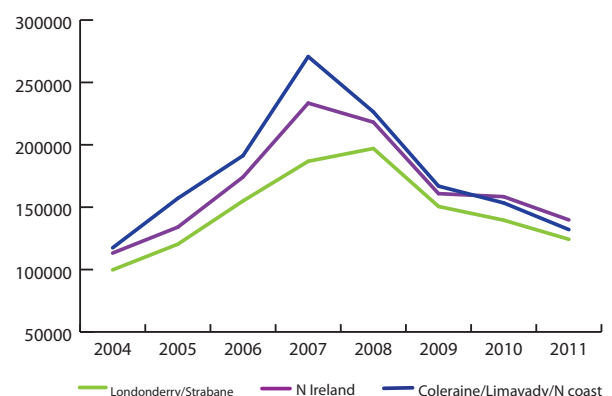
The release of these homes can also be considered within a wider housing market area. Young et al (2010) identified 11 housing market areas (HMAs) in Northern Ireland including Derry (now known as the North West HMA) and Coleraine, both of which were considered to be largely self-contained (figure 3.1). The area between Derry and Limavady, including the Loughview Estate, was predominantly within the Derry HMA, though a small proportion of residents commuted to Coleraine. Overall, therefore, most housing market impacts of the transfer of homes in the Loughview Estate probably would be felt in the Derry HMA, or possibly in the Coleraine HMA.

There are no reliable time-series house price data at the local level, but the University of Ulster House Price Index (UUHPI) provides an overview of trends affecting the housing market context of the study area. The index contains disaggregated analysis of 11 regions, including (1) Coleraine, Limavady and the North Coast (CLNC), and (2) Londonderry and Strabane (CLNC), and (2) Londonderry and Strabane (figure 3.2). These regions do not correspond with

the HMAs identified above but overall house price trends are so similar that this does not make any significant difference to the analysis.

House price changes in the two sub-regions were broadly similar to Northern Ireland developments generally over the last 10 years (table 3.1): surging between 2003 and 2007, by a stunning 165% in CLNC over four years, but subsequently falling in all areas to the end of 2012, especially in CLNC by about 50%. The overall effect between 2003 and 2011 was price increases of around 30% in Northern Ireland generally as well as the wider housing market context of the Loughview Estate (figure 3.3).

Figure 3.3 Average house prices in local areas and Northern Ireland, 2004-2011



Source: Northern Ireland Quarterly House Price Index.

Table 3.1 House price changes in local areas and Northern Ireland 2003-2011

	Average price all dwellings £000				Change (%)		
	2003	2007	2009	2012	2003-07	2007-11	2003-11
Londonderry/ Strabane	88	186	157	117	111	-37	33
Coleraine/Limavady/ North Coast	108	286	183	141	165	-51	31
NI total	106	251	159	138	137	-45	30

Source: Northern Ireland House Price Index.

Figure 3.1 HMAs in Northern Ireland (Source Young et al 2012)

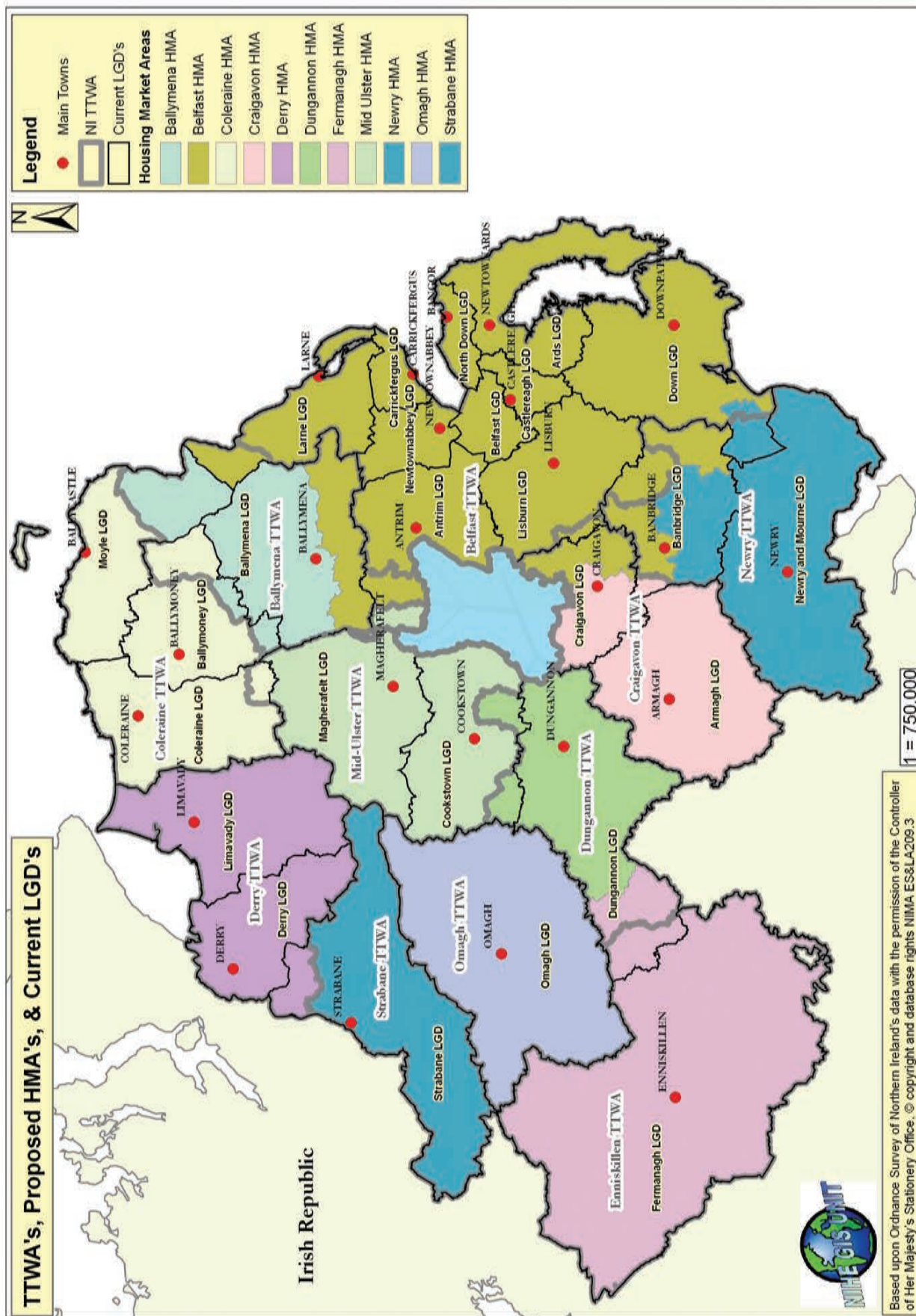


Figure 3.2 House price regions (Source: Northern Ireland House Price Index)



1. North Belfast
2. South Belfast
3. East Belfast
4. West Belfast
5. North Down
6. Lisburn
7. East Antrim
8. Londonderry/Strabane
9. Antrim/Ballymena
10. Coleraine/Limavady/North Coast
11. Enniskillen/Fermanagh/Tyrone
12. Mid Ulster
13. Mid & South Down
14. Craigavon/Armagh

Much concern had been expressed about affordability problems up to 2007 but falling prices have eased such pressures. The reduced availability and increased rationing of mortgage finance, however, have created different problems for many home buyers, both in terms of access for first time buyers and of negative equity for many who purchased between 2004 and 2007.

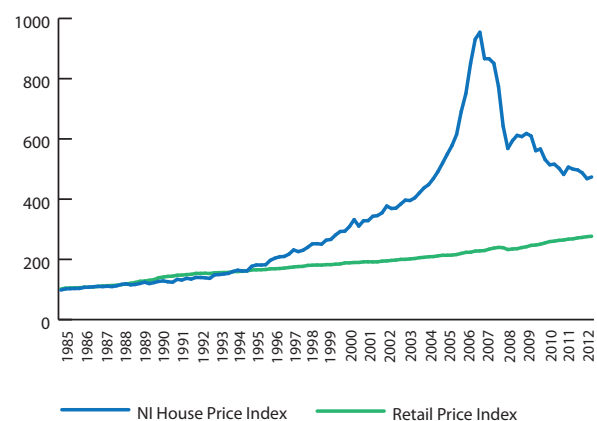
There are no distinctive policies relating to housing tenure in Northern Ireland compared to other parts of the UK, regarding assistance or incentives to first home buyers. Thus any preference for allocating homes to first time buyers was unlikely to have been due to government policy or practice.

The sale of the former MoD homes to the MPG in 2009 occurred after the dramatic house price falls of 2007 and 2008, but during a period of apparent recovery in overall house prices. The Loughview Estate came on the market in May 2010 as local media claimed that house prices were beginning to rise again. The most recent UUHPI report at that time had identified house price stabilisation in late 2009 and the highest number of transactions since 2007. This was widely reported in local media as showing a 'modest recovery' (e.g. BBC News. 2010b) with house prices expected to rise (UTV News, 2010). Such reports may have affected the expectations of potential purchasers of houses on the Loughview Estate, though the low prices may have been reason enough to stimulate strong demand from home buyers and buy-to-let investors.

The apparent recovery in early 2010, however, appears to have been a 'dead cat bounce'¹, as shown clearly in figure 3.4 with prices falling across Northern Ireland throughout 2010 and 2011. Overall trends show volatility and continued market stagnation and there is a substantial stock of unsold new housing as well as some unfinished

developments due to the collapse of developers and building firms. The most recent NIHE (2012a) analysis of the North West HMA and the Limavady District Housing Plan 2011/12 (NIHE 2011) both identified former MoD housing at Ballykelly as providing affordable homes for owner occupation and rent.

Figure 3.4 NI house price index 1983-2012



Source: NI Quarterly Price Index Q2 2012

Housing, community relations, residential segregation and mixing

There is a large literature on residential segregation in Northern Ireland, though the most recent evidence base for local area analysis at the time of writing remains the 2001 census, until local area data are available for the 2011 census in spring 2013. The local level data on population and religious affiliation in this section derive from the Northern Ireland Neighbourhood Information Service (NINIS). There has been a substantial amount of new development in all areas since 2001, however, and so the picture that will be revealed by the 2011 census may be somewhat different.

Residential segregation along lines of religious affiliation or 'community background' is widespread in all parts of Northern Ireland at

¹ 'Even a dead cat will bounce if it falls from a great enough height' - the term is used frequently to describe a brief recovery in a market that is actually continuing to fall over a longer period.

all spatial scales (Adair et al, 2000; Murtagh and Carmichael, 2005). Residential segregation was most intense in 2001 within NIHE estates in Belfast; over 90% were characterised as ‘very polarised’ with more than 80% (or less than 20%) of either community background (Shuttleworth and Lloyd, 2007). There was greater variation in the level of segregation in NIHE estates outside of Belfast; some had very high degrees of segregation (especially in Craigavon, Dungannon and Derry) whereas other council areas had much lower levels, including Limavady, Larne and Ballymoney (Shuttleworth and Lloyd, 2009).

Most commentators note that high levels of spatial mixing within neighbourhoods do not necessarily equate to social mixing between people from the two traditions in Northern Ireland, though most agree that spatial mixing is healthier than separate and highly segregated ethno-religious traditions. Despite evidence of high degrees of residential segregation, findings from the Northern Ireland Life and Times survey are often cited to suggest that most people prefer to live in mixed areas. The NIHE website, for example, states that ‘the vast majority of people in

the Life and Times survey expressed the view that they wished to live in mixed communities’.

The actual evidence from the Northern Ireland Life and Times survey regarding the extent of support for mixed community living, however, is not so clear-cut. The proportion of respondents saying they would prefer to live in a mixed religion neighbourhood increased from 71% in 1989 to 82% in 2010, and the proportion in favour of more mixing also increased to 85%. But the proportion whose neighbours were of the same religion remained around 62-63% over the same period. Thus there was no increase in actual mixing despite apparent growth in preference for mixing. This raises some doubt over the notion that the ‘vast majority’ of people wish to live in mixed communities now or in the near future.

The Loughview Estate had no pre-existing identification by religious identity of residents, due to its previous use, but it is located within a wider regional area within which there is evidence of diverse and complex patterns of residential segregation at different spatial scales (table 3.2). Murtagh and Carmichael (2005) noted that Limavady had the highest proportion of

Table 3.2: Religious geography of Ballykelly and nearby settlements

2001 census NINIS categories	Miles from Loughview	Households	Persons by religion (%)	
			Catholic	Protestant
Ballykelly (village)	½	609	60	39
Greysteel (village)	3	398	97	3
Limavady (medium town)	4	4,474	42	57
Eglinton (village)	5	1,083	47	51
Dungiven (intermediate settlement)	12	958	97	3
City of Derry (Derry Urban Area)	12	31,285	78	21
Coleraine (large town)	19	9,305	23	74
NI total	n.a.	627,000	44	53

Source: NINIS. ‘Catholic’ and Protestant’ here = NISRA categories for community background.

mixed wards within Northern Ireland in 2001. NINIS local area data show that Ballykelly village was mixed, with 60% Catholic and 39% Protestant in 2001. The nearest town, Limavady also was mixed but with a higher proportion of Protestants (57%) than Catholics (42%); and most NIHE estates in Limavady are mixed though a couple of small estates are highly segregated (Shuttleworth and Lloyd, 2007). But nearby Greysteel was almost exclusively Catholic, around 97%, as was Dungiven, 12 miles to the south. Eglinton village, just within Derry City Council area, was almost exactly mixed; it also had the highest level of home ownership, with 81% of households compared to around 68% in Ballykelly, Limavady and Greysteel.

The party political make-up of Limavady Borough Council has reflected a changing population balance of the two main traditions in Northern Ireland as well as wider shifts in party political support. There was a solid unionist majority at the 1973 elections, with eight UUP members, four SDLP, two Alliance and one independent. The council shifted to an overall nationalist majority in 2003, with seven SDLP councillors and one SF representative. Subsequently, as throughout Northern Ireland, support for the UUP and SDLP declined but grew for the DUP and Sinn Féin. The overall nationalist majority strengthened in the 2005 and 2011 elections; Sinn Féin was the largest party with six elected representatives, the SDLP and DUP had three apiece, there were just two UUP members and one other unionist candidate.

The nearest large settlements, Derry and Coleraine, had strongly contrasting populations in terms of community background in 2001. Derry was 78% Catholic and Coleraine 74% Protestant. Derry and Coleraine contained some very segregated estates. Windyhall in Coleraine was 97% Protestant, though it only contained 120

households; on a much larger scale in Derry, some 3,100 households lived in four estates of over 97% Catholics (Ballymagroarty, Carnhill, Galliagh and Shantallow) (Shuttleworth and Lloyd, 2009).

Government in Northern Ireland is officially committed to supporting a greater mixing in housing and other areas of everyday life, and the NIHE has developed a Shared Future Housing Programme. Most schemes to date have been small scale and only involved social rental housing. The first new build shared housing scheme was developed by Habinteg Housing Association and launched in 2009 at Carran Crescent in Enniskillen. Murtagh (2011: 1125) suggests that the overall shared future programme has been moved from political prominence due to the preferences of the leading parties in the NI Assembly, the DUP and Sinn Féin, and that the NIHE programme 'has been compromised by severe cuts in the social housing budget' and uncertainty over the future of the NIHE as an organisation.

The capacity for governments to influence greater social mixing and reduce residential segregation may be very limited in practice. In a wide-ranging review of policy initiatives in many countries Bolt et al (2010: 5) identified 'a huge gap between ambitious policy rhetoric and the limited policy effect on residential segregation'. The minimal effects of such policies, they argued, means that 'research into mixing policies should not be limited to the evaluation of policy measures, but should also address the effects of policy rhetoric' which 'may even be more serious than the effect of social mix itself' (op cit, 6).

In their study of Ballynafeigh, Murtagh and Carmichael (2005:51) found that identities were more 'fluid and negotiable than the binary politics of Orange and Green would seem to suggest'. Their evidence suggested that Protestants and

Catholics expressed their identities 'in multiple ways' that 'may vary, depending on issues and circumstances', with many people self-identifying as young and not politicised people. The apparent youth of many home buyers on the Loughview Estate suggested that questions of identity and political affiliation could usefully be compared to the Ballynaveigh study findings, despite other differences in terms of geographical location, scale and socio-economic characteristics of the populations of the two areas.

Research questions

The research sought to identify whether the Loughview Estate is an intentional shared or mixed community, with home buyers intending to stay in the area. One alternative possibility is that many home owners and/or investors purchased simply because the deal was so good and they anticipated selling quickly at a profit. Or the decision to buy in this estate may have been down to a combination of such factors. The research did not pre-judge the answers but explored a range of questions:

- How much has the Loughview Estate become a 'shared' community?
- Had home buyers expected this to be a mixed community?
- Were home buyers attracted more by low prices than other factors?
- Did home buyers plan to reside permanently or sell quickly at a profit?
- Did home buyers anticipate the high level of interest from investors?
- Are rental properties attracting tenants easily?
- Have developments since May 2010 affected their attitudes to the estate?
- How has life in the estate matched or changed their expectations?

- How many houses had been re-sold since May 2010, and by whom?
- What roles, if any, did government play in the changes in the estate?





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Residents' perspectives on the Loughview Estate

This section reviews the findings of the household survey conducted on the Loughview Estate and compares some features of households and their views with the overall situation in Northern Ireland. Household characteristics are compared with households overall in Northern Ireland at the time of the 2011 census, where available, or the 2009 House Condition Survey (NIHCS).



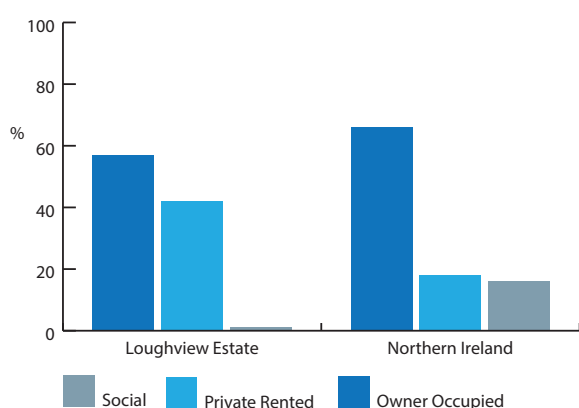
Much of the analysis compares and contrasts the circumstances of owners and tenants, due to their different housing market positions. Questions relating to refurbishment of the houses were asked only of home owners, and only tenants were asked to whom they paid rent. All households were asked the same questions about how long they have lived in their current homes, their previous housing circumstances and why they moved to the estate, community relations, religious mix and social issues.

The fieldwork team estimated that the vacancy rate on the estate was 15 to 20%, including properties that were undergoing refurbishment or other building work. This is more than twice the overall vacancy rate in the 2009 NIHCS, where vacancy levels were highest in old unfit properties and the private rented sector, and the North West HMA in 2010 (NIHE, 2012a) where highest vacancy level was in the rural area.

Household characteristics

The tenure mix on the estate differs sharply from the overall tenure composition in Northern Ireland, with a low level of home ownership, 57% compared to 66% overall, and more than twice the average of privately rented accommodation, over 40% on the estate compared to 18% overall (figure 4.1).

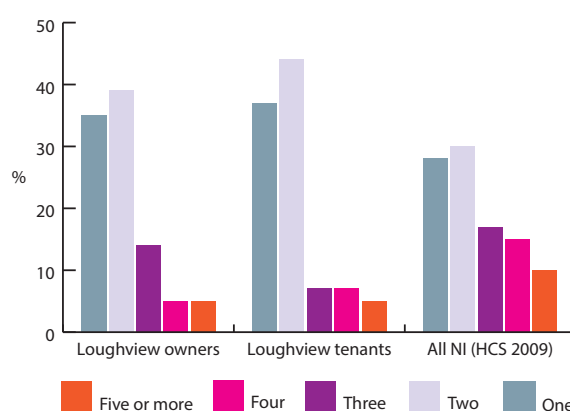
Figure 4.1 Household tenure, Loughview Estate and Northern Ireland



At the local level, the tenure mix contrasts with the Ballykelly ward in the 2001 census, which was 71% owned and 29% rented. The 2009 HCS showed much lower levels of private renting within the new council areas of Causeway Coast (22%) and Derry and Strabane (16%). The relatively low level of home ownership, together with the high level of private renting and high vacancy rate, contrast sharply with the image of the estate portrayed in press reports as a place predominantly occupied by first home buyers.

The great majority of households interviewed in the Loughview Estate survey contained just one or two people (36% and 41% respectively) with only 11% containing four or more persons (figure 4.2).

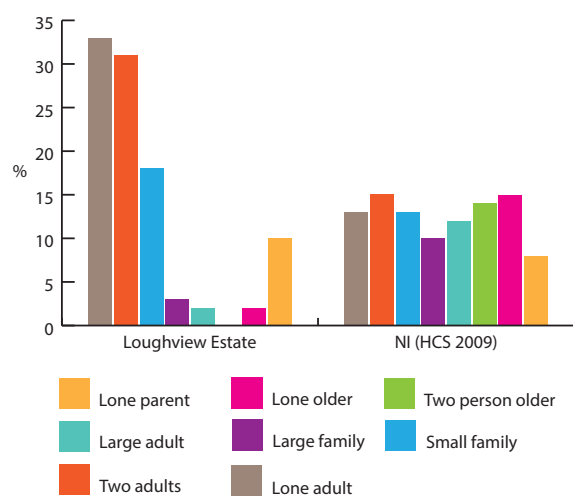
Figure 4.2 Number of People in Household, Loughview Estate and Northern Ireland



The proportions of one- and two-person households on the estate were much higher than in Northern Ireland overall at the time of the 2011 census (28% and 30% respectively), and there were relatively few households with four or more persons: 11% compared with 25% in the census. Thus the average household size on the estate was about 2.0, well below the Northern Ireland average of 2.54 in the 2011 census.

The mix of household types on the estate also differed significantly from the overall pattern of household types identified in the 2009 HCS (figure 4.3).

Figure 4.3 Household Types, Loughview Estate and Northern Ireland



The majority of households on the estate were lone adult (33%) or two adult households (31%) compared to just 13% and 15% for Northern Ireland overall in the 2009 NIHCS. There were relatively more small families (18% compared to 13% in the NIHCS) but far fewer large families. The most striking contrast was in terms of the tiny proportion of older households on the estate, under 5% compared with nearly 30% overall in the NIHCS.

Household incomes were provided by 60% of respondents on the estate, but 40% did not answer this question (figure 4.4).

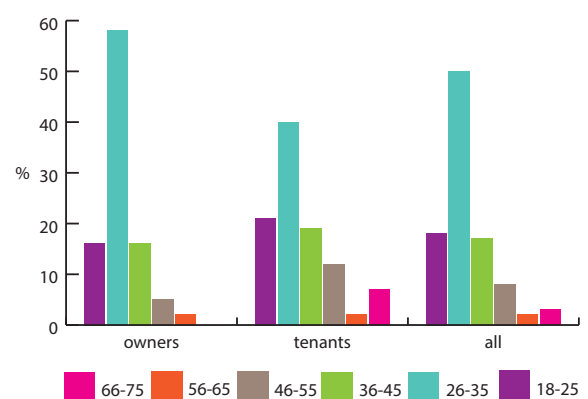
Figure 4.4 Household Income, Loughview Estate and Northern Ireland



The household incomes provided by respondents reflected their age and the household composition on the estate. Most household incomes were between £10,000 and £30,000 a year (40/60), with smaller proportions of lower incomes under £9,999 or incomes over £30,000 than in the 2009 NIHCS. The tenants tended to have lower incomes than owners, including nearly all of the households with incomes under £10,000 (10/11) and few above £20,000 (4/25).

Most households were white, with just a few of mixed, Indian or Chinese ethnic background (table A4.5).

Figure 4.5 Age of HRPs, Loughview Estate



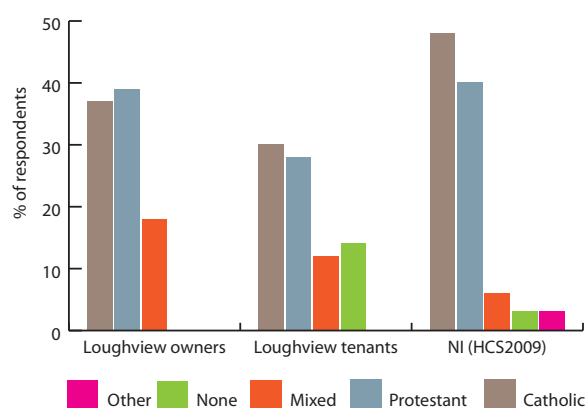
The survey collected some data on both the household reference person (HRP) and, where appropriate, their partners. In line with the NIHCS, however, the analysis focuses on the HRPs only, though Appendix 1 contains data on partners (tables A4.10 to A4.13). The larger proportion of HRPs was female, primarily among the owners, with the tenants split equally between males and females (table A4.6).

The HRPs tended to be much younger than Northern Ireland averages (figure 4.5). Nearly 70% were 35 or under with another 17% between 36 and 45. Only 8% were aged 46-55 and 5% were aged above 56, in both cases these were mainly tenants. The extremely young age profile of home owners on the estate differs considerably from that for Northern Ireland overall, primarily due to the very low number of older people in the estate. The 2009 NIHCS only identified 28% of HRPs under the age of 40 with 35% over 60. Around three quarters of the home owners on the Loughview Estate were aged 35 or under, compared with just 20% of home owners under the age of 40 in Northern Ireland overall in the 2009 NIHCS. Other surveys, recently reviewed by Hillyard et al (2012), also show much smaller proportions of under-25s owning their own homes, with an average of 51% of home owners aged 50 or more.

Most HRPs were working (table A4.8), whether full time (53%), part time (8%) or self-employed (8%) with 21% not working or permanently sick/disabled, and under 5% retired. Most home owners were working (51/57). Tenants, by way of contrast, comprised the great majority of HRPs who either were not working or were permanently sick or disabled. The largest group of HRPs in terms of marital status were single, never married (54%) with 20% married, 16% cohabiting and 9% divorced or separated (table A 4.9).

There was an even mix in terms of the religious composition of households, with 34% each Catholic and Protestant, 15% mixed Catholic and Protestant and 6% with no religion (figure 4.6).

Figure 4.6 Religious Composition of Households, Loughview Estate and Northern Ireland



This is broadly similar to the religious composition of the population overall that was found in the NIHCS, apart from the much higher proportion of mixed religion households on the estate than overall in Northern Ireland. It is also more evenly mixed than Ballykelly or Eglinton villages at the time of the 2001 census, though the mix corresponds nicely to an aggregate of these two communities.

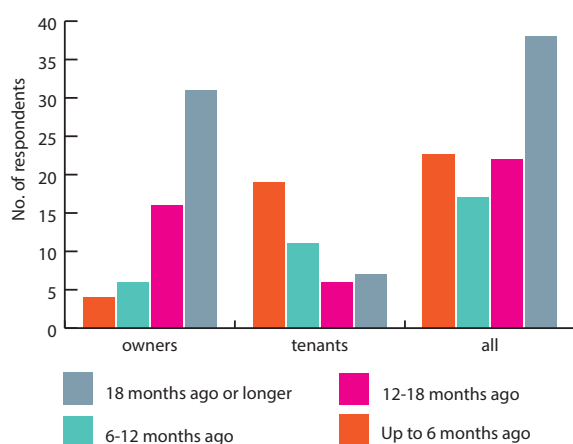
All respondents were asked about their perception of identity in terms of political, religious and national affiliation (table A4.15). Many more expressed firm views about religious and national identities than about political affiliation. Around three quarters had definite views about religious affiliation and national identity: 60% agreed that they thought of themselves as British but 17% disagreed; 32% thought of themselves as Irish and 43% disagreed. By way of contrast, only 14% agreed that they think of themselves as a unionist and 7% as

nationalist, whereas 50% neither agreed nor disagreed with either identity and around 26% did not know or did not answer. These sorts of responses correspond with the findings of Murtagh and Carmichael (2005) in Ballynafeigh, especially regarding young people identifying much less with traditional ethno-religious divisions.

Length of residence, previous housing circumstances and reasons for moving to the Loughview Estate

All households had moved into their current homes after May 2010, but there were major differences between owners and tenants in terms of the period of residence (figure 4.7).

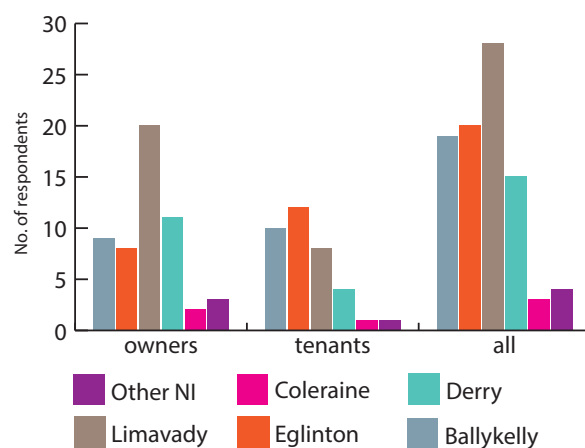
Figure 4.7 Length of Time Residing in Present Home



Over half of the owners (31/57) had moved in more than 18 months ago, with just 10 during the last year, whereas most tenants had moved in much more recently. Almost half of the tenants moved in during the previous six months and only 7 had been there for 18 months or more.

Most residents had moved less than five miles into their present homes (figure 4.8).

Figure 4.8 Previous Residence

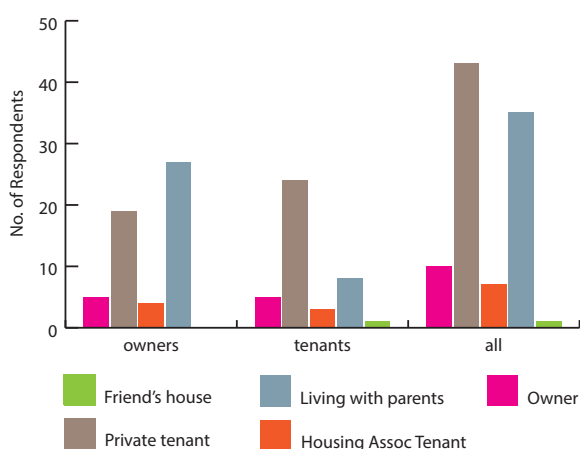


Over half of the home owners (37/57) had come from the immediate areas of Ballykelly, Eglinton and Limavady, with another 13 from Derry and Coleraine. Nearly two-thirds of the tenants (30/43) also had moved from the local area, though a higher proportion than home owners had come from outside of these areas. Overall, therefore, the great majority of people who have moved into the estate came from within a tightly drawn local housing market.

There was little appreciable difference between owners and tenants in terms of the dwellings that they occupied, with 75% in terraced homes and the rest in semi-detached dwellings (table A4.18). A slightly higher proportion of owners lived in terraced houses, possibly indicating that they had tended to purchase the cheaper properties on the estate.

Around half of the owners had moved straight from living with their parents into their present homes, and most other owners had been renting privately (figure 4.9).

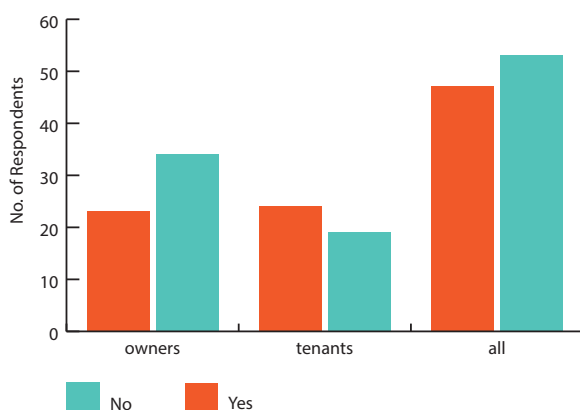
Figure 4.9 Previous Tenure



The proportion of tenants moving directly from parental homes was smaller; most had been renting their previous homes, mainly in the private sector, though a few had been housing association tenants. These proportions seem high, but no comparable data or recent studies in Northern Ireland are available against which to assess their significance.

Less than half of the households interviewed had looked for any other places to live before moving from their previous homes (figure 4.10),

Figure 4.10 Considered Other Places to Live



with a lower proportion of home owners than tenants looking at other possible homes. Of those who had looked at other places to live, about half each of the owners and tenants had only looked in Ballykelly and none of the owners and few of the tenants had looked any further than Derry (table A4.21). Thus the great majority of households either had not looked at all for other possible places to live or only considered other options within a very limited area of search. The high proportion of owners who had not looked at any other possible homes to buy appears to be unusual, but as with the high proportion moving directly from parental homes, no comparable data or recent studies are readily available against which to assess their significance. One study of residential search behaviour in Belfast in the 1990s showed that around 26% of home buyers had just viewed one place, 17% had looked at two places, 19% looked at 3-5 places and 38% looked at 6 or more (McPeake, 1998). The majority had only searched in one area (61%) though around 15% had looked in three or more areas. Compared to that, albeit dated study, the proportion of home buyers on the Loughview Estate who looked at no other possible places to buy was very high, but there was less difference in terms of area of search.

Respondents were shown a range of possible reasons why they might have chosen to move into the estate and asked to rank up to three main reasons. The availability of cheap housing was clearly the prime motivating factor for home buyers and tenants, whether this took the form of cheap houses to buy or to rent (figure 4.11).

Figure 4.11 Main Reasons for Moving into the Estate



The next main reasons why people moved to the estate related to their having come from the local area and having family members living nearby. Factors related to employment or the religious mix of the area did not figure prominently in their calculations. Overall, they were attracted by an opportunity to gain access to good value housing, especially when it was located in the area from which they came, with many other family members living nearby.

The evidence here suggests almost overwhelmingly that most of the owners had seized the 'once-in-a-lifetime opportunity' as reported in the press. Few had considered other possible homes to buy, a high proportion had moved directly from their parental homes, and all were attracted primarily by the low prices and location of the estate.

House improvements and owners' estimation of values

The site visits in August 2011 and 2012 noted that a lot of building work and other renovation activities were being carried out. Some renovation work was still being undertaken when the survey team went into the estate in September 2012. The extent of such work was confirmed by the answers to survey questions asked only of home owners (and during the in-depth interviews with estate agents). The great majority of home owners had already carried out work on their homes; only 4 out of 57 had neither made nor planned to make changes (table A4.23). At least three households had had a total internal refit plus new roofs with another nine total internal refits. Over 20 had had substantial other work done including new kitchen and/or, bathrooms, re-wiring, boiler replacement, new floors and/or a conservatory. Another 18 had undertaken substantial redecoration.

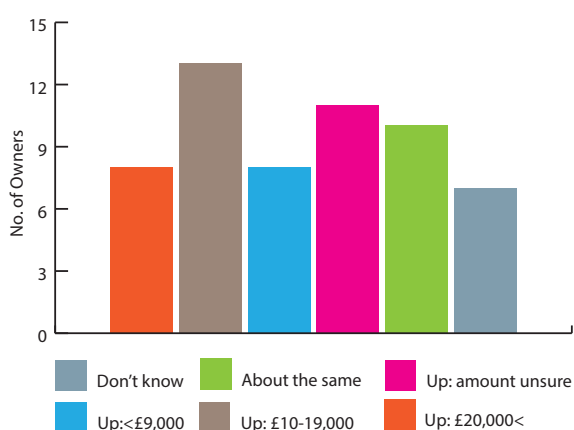


House improvement underway



The great majority of home owners thought that their homes had increased in value since they had purchased them in May 2010 (figure 4.12).

Figure 4.12 Owners' Assessment of the House Value Increase



Over a third thought that their homes had gone up in value by £10,000 or more, with five estimating that the value had increased by £25-30,000. Most of the owners who thought their homes had increased by £20,000 or more had carried considerable amounts of work to their homes including new roofs and major internal refits. Two who thought their homes had increased by over £25,000, however, only reported having made changes to flooring and/or redecorating. Around a third of households either did not know or thought that their home was worth about the same as they had paid for it. None thought that their house might have fallen in value.

The home owners expressed high levels of overall satisfaction with living in the estate (table A4.25). Forty-nine were satisfied or very satisfied and just five were dissatisfied or very dissatisfied.

Diverse reasons were given for dissatisfaction (table A4.26). A few cited a problem with the houses or neighbours. One suggested that there were 'paedophiles in the area', another complained about the management company.

Residents' expectations of staying or moving from the Loughview Estate

All households were asked whether they were likely to move from their present homes within the next year (table A4.27). The great majority were not likely to move (80%) or did not know (7%). Only 13 said that a move was likely, mainly tenants (10) and only three of the 57 owners. The main reasons why they might move were related to housing, such as wanting to rent or buy a bigger house, rather than dissatisfaction with living on the estate (table A4.28). None of the home owners who might move expected to go far, though a few tenants said they might move to other areas in Northern Ireland (table A4.29).

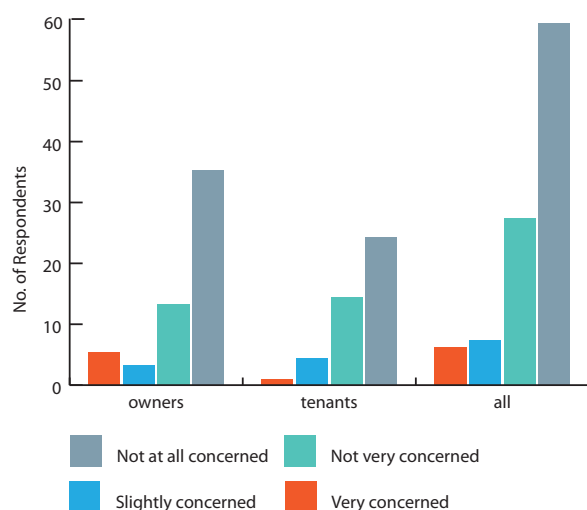
The tenants were asked whether they paid rent to the owner of the property or to a managing agent. Most said that they paid rent directly to the landlord (32/43), five were unsure and only six said that they paid to a managing agent (table A4.30). This suggests that many rental properties are managed directly by their owners rather than by agents and is consistent with the survey identifying a higher level of private renting than was suggested by the property professionals (section 5).

Community relations, religious mix and social issues

All respondents were asked the same questions about community relations, the religious mix and possible social problems on the estate.

Very little concern was expressed about community relations, with only 13% being concerned or very concerned (figure 4.13).

Figure 4.13 Concerns about Community Relations

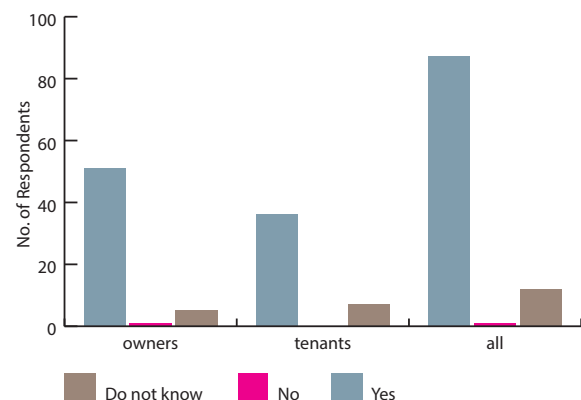


The main reasons for concerns of the minority related to threatening behaviour and sectarianism (table A4.32). Members of the research team have explored the estate systematically and have not seen any graffiti or other sectarian marking. The estate agents also commented on the absence of sectarian marking but they did mention an issue relating to flags. They advised that the leases specify no flags or other displays but that a flag or flags have been displayed on occasions.

More residents were concerned or very concerned (24%) about community relations generally in Northern Ireland than on the Loughview Estate (table A4.33). There were no appreciable differences between owners and tenants in this regard, with most concerns relating to sectarianism, bigotry, intolerance and social polarisation (table 4.34).

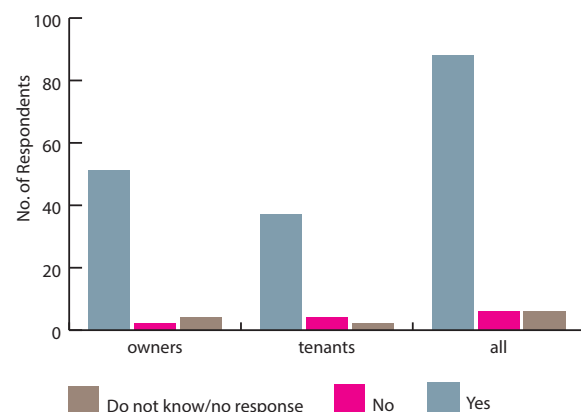
The great majority of respondents (87%) said that they would describe the Loughview Estate as a mixed religion area with another 12% not sure (figure 4.14).

Figure 4.14 Is the Estate a Mixed Religion Area?



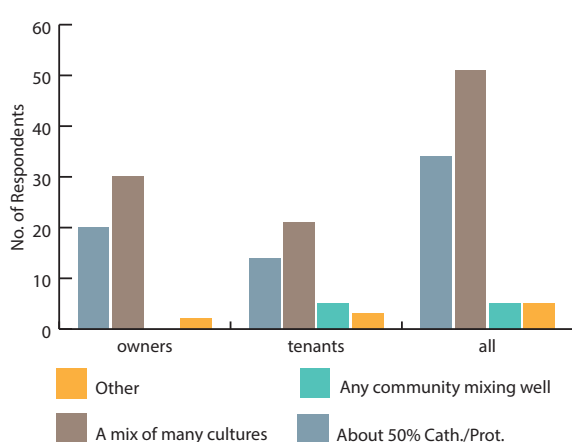
The great majority of those respondents who said that it was a mixed religion area also said that they had expected the estate to be mixed before moving in, with only three not having done so (table A4.36). All respondents were asked whether the Northern Ireland government should promote a religious mix in all areas (figure 4.15).

Figure 4.15 Should NI Government promote religious mix in all areas?



The great majority (88%) said that it should promote a religious mix with only six saying 'no'. When asked how they would define a mixed religion area, half of the respondents said that it would be a mix of many cultures with about a third saying that it would comprise about half and half Protestants and Catholics (figure 4.16).

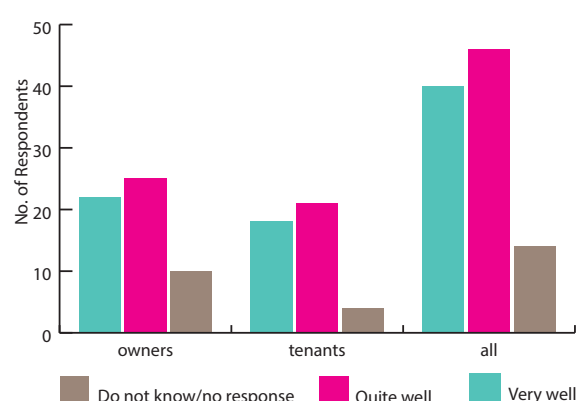
Figure 4.16 Residents' Definitions of a Mixed Estate



The response 'a mix of many cultures' had figured highly in the Ballynaveigh study (Murtagh and Carmichael, 2005) so was included in the list of possible responses that was shown to respondents; its high ranking here suggests that some people at least are prepared to think of identity from a different perspective than the typical Protestant/Catholic dichotomy prevalent in Northern Ireland.

There was widespread agreement that Catholics and Protestants get on very well (40%) or quite well (46%) on the estate, with the remaining 14% either unsure or not responding to the issue (figure 4.17).

Figure 4.17 Do Catholics and Protestants get on well in the Estate?



No respondents gave the possible answers of 'not very well' or 'not at all well'. All respondents were shown a series of statements about attitudes to living in mixed areas and asked which best represented their view. The great majority (83%) chose the statement 'I live in a mixed religion area and prefer to do so' and 14% either did not know or did not respond.

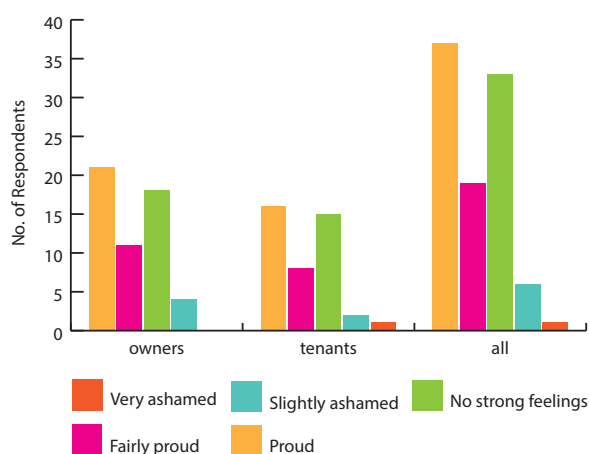
These responses indicate that the estate is much more mixed than most similar sized estates in Northern Ireland and that people chose to live there with an expectation that it would be mixed. Thus their articulated preferences and their actual behaviour both correspond with the high level of preference for mixed living reported in the Northern Ireland Life and Times Survey. This adds credibility to their responses regarding the desirability of mixed communities and their support for the idea that government should promote mixed living.

The final two substantive issues concerned residents' identification of problems in the estate and their attitude to the image of the area when relatives or friends came to visit. Respondents were shown a list of possible problems on the estate and asked whether any were major

problems, minor problems or not a problem at all. Very few issues were identified as problems, with the great majority of respondents saying that issues such as sectarian intimidation, vandalism, lack of schools or play spaces for children were minor problems or were not problems at all (table A4.41). Some issues, however, were identified. Alcohol or drug abuse was seen by 39% overall as a major or minor problem, 30% remarked on anti-social behaviour, 20% complained about theft or burglary and 18% remarked on bad behaviour by young people. Other problems that were identified were sharp speed bumps, and complaints about paedophiles and Travellers being in the area.

The majority of residents felt proud or fairly proud about living on the estate when friends or relatives came to visit (56%) and 33% had no strong feelings either way (figure 4.18).

Figure 4.18 Attitudes towards the image of the Estate



A small minority of 7%, however, felt some shame about living on the estate, mainly due to the area's reputation for cheap housing; one had been mocked because the estate 'looks like Chatsworth' (the estate in the TV programme 'Shameless').



Key players' perspectives on the Loughview Estate

This section reviews the findings from the interviews conducted with key players between September and November 2012. The interviews were guided by a semi-structured schedule of questions, varying in line with the particular expertise and involvement of the participant (figure 5.1). Some were only asked about the specific aspects of the topic with which they were directly involved.

Figure 5.1 Perspectives from the in-depth interviews

Issue/task	Main respondents
Transfer of houses from the MoD to civilian use	Auctioneers and valuers; local estate agents and property managers; estate management company; government planning and housing officials; the MPG
Housing on the estate since May 2010	Local estate agents and property managers; estate management company; government planning officials; elected representative
Community relations and other social issues	Local estate agents; estate management company; elected representative
Lessons for other former MoD sites	Local estate agents and elected representative; experts on re-use of MoD housing in England and Wales

Specific individuals or organisations are cited only in relation to issues that already were in the public arena, primarily relating to matters of fact. Individuals are not quoted or cited, however, in relation to issues relating to community relations, social concerns or management issues. Neither the MPG nor auctioneers involved in the sale of MoD estates, Osborne Clarke and GVANI, were able to discuss commercial aspects of the transactions relating to the Loughview Estate. Thus the financial aspects of the sale of

the houses and other elements of the estate in the following analysis only represent our 'best estimates' based on local estate agents' views and knowledge of the market.

The full range of questions was designed to achieve four main objectives:

- Provide an account of the process of transfer of MoD housing to civilian use.
- Review housing market developments since the sales in May 2010.

- ## The process of transfer of MoD housing to civilian use

One SDLP councillor argued the council should consider local facilities and how Ballykelly village

In the absence of any positive interest from government or community agencies, the Loughview Estate was offered for sale by sealed tender, managed for the MoD by Belfast-based GVANI in February 2010. Very little work had been done by the MoD prior to sale apart from fixing some problems caused by the previous severe winter.

This was the last area of the former Shackleton Barracks housing to be sold. Other parts had been sold in three lots: Forest Drive and Hill Close; the 'Walworth estate'; and Foyle Drive (figure 5.2).

Figure 5.2 The four former MoD housing estates in Ballykelly





Numerous approaches were made to the auctioneers by possible purchasers of the estate but fewer actual bids were received than the interest had suggested. The selling price was estimated by local estate agents to be within the range £4-4.5m, probably below the price that the MoD had anticipated but a reflection of the state of the market at the time, the condition of the houses and the large number that would have to be sold or mothballed.

DMC Properties had advised MPG on values and had argued that all the houses could be sold in one day if they were properly priced. The commercial buildings on the estate were sold separately from the houses. A Costcutter supermarket now occupies a prime location at the main entrance to the estate, with nearby retail units including a hairdresser, a health and beauty clinic and two fast food takeaways.



Some of the retail units remained empty and the community centre was not in use in October 2012, but may have been undergoing refurbishment; the former MoD crèche and office block were empty and for sale.

Estate agents estimated that the MPG spent around £1.5m on the Loughview Estate before putting the houses on the market, with most expenditure going on drainage and roads. A one-way system was created in parts of the estate and speed bumps were introduced. It was reported that all of the houses with rendered external finish were repainted, some front fences installed and all boilers checked and serviced.



The estate grounds were tidied extensively with full grass cutting and 'a couple of hundred trees and shrubs' were planted. Old MoD material was removed and two high quality children's playgrounds were installed by Playdale and Hawthorn Heights. The effects could still be seen in 2012 as the estate was well kept and nicely landscaped, with much more generous open space standards than conventional new build estates. The works that were undertaken by the MPG, however, were not sufficient to leave the estate in a condition where it was likely to be adopted publicly.

The houses on the Loughview Estate were valued individually for sale by DMC Properties and

offered at attractive prices in May 2010, with 20 at just £30,000 each. An advertising company was contracted and a brochure designed and published by Block CPG for MPG, emphasising that the sale of these houses represented a 'once in a lifetime opportunity'. The sale generated much media interest, with reports of people camping out to secure a home on the estate. The advertising brochure featured on the cover of the local newspaper the week before the houses went on the market, displayed by Miss Ireland, Laura Patterson, accompanied by former Irish rugby international Derek McAleese of DMC Properties. The cover story the following week was 'Loughview sold!' with a sub-heading 'First 100 Ballykelly houses sold at rate of one per minute'. The story was illustrated by a photo of a young Limavady couple who were 'first in the mile long queue' celebrating their success with a bottle of champagne.



Whilst all the houses were sold on the first day of asking this was not strictly in the order of the informal queue, though nobody who wanted a house failed to get one. DMC Properties issued 460 tickets on the day, working on the assumption that some sales would not proceed, and the holder of ticket number 460 was able to buy the last house remaining on sale. Although the media had focussed on first time buyers, in practice there was no specific requirement that any number of houses should be allocated to them and there was no mechanism to check whether any actually were first time buyers.

The emphasis on first time buyers was essentially an advertising strategy and many of the houses were sold to other home buyers and investors.

The general view of property professionals was that 70-75% of purchasers were home owners, mainly first time buyers, with 25-30% investors, including a few local builders who bought intending to refurbish and re-sell at a profit. Local estate agencies and mortgage brokers arranged a number of mortgages, especially for first time buyers, some of whom were helped financially by their parents; around 15% of purchasers were estimated to be cash buyers.

The prices paid for houses on the estate ranged from £30,000 to £59,500, all well within the bottom quartile of house prices in the North West HMA (NIHE, 2012a). The average selling price was estimated to be around £45,000. On that basis, given the ballpark estimates of the estate agents for the price that the MPG paid, plus their other costs (including work on houses and infrastructure, advertising, and professional costs), MPG probably cleared around £5m on the houses, plus whatever profit was made on commercial properties and other sites sold subsequently for development. We note again, these numbers are our best estimates not based on commercial information.

The first tranche of former MoD properties from Shackleton Barracks to be sold was the Forest Drive and Hill Close area across the main A2 road from the Loughview Estate. The estate agents generally agreed that around £7m had been paid for this estate at auction before the downturn in the housing market. Another £750,000 was thought to have been spent bringing roads, water and sewerage up to a standard acceptable for formal adoption. The houses are similar to the terraced houses on the Loughview Estate, though there are more semis and most have off-street parking. Many of these houses were empty and for sale or to let at the time of the survey in September 2012, at prices from £50-70,000. The estate agents thought that current sale prices could not fully recoup the cost of purchase and upgrading of this estate. Some houses have been bought by investors and let to tenants, many of whom are benefit recipients. There was no focus on first time buyers in this estate.

The second two lots of MoD properties in Foyle Drive and the Walworth Estate were sold early in 2009. The guide prices had been around £3m and £6m. It was reported that five bids were received 'in and around expectations' though the consensus among estate agents was that the actual prices paid were below the guide prices. DMC Properties handled the sale of the Walworth estate, comprising around 65 houses to the south of Clooney Road, mainly substantial semis. These were offered at prices between £60,000 and £95,000. Another tranche of 32 homes known as the 'Foyle' estate, but re-named Foyle Drive, were sold by Eddie O'Connor estate agents. This single road contains some large detached houses, including the largest of all with two attached garages, known locally as 'the Colonel's House'. There was no attempt to focus on first time buyers in either of these former MoD estates; rather, there appears to have been something of a

stampede among prospective purchasers as both sold out almost immediately after going on the market.



Housing on the Loughview Estate since May 2010

There had been clear signs of ongoing refurbishment at the time of a site visit in early August 2011 and some houses were being refurbished at the time of the survey in 2012. All of the estate agents familiar with the estate reported extensive building work, repairs and internal renovations. They estimated that 70-80% of the home owners had undertaken work, albeit often using small local building firms or trades people working at 'mate's rates'. Landlords generally had done less work than home owners, and some had reportedly done very little or nothing at all.

None of the agents reported any significant environmental work since May 2010 and some concerns were raised about the condition of water and sewerage services. A number of residents had complained to local elected representatives about these issues both in Loughview and in some of the other former MoD estate areas. There have been a number of planning applications for developments in



the estate since May 2010, including a number by MPG for sites that it had retained when the houses were sold. Most applications were approved but no work has started and estate agents doubted whether any work would be started in the current market climate, if at all even in the longer term.

There has been some turnover of properties in the Loughview Estate since May 2012, with the total sold estimated to be around 40. Some 15-20 were sold quickly by people described as 'locals' and/or 'flippers' who never intended to live there, and whose estimated profit was around £20-30,000. Houses sold well at first, especially where properties were priced attractively, but sales were reported to have slowed down significantly since 2010. The general view was that the houses are not fetching their asking prices, especially where owners hope to make a big unearned capital gain. Agents did not expect prices fully to reflect any substantial and expensive work that had been undertaken because they thought that better value was available locally outside of the estate, including newly built houses in adopted areas.

Estate agents marketing homes in the Loughview Estate usually describe the location as Ballykelly and refer to specific streets by name. In late 2012, however, none of the estate roads were marked on street maps or named on websites such as Google maps or AA route finder. DMC Properties' website was listing 15 properties for sale from

£54,000 to £89,500 in November 2012. The cheapest were mid-terrace 2-bedroom houses. Images for the three most expensive properties showed evidence of substantial work having been done internally and externally; all three were described as semi-detached, though they appeared to be end terrace houses.

The property professionals generally estimated that around 25-30% of houses on the estate were being rented privately, or were available for rent. This estimate was much below the proportion identified in the household survey. This disparity is consistent with the idea that many rental houses are managed by their owners rather than by managing agents; this possibility is much more likely than the survey having identified a disproportionately high number of tenanted properties. Some of these owner-managers may have intended to live on the estate themselves, or obtained mortgages or loans based on that expectation, but in the event they have decided to let the properties to tenants. The estate agent with the biggest rental portfolio said that his landlords were 'from all over': about 1/3 from Derry and Limavady; 1/3 from the rest of Northern Ireland; and the rest from various places in England and Ireland, some of whom had previous associations with the area.

The estate agents considered that rent levels in the estate were lower than in Ballykelly Village and substantially below Limavady or Eglinton. The consensus was that there was an over-supply of rental housing in the area, including some other former MoD areas. This was consistent with the high vacancy rate on the estate and numerous 'to let' signs. One estate agent suggested that the market locally had been 'flooded with cheap rental housing'.

Views differed regarding the impact of the sale of homes in this estate on the local housing market. The estate agents, with one exception, thought that the housing in the Loughview Estate was so cheap that most of the first time buyers would not have been able to buy at all in the wider market. Thus this really was 'a once in a lifetime opportunity' enabling many young local people to obtain a home of their own but with little wider market impact. This is consistent with findings of the household survey, as very few buyers came from outside the local area and many were much younger and on much lower incomes than most home purchasers. Another respondent suggested that many first time buyers had been on the social housing waiting list, so that pressure was relieved. The main local housing market effects overall for Ballykelly and Limavady more generally are the addition of a large number of low cost homes available for first time buyers and cheap private rental houses in an area with relatively low demand. This additional supply does appear to have saturated the local market, posing risks of continuing high vacancy levels and even falling property values thus posing difficulties for owners who wish to sell and move elsewhere. More generally, the MoD has released over 500 houses into the local housing market over a three to four year period, many of which were more

substantial than the properties on the Loughview Estate. The DoENI has taken the view that this release of homes removes any need for land to be allocated for further housing development in the Ballykelly area, so there is less scope for local builders to undertake new development. Given the abundance of cheap housing available to buy or let, with much of the Forest Drive/Hill Close estate not having been sold at all, there may have been little incentive for builders to undertake development anyway. Apart from these considerations, there is little reason to believe that the transfer of former MoD housing has had any significant effect on the wider North West HMA.

Community relations and other issues on the Loughview Estate

The key players' views about community relations on the Loughview Estate were consistent with the views of residents in the household survey. All agreed that this is a mixed estate in terms of religion and religious traditions of households. They also all agreed that there were no significant issues or problems in terms of community relations. There was one report of a display of a union flag, contrary to protocols agreed by the estate's management company, Loughview Estate Management Limited² (LEML), incorporated on 22 March 2010.

Figure 5.2 Community relations and other issues on the Loughview Estate

Questions and issues	Respondents' views
Is the Loughview Estate a mixed religion area?	Yes: unanimous agreement
Are there any concerns about community relations?	No: unanimous agreement
Are there any social problems on the estate?	Differing responses
What is the overall image of the estate?	Differing responses

² Company information from Duedil, Lough View Estate Management Limited at www.duedil.com/company/Nl602576/lough-view-estate-management-limited and Brackenwood (Coleraine) at www.duedil.com/company/Nl602710/brackenwood-coleraine-limited



There was much less agreement, however, about the extent of social problems on the estate and its overall image. Some respondents said that there were no social problems at all but others suggested there were some serious problems and the estate is 'well known to the PSNI'. They suggested that some notorious 'undesirables' were living on the estate, with frequent thefts of oil from people's tanks, 'lots of noisy parties, problems with drugs and reports of paedophiles'.

Attitudes regarding the overall image of the estate varied considerably, ranging from 'good, we've been impressed', through 'generally positive but with some bad bits', to 'bad' albeit qualified by the comment that 'a minority of bad tenants have damaged the reputation of the whole estate'. One key player suggested that 'there are perceptions in part of the community that the Loughview Estate has rough bits like Chatsworth'. Two of the

estate agents suggested that the image of the estate was off-putting to prospective tenants able to pay full market rents.

The interviews also explored issues relating to the management of the estate, the adoption of roads, the state of the infrastructure and street lighting. These issues were not raised to any significant extent by residents in the household survey, but some key players considered that management issues have important implications for the future of the estate and for the re-use of other former MoD estates. Some claimed that many purchasers were not sufficiently aware of the status of the estate and the limited likelihood of formal adoption of roads. Some estate agents argued that the roads had not been adequately upgraded and the sewers and water mains were barely repaired to an adequate standard before the sale in May 2010. They suggested that water and sewerage infrastructure remain in a poor condition with potentially serious water service issues. It was suggested that a 'kitty' had been left by the MPG for the LEML for upgrading the estate for possible adoption, but that this money had not been yet been used for that purpose.

The management arrangements relating to the estate may not be fully appreciated by all property owners. The LEML is a company registered with Companies House with overall responsibility for the management of the estate. The LEML has appointed Brackenwood (Coleraine), incorporated on 31 March 2010, to provide estate services including street lighting and grass cutting. The LEML decides the annual service charge levied on property owners (£141 for the current year). There were reports of some non-payments which were not pursued last

year, though in future estate services may be withdrawn from debtors or debts pursued in the small claims court.

Residents pay full rates to the local council but in return only get their bins emptied. Some have complained that their houses are over-valued for rating purposes, and that they should get a rate rebate because they must pay Brackenwood for street lighting and other services which councils usually provide. These issues have been taken up by elected representatives but were unresolved at the time of writing.

Possible lessons from the Loughview Estate for other areas of former MoD housing

The interviews raised a number of issues of relevance to the re-use of other former MoD sites in Northern Ireland, though none were entirely clear or unambiguous. Most of the estate agents considered that it was remarkable how quickly the houses sold in the Loughview Estate, and thought that a similar development would be unlikely to sell so well in present market circumstances. One suggested that price was the key: 'Every house is sellable if the price is right.' Another, though, argued that much depends on the objective quality of the houses and cautioned that prices should not be set too low as this could attract investors rather than home buyers. One noted that a significant minority of people in Northern Ireland would never consider buying property that had the 'stigma' of being associated with the British army.

Most key players thought that the transfer of MoD housing to civilian use would work much better if infrastructure work was carried out before sale to the public. The question of adoption was considered crucial in relation to the re-sale of houses and obtaining mortgage finance,

especially in the current market climate. Concerns were expressed that the state of the sewerage system had put off potential purchasers who were concerned about the likelihood of having to contribute to future upgrading. This could cause problems for resale of houses. It was also argued that sales should be phased rather than all at one time: 'Don't sell them all at once because a lot of investors will look for quick profits and let to anybody for a short time'.

If additional work had been undertaken to get the Loughview Estate infrastructure to the level where the roads could be adopted, however, this would inevitably have added to the price at which the houses would be offered for sale. The lesson of the Forest Drive/Hill Close estate appears to be that bringing an estate up to the standard for adoption does not necessarily result in a successful development if costs cannot be recouped through sales of the houses. The low price of houses on the Loughview Estate can thus be seen as a reflection of the fact that it was not adopted, and solicitors and mortgage lenders should have ensured that their clients were fully aware of this.

Some respondents were critical of the speed of the process whereby the estate was purchased from the MoD, prepared for sale and then sold to the public. They suggested that a company with a local base would have taken greater care over issues relating to infrastructure and roads adoption whereas the MPG just wanted to make a quick profit. One estate agent had advised a client who had considered tendering for the Loughview Estate but decided not to go ahead. They had doubted whether it would be possible to achieve adoption standard for the whole estate and sell it all at once, thus they considered phased upgrading and sales. Another estate agent concluded that the main lesson is 'don't sell

to people who are only in it for the money'; he said that the MPG 'had promised to do a lot but did not deliver' so 'you should be very careful who you sell to.'

A release of so many former MoD homes as from the former Shackleton barracks in Ballykelly³ into a local housing market would not happen in England. All MoD housing in England and Wales (57,000+) was sold to Annington Homes in 1996 and the MoD became their tenant. Thus when the MoD closes a base they terminate their lease and hand the properties back to Annington. In theory the houses should be in 'good and tenable condition' but often there is need for refurbishment work to be done on houses and the estate settings. If a substantial estate is freed up, Annington does not put all properties on the market at once; rather they would refurbish and sell in a phased way. The great majority of houses have been sold to owner occupiers (70-80%) often first time buyers and key workers, as well as some sales to serving or former service personnel.

Like the Loughview Estate, however, most former MoD estates are not adopted. There is usually a need for significant amounts of work on infrastructure. Roads are often relatively narrow and street lighting is poor. Annington claims for a 'dilapidations payment' from the MoD if houses are not 'fit for purpose' then spends this money to bring infrastructure up to a satisfactory standards. Annington establishes residents' management companies, with Annington as key partner. Residents pay service charges for whatever services are provided, typically street lighting and estate management. This is made clear to prospective purchasers and their solicitors and mortgage providers have a duty to explain the significance of these relationships; thus residents know what they are buying into. Annington pulls out of the residents' management company when the last house is sold and the company is under

residents' collective control. Annington mainly sells to owner-occupiers but also has almost 2000 rental dwellings in numerous sites across England and Wales.

As in all case studies, any possible lessons from this research must be qualified by the recognition that it is a single distinctive case which has been examined in a particular place and time. There do not appear to be any other similar estates in Northern Ireland, though they may exist, and all estates have their own locational characteristics and local housing market context. The main lesson which may be generally applicable from this study, however, is that issues relating to infrastructure and ongoing management of estates should be resolved clearly and openly before housing is sold, either to developers or directly to the public. It appears to be preferable for an estate to achieve full adoption for services, or where that is not possible, for the management and governance arrangements to be clearly spelled out for purchasers.

³ Based on an interview with Annington Homes and their website at www.annington.co.uk

A shared future in a distinctive local housing market?

The research brief required three key tasks to be undertaken:

- To assess the impact of the transfer of over 300 houses in the Loughview Estate on the local housing market.
- To assess whether this is an unplanned 'mixed' community in terms of community background with home buyers from both 'traditions' in Northern Ireland (as well as from neither).
- To assess whether this community is sustainable in the longer term as households choose to live here knowing it to be a 'mixed' estate.

The response to these tasks is set out below, based on the household survey together with the interviews with key players and information from other sources, especially the literature review.

Impacts on the local housing market

Evidence reviewed in the previous two sections indicates that the impact of the sale of these former MoD houses was largely confined to the immediate local area, with few if any wider housing market effects.

The household survey indicates that the residents of the Loughview Estate are a distinctive group, largely of young households from the local area. Many previously had been living at home with parents. The owners took advantage of the 'once in a lifetime' opportunity to get a very cheap first home of their own. It may have had some impact on the likelihood of other local houses being purchased by the same first time buyers, but most local estate agents suggested that these sales had little or no impact on the likelihood of other houses selling because these were very much cheaper. Many of these home owners probably would not otherwise have bought first homes, or certainly not at their stage in the life course.

One of the lessons of this study, therefore, is the rather obvious one that a lot more young people might become home owners if more cheap housing was available to them, especially in their local areas.

The survey identified a higher proportion of rental properties in the estate than was indicated in press reports of the sales in May 2010 or the estimates of the property professionals in 2012. It is likely that the property professionals underestimated the extent of rental investment in the estate compared to owner-occupation. The majority of tenants in the survey said that they paid rent directly to a landlord rather than to managing agents. Some may have mixed up the concepts of 'managing agent' and 'landlord', but tables 4.1 and 4.30 indicate the possibility that almost half of the purchasers of houses on the estate planned to let the properties rather than live in them. There may be some 'informal' landlordism where dwellings were purchased with home owner mortgages but the buyers decided to let rather than live in them and did not notify their lender (or in some cases may deliberately have deceived lenders).

The household survey team also identified a high vacancy rate on the estate and some estate agents expressed concerns about a surplus of cheap rental properties, with further over-supply of rental housing in some other former MoD housing, especially Forest Drive and Hill Close. There is a risk that the vacancy rate could increase rather than decrease, especially if rental demand is reduced as a consequence of reforms to welfare generally and housing benefit in because particular.

Any local housing market developments should also be assessed against changes in housing markets in the sub-regional context and Northern Ireland as a whole. The UUHPI indicates that the average sale price of all dwellings in

by £25-30,000. Another third of households either did not know or thought that their home was worth about the same as they had paid for it. None suggested that their house might have fallen in value.

Overall house price trends shown in table 6.1, however, are consistent with the local estate agents' perceptions of likely sale prices on the estate. Some of the residents' estimated house values may be unrealistically optimistic, possibly reflecting the low prices paid originally and the profits made on some houses during 2010, and/or because they assume that expenditure on their houses is automatically reflected in a higher sale price.

Table 6.1: Average house prices, all dwellings Northern Ireland 2010 to 2012

	2010	2012	Change 2010-12	
	£000		£000	%
Londonderry/Strabane	119	105	-14	-12
Coleraine/Limavady/N Coast	149	123	-26	-18
Northern Ireland	164	140	-24	-15

Source: Northern Ireland House Price Index, 2nd quarter reports 2010 and 2012

Northern Ireland fell by more than 20% between the second quarters of 2010 and 2012 (table 6.1). Price falls were similar in the Coleraine/Limavady/North Coast region but somewhat less in Londonderry/Strabane (-14%)⁴. By way of contrast, the household survey found that the great majority of Loughview Estate owner occupiers thought that their homes had increased in value since May 2010, especially those who had undertaken substantial work on the properties. Over a third estimated that their homes had gone up by £10,000 or more, including five who thought values had increased

If house prices are not rising and rental demand is weak, investors who had hoped to rent for a while and then sell at a profit may be unable to do either. Some home buyers also may have hoped to sell at a profit rather than anticipating long-term residence; they, too, may be disappointed. Ballykelly is a long way from student rental markets in Coleraine or Derry, so rental demand may be weak and could fall further due to changes in the welfare system relating to housing assistance (Frey, 2011; NIHE, 2012). If house prices continued to fall in Northern Ireland, then values could fall below

⁴ Most houses in the Loughview Estate are terraced, but the sample sizes for the two sub regions of NI are too small to permit analysis by dwelling type.

even the low prices paid in the Loughview Estate during the dead cat bounce. On the other hand, some unoccupied properties were being refurbished at the time of the survey and the relatively affordable homes in this estate may attract more home buyers who want to live in the area.

An unplanned mixed community?

The first hypothesis to be tested is that the Loughview Estate is an unplanned 'mixed' community in terms of community background with home buyers from both 'traditions' in Northern Ireland (as well as from neither). Evidence from the household survey and in-depth interviews both provided overwhelming support for this hypothesis, with the qualification that it is a mixed-religion community of home buyers and private tenants.

The great majority of residents agreed that it is a mixed community. The household survey identified a 50:50 mix of Catholics and Protestants, plus a high proportion of households which defined themselves as mixed. They defined 'mixed' areas mainly as 'a mix of many cultures' (51%) or 'about half and half Catholics and Protestants' (34%). There also was strong agreement among all of the key players in the in-depth interviews that the estate should be considered a mixed community. This is a much more mixed community than most under consideration in the Life and Times survey and in this instance there is evidence of people who both said that they wanted to live in a mixed community and did so.

There was no involvement by any government body in relation to the development of the Loughview Estate as a mixed community. It was not 'planned', rather it just happened as a result of people choosing to live there, attracted by affordable housing in an area that they knew and where they wanted to live.

But the Loughview Estate is not just a community of home buyers. Over 40% of households were private tenants. They were also satisfied with mixed community living. But little or nothing is known about their landlords' community backgrounds or socio-economic characteristics or the extent of their commitment to the houses and the area. To what extent, therefore, is the Loughview Estate becoming a 'community' as opposed to being a site of property investment and speculation?

A sustainable community?

The second hypothesis to be tested is that the Loughview community is sustainable in the longer term as households choose to live there knowing it to be a 'mixed' estate. This hypothesis would have been falsified immediately if the evidence had indicated that the estate had not developed as a mixed community. The demonstration that it has developed as a mixed community, however, enables further consideration of this hypothesis.

This can only be a preliminary assessment, as the community has had less than three years to develop. The overall household profile is distinctive in a number of ways. The HRPs are generally young, with a very high proportion of one- and two-person households and very few children or older people on the estate. This distinctive demographic profile may change over time, especially if the young first-time buyers have children and/or older people move into the estate.

There was strong evidence from the household survey that residents are satisfied with living on the estate and with their homes. Most residents have come from the local area, with friends and relatives nearby, attracted by an affordable opportunity to buy their own homes or rent locally. Owners and tenants alike indicated a

preference for living in a mixed community. The owner occupiers have invested substantial amounts on upgrading their homes, and very few were considering moving out of the area.

Some of the concerns that were raised in the in-depth interviews with key players, however, suggest that some issues and tensions will need to be worked through in the coming years, especially concerns about drug use and anti-social activities. Such issues, though, exist in many if not most communities whether they are mixed or segregated, so there is no particular reason to suppose that they pose greater challenges to civil society on this estate than in most other areas.

Issues relating to the management of the estate may loom larger in coming years, including the possible need to upgrade/replace infrastructure relating to water and sewerage, the current non-adoption of the roads, private provision and personal cost of street lighting and maintenance of communal areas. Are people paying rates to Limavady Borough Council but not receiving all the services provided by the Council? The Chief Executive's office declined to be interviewed for this study and only one councillor responded positively, and helpfully, to correspondence on this matter. But the issues related to service provision, infrastructure renewal and the adoption of roads, especially in relation to the rates paid by residents, are unlikely to go away.

The expectation that this would be a mixed community was not given as a major reason by most residents for moving into their current homes; rather the crucial factors were related to the low cost of housing to buy or rent. Concerns about the local housing market therefore need to be weighed against the strength of having a mixed community. Indeed, one of the concerns of some owner occupiers was that they had

not expected there to be so many tenanted properties on the estate.

A number of the key players mentioned problems with the local economy and poor job prospects for younger people, though employment-related factors did not appear to be significant in attracting current residents to the Loughview Estate. The closure of Shackleton Barracks is thought to have damaged local employment, if not as badly as the loss of nearly 1,000 jobs when Seagate closed in 2008. Limavady had the highest level of youth unemployment of all 26 current local councils⁵; the proportion of those aged 18-24 claiming unemployment benefit trebled between 2006 and 2012 to nearly 17%. One positive recent development which may stimulate demand for homes on the Loughview Estate was the news that the Department of Agriculture and Rural Development (DARD) will be moved to Ballykelly.

The various uncertainties reviewed here suggest that a preference for living in a mixed community in itself may not be enough to ensure any estate is 'sustainable' in the longer term. The vacancy rate could increase, especially if rental demand falls as a consequence of reforms to welfare generally and Housing Benefit in particular, with negative implications for the image of the estate. But the houses remain among the most affordable homes in the North West HMA and this fact alone could attract more people to live in this area, with the thought of moving into a voluntary mixed community being an added attraction. Events therefore need to be monitored over a longer time scale and developments in this estate compared with other estates to assess the impact of the preference for mixed living on community sustainability.

⁵ www.mydup.com/news/article/campbell-urges-focus-on-limavady-youth-unemployment

Conclusions and recommendations

The overall aims of this study were to add to the evidence base on the characteristics of Northern Ireland's housing market and to assess how the Loughview Estate has developed in relation to the 'Shared Future' agenda. The research also provides evidence relating to policy on the transfer of properties from MoD to civilian use.

The study has addressed these aims by answering three key questions:

- How has the transfer of over 300 houses in the Loughview Estate affected the local housing market?
- Has the Loughview Estate become an unplanned 'mixed' community with home buyers from both traditions and none?
- Is this community sustainable in the longer term?

The answers to these questions were explored at length in the previous section so are addressed briefly and simply in this conclusion. Evidence relating more generally to the transfer of other MoD housing in Northern Ireland is also considered.

Impacts on the local housing market

The transfer of the Loughview Estate into the mainstream housing market has had most impact in the Ballykelly area and minimal wider impact in the North West HMA. It provides a pool of affordable entry level homes for first time buyers and others, though the high level of private renting in the estate may be above saturation level. A high vacancy rate suggests there is little

remaining local unsatisfied demand and/or that limited loan finance dampens purchasers' capacity to enter the market.

Is the Loughview Estate an unplanned mixed community?

There is overwhelming evidence to support the hypothesis that the Loughview Estate has become an 'unplanned' mixed community with home buyers from both traditions and none. But it also is mixed in terms of tenure, with a high proportion of private renting; so it is not just a community 'of home buyers'.

Is the Loughview Estate a sustainable community?

Uncertainties over a number of factors suggest that a preference for living in a mixed community may not in itself be enough to ensure that the community is 'sustainable', though the estate's strengths may well outweigh the risks in the longer term.

Lessons relating to the transfer of other MoD housing and lands to civilian use

The main lesson from this study is that issues relating to infrastructure and ongoing

management of estates should be resolved clearly and openly before housing is sold. It appears to be preferable for an estate to achieve full adoption for services before houses are sold; the management and governance arrangements should be clearly spelled out for purchasers where adoption is not possible.

Recommendations

Policy recommendations on the basis of this case study were not requested as its main contribution has been to add to knowledge and assess some key questions of interest.

The findings of this study, however, reveal numerous unexpected developments and continuing uncertainties, suggesting that it would be valuable to undertake a repeat study, probably in the autumn of 2015. That would allow an assessment of the impact of the estate on the local housing market and an evaluation of how the community has developed over a full five-year period since the houses were sold in May 2010.

A repeat study should include analysis of any changes in patterns of residential religious segregation between the 2001 and 2011 censuses, as the latter was not available in time for the study reported here.

The household survey indicated that there was significantly more investor activity than had been expected, thus the NIHE should consider the possibility of a postal questionnaire of landlords on the Loughview Estate in the repeat study. This was not undertaken as part of the present study due to cost and time constraints.

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Appendix 1: Tables

Table A4.1: Household tenure

	owner occupied	private rented and others	social housing
Loughview Estate	57	42	1
Northern Ireland*	66	18	16

* NIHCS 2009

Table A4.2: Number of people in household

	owners	tenants	all	All NI*
One	20	16	36	28
Two	22	19	41	30
Three	8	3	11	17
Four	3	3	6	15
Five or more	3	2	5	10
No response	1	0	1	n.a.
All	57	43	100	100

* 2011 census

Table A4.3: Household types

	owners	tenants	all	NI*
Lone adult	19	14	33	13
Two adults	20	11	31	15
Small family	12	6	18	13
Large family	1	2	3	10
Large adult	2	0	2	12
Two person older	0	0	0	14
Lone older	0	2	2	15
Lone parent	2	8	10	8
Do not know/no response	1	0	1	n.a.
All	57	43	100	100

* NIHCS 2009

Table A4.4: Total household income

	owners	tenants	all	NI*
<£9999	1	10	11	25
£10,000 to £19,999	14	11	25	36
£20,000 to £29,999	13	2	15	16
£30,000 <	7	2	9	23
Do not know/no response/refused	22	18	40	n.a.
All	57	43	100	100

* NIHCS 2009

Table A4.5: Ethnic background

	owners	tenants	all
White	54	41	95
Chinese	0	1	1
Indian	1	0	1
Mixed ethnic	1	1	2
No response/	1	0	1
All	57	43	100

Table A4.6: HRP gender

	owners	tenants	all
Male	23	22	45
Female	33	21	54
No response	1	0	1
All	57	43	100

Table A4.7: HRP age

	owners	tenants	all
18-25	9	9	18
26-35	33	17	50
36-45	9	8	17
46-55	3	5	8
56-65	1	1	2
66-75	0	3	3
No response	2	0	2
All	57	43	100

Table A4.8: HRP employment status

	Loughview Estate			NI*		
	owners	tenants	all	owners	tenants	all
Working full time	44	9	53	40	40	36
Working part time	3	5	8	7	9	5
Retired	1	2	3	31	9	29
Not working	2	15	17	4	21	8
Permanent sick/disabled	2	2	4	6	9	7
Self employed	4	4	8	10	4	9
Looking after family home	1	3	4	3	5	6
Other, including student	0	2	2	0	4	1
No response	0	1	1	n.a.	n.a.	n.a.
All	57	43	100	100	100	

* NIHCS 2009, with only private tenants shown in column 5 and 'student' includes others

Table A4.9: HRP marital status

	owners	tenants	all
Single never married	27	27	54
Married (first marriage)	15	5	20
Cohabiting	11	5	16
Separated	0	1	1
Divorced	4	4	8
No response	0	1	1
All	57	43	100

Table A4.10: Partner gender

	owners	tenants	all
Male	16	5	21
Female	10	5	15
No response/refused	8	7	15
All	34	17	51

Table A4.11: partner age

	owners	tenants	all
18-25	7	2	9
26-35	15	4	19
36-45	1	2	3
46-55	2	2	4
No response	9	7	16
All	34	17	51

Table A4.12: Partner employment status

	owners	tenants	all
Working full time	19	4	23
Working part time	3	2	5
Retired	1	0	1
Not working	1	3	4
Self employed	1	0	2
Looking after family home	1	0	1
No response	8	8	15
All	34	17	51

Table A4.13: Partner marital status

	owners	tenants	all
Single never married	5	3	8
Married (first marriage)	11	2	13
Cohabiting	10	0	10
Separated	0	5	5
No response	8	6	14
All	34	17	51

Table A4.14: Religious composition of household

	owners	tenants	all	NI*
Catholic	21	13	34	48
Protestant	22	12	34	40
Mixed Catholic & Protestant	10	5	15	6
None	0	6	6	3
Other	n.a.	n.a.	n.a.	3
Do not know/refused/no response	4	7	11	n.a.
All	57	43	100	100

* NIHCS 2009

Table A4.15: HRP perception of identity

	agree	neither agree nor disagree	disagree	don't know/no answer
I think of myself as a Unionist	14	50	9	27
I think of myself as a Nationalist	7	50	16	26
I think of myself as a Catholic	27	21	31	21
I think of myself as a Protestant	33	21	35	21
I think of myself as British	60	7	17	16
I think of myself as Irish	32	8	43	17

Table A4.16: When householders moved into present home

	owners	tenants	all
Up to 6 months ago	4	19	23
6-12 months ago	6	11	17
12-18 months ago	16	6	22
18 months ago or longer	31	7	38
All	57	43	100

Table A4.17: Last residence before coming here

	owners	tenants	all
Ballykelly	9	10	19
Eglinton	8	12	20
Limavady	20	8	28
Derry	11	4	15
Coleraine	2	1	3
Other NI	3	1	4
Other	4*	7**	11
All	57	43	100

* 3 England, 1 Cyprus; ** 3 England, 2 Scotland, 1 Korea, 1 Ireland

Table A4.18: Dwelling type

	owners	tenants	all
Terrace	43	32	75
Semi	13	11	24
No answer	1	0	1
All	57	43	100

Table A4.19: Tenure of previous home

	owners	tenants	all
Owner	5	5	10
Private tenant	19	24	43
Rent HA	4	3	7
Living with parents	27	8	35
Friend's house	0	1	1
No response	2	2	4
All	57	43	100

Table A4.20: Did they look for other places to live before coming here?

	owners	tenants	all
Yes	23	24	47
No	34	19	53
All	57	43	100

Table A4.21: Where they had looked before choosing here

	owners	tenants	all
Ballykelly	12	12	24
Eglinton	2	1	3
Limavady	6	3	9
Derry	3	6	9
Other	0	2	2
All	23	24	47

Table A4.22: Main reasons for moving to the estate

	owners	tenants	all
Good value housing available in the area	51	30	81
Especially attractive prices for FTB	39	n.a.	69
Especially attractive rents for quality of houses	n.a.	30	
Come from the area	22	23	45
Family members live nearby	21	19	40
Employment-related reasons	6	6	12
Religious mix of area	5	0	5
Other/no response	6	8	14
All	150	114	264

Table A4.23: Have you made any changes to home since moving in? (owners)

Yes	49
No, but planning to	4
No, not planning to	4
All	57

Table A4.24: Has your home increased in value since you bought it? (owners)

Yes – by £20,000<	8
Yes – by £10-19,000	13
Yes – by <£9,000	8
Yes – not sure how much	11
No – about the same	10
Don't know/no response	7
All	57

Table A4.25: Satisfaction with living in the estate? (owners)

Very satisfied	28
Satisfied	21
Not very	2
Very dissatisfied	3
Don't know	2
All	57

Table A4.26: Reasons for dissatisfaction? (up to 3 reasons each respondent)

Problems with the house	1
Problems with the neighbours	2
Too many rental properties in the area	1
Don't know	2
Other	5
All	11

Table A4.27: Are you likely to move from this house within the next year?

	owners	tenants	all
Yes	3	10	13
No	50	30	80
Do not know	4	3	7
All	57	43	100

Table A4.28: Reasons for likely move? (up to 3 reasons each respondent)

	owners	tenants	all
Want a bigger house nearby	1	n.a.	1
Want a bigger house in another area	2	n.a.	2
Moving in with partner	1	1	2
Dislike the Loughview Estate	3	1	4
Want to buy my own house in this estate	n.a.	1	1
Want to buy my own house in another area	n.a.	4	4
Want to rent a bigger house in another area	n.a.	4	4
Job-related move	0	1	1
Leaving the region	0	2	2
Other (family reasons)	0	2	2
All	7	16	23

Table A4.29: Where would you move to?

	owners	tenants	all
Elsewhere Derry region	1	3	4
Nearer Limavady	2	1	3
Other NI	0	3	3
Do not know	0	3	3
All	3	10	13

Table A4.30: To whom they pay rent (tenants)

Landlord	32
Managing agent	6
Do not know/no response	5
All	43

Table A4.31: Concerns about community relations on the estate

	owners	tenants	all
Very concerned	5	1	6
Slightly concerned	3	4	7
Not very concerned	13	14	27
Not at all concerned	35	24	59
Do not know	1	0	1
All	57	43	100

Table A4.32: Reasons for concern about community relations on the estate

	owners	tenants	all
Threatening behaviour like flags and graffiti	6	0	6
Concerned about sectarianism in the area	3	1	4
Other	1	2	3
Too many foreigners in the area	0	2	2
All	8	5	13

Table A4.33: Concern about community relations in Northern Ireland

	owners	tenants	all
Very concerned	4	1	5
Slightly concerned	9	10	19
Not very concerned	16	9	35
Not at all concerned	26	23	49
Do not know/no response	2	0	2
All	57	43	100

Table A4.34: Reasons for concern about community relations in Northern Ireland

	owners	tenants	all
Want a sustainable peace	3	3	6
Increasing bigotry, racism and sectarianism	5	6	11
Most communities still polarised	6	5	11
Increased division and sectarianism is detrimental to life	3	5	8
People do not communicate with each other	3	1	4
Other	2	2	2
All	13	11	24

Table A4.35: Would you describe the estate as a mixed religion area?

	owners	tenants	all
Yes	51	36	87
No	1	0	1
Do not know	5	7	12
All	57	43	100

Table A4.36: Is that what you expected before moving in?

	owners	tenants	all
Yes	44	31	75
No	3	0	3
Do not know/no response	4	5	9
All	51	36	87

Table A4.37: Should the NI government promote a religious mix in all areas?

	owners	tenants	all
Yes	51	37	88
No	2	4	6
Do not know/no response	4	2	6
All	57	43	100

Table A4.38: How would you define a mixed religion area?

	owners	tenants	all
About half and half Catholics/Protestants	20	14	34
A mix of many cultures	30	21	51
Any community that mixes well	0	5	5
Other	2	3	5
Refused/no response	5	0	5
All	57	43	100

Table A4.39: Do Catholics and Protestants get on well in the estate?

	owners	tenants	all
Very well	22	18	40
Quite well	25	21	46
Do not know/no response	10	4	14
All	57	43	100

Table A4.40: Which of the following statements applies to you?

	owners	tenants	all
I live in a mixed religion areas and prefer to do so	44	39	83
Other	3	0	3
Do not know/no response	10	4	14
All	57	43	100

Table A4.41: Does the estate have any of the following problems?

	Major problem	Minor problem	Not problem or don't know
Anti-social behaviour	6	24	70
Bad behaviour by young people	2	16	82
Theft or burglary	5	15	80
Alcohol or drug abuse	14	25	61
Graffiti	4	8	88
Nowhere for children to go or play	0	4	96
Vandalism	0	3	97
Housing is too expensive	0	1	99
Assaults	0	2	98
Sectarian intimidation	0	3	97
Neighbour disputes	4	10	86
Lack of schools	0	2	98
Poor local shops	2	4	94
Other	6	1	93

Table A4.42: Attitudes towards the image of the estate if friends or relatives visit

	owners	tenants	all
Proud to live here	21	16	37
Fairly proud to live here	11	8	19
No strong feelings either way	18	15	33
Slightly ashamed to live here	4	2	6
Very ashamed to live here	0	1	1
Do not know/no response	3	1	4
All	57	43	100

Appendix 2: Semi-structured interviews with key players

Face-to-face interviews were conducted with the following:

- Brackenwood Property Management Group: Mr Derek Higgins & Ms Julie Patton
- Daniel Henry Estate Agents, Limavady: Mr Liam O’Kane
- DOENI Planning Service: Ms Karen Dickson and Ms Claire Higgins
- DMC Properties: Mr Colin McBride
- Eddie O’Connor Estate Agents: Mr Eddie O’Connor
- Limavady Borough Council: Councillor: Councillor Alan Robinson
- JSWAP Property Management, Limavady: Mr James Simpson.
- North West Estate Agents: Mr Michael Guy

Telephone discussions were conducted with the following:

- Annington Homes: Mr Nick Vaughn
- GVA Ltd, Belfast: Mr Jago Bret
- Merrion Property Group: Mr Robert Conan

Email correspondence was exchanged with the following:

- Aster Group: Mr Paul Smith
- Osborne King: Mr Gavin Clarke

Interview topics

- Introduction & brief overview of the research
- Names of respondents and organisations
- The sale of MoD properties in the Loughview Estate to the MPG: whether respondents had any involvement, planning or other considerations, work undertaken by the MoD before sale.
- Work done on houses and the environment in the Loughview Estate by the MPG before sale to the public.
- The sale of houses in May 2010: role of estate agents, focus on first time buyers, who were the main purchasers of houses, the prices paid and buyers’ sources of finance.
- Developments on the estate since May 2010: planning issues, upgrading of houses and the environment, use of other buildings, other issues including street lighting, adoption of roads, and other service provision.
- Re-sale of houses since May 2010: how many, who was selling, how quickly the houses sold and whether there were significant price increases.
- The sale of houses in other former MoD areas locally: who bought from the MoD, what work was done before selling to the public, who subsequently purchased the houses and how successful these sales have been.

- Rental property on the Loughview Estate: how many are in management, rent levels, ease of letting.
- Transition from military to civilian use overall in the Loughview Estate: impact on the local housing market; any social problems; Loughview Estate as a mixed religion area; any concerns about community relations; overall image of the estate.
- Whether there are any lessons for the re-use of other former MoD sites.
- How this process compares to experiences in England (Aster & Annington Homes only).

Appendix 3: The household survey

Name	
Address	
Telephone	

Interviewer (circle initials):

MH

CG

HG

NM

1: When did you move into your present home?

Within the last 3 months	
3-6 months ago	
6-12 months ago	
12-18 months ago	
Over 18 months ago	
Do not know	
No response	

2: Where did you live immediately before you moved here?

Ballykelly	
Eglinton	
Limavady	
Derry/Londonderry	
Coleraine	
Elsewhere within Derry City council area	
Elsewhere within Limavady council area	
Elsewhere within Coleraine council area	
Belfast	
Elsewhere in Northern Ireland	
Outside Northern Ireland – where?	

3: Which of the following best describes your home?

Terraced house	
Semi-detached house	
Detached house	
Other: please specify -	
Do not know	
No response	

4: Do you own or rent your home?

Own it - buying with a mortgage or loan		To Q5
Own it outright		To Q5
Rent from private landlord		To Q16
Rent from housing association		To Q16
Other: please specify -		To Q16
Do not know – PROBE FOR MOST LIKELY		To Q24
No response		To Q24

HOME OWNERS ONLY

5: Did you own or rent your *previous* home? I.E where you lived before moving here

Owned it - buying with a mortgage or loan	
Owned it outright	
Rented it from private landlord	
Rented it from a housing association	
Rented it from Housing Executive	
This is my/our first home since leaving parents	
Other: please specify -	
Do not know	
No response	

6: Had you looked at other homes to buy before coming here?

Yes – one or two		To Q7
Yes – between three and nine		To Q7
Yes – ten or more		To Q7
No		To Q8
Do not know [PROMPT is this the <i>only</i> home you considered?]		To Q8
No response		To Q8

7: Where had you looked for homes to buy before choosing here?

Just in the Ballykelly area	
Within Derry/Londonderry	
Within Limavady	
Within Coleraine	
Elsewhere – please specify	
No	
Do not know [PROMPT is this the <i>only</i> area you ever considered?]	
No response	

8: What were the main reasons why you moved to Loughview Estate?

Give up to 3 reasons, with 1 as main reason, 2 as 2nd and 3 as 3rd reason.

Have SHOW CARD available if face-to-face interview

Good value housing was available in this area	
Especially attractive prices for first time buyers	
Come from this general area	
Family members live nearby	
Opportunity to live in a mixed-religion area	
Religious make-up of the area	
Employment-related reasons	
Other – please specify	
Do not know	
No response	
Any comments?	

9: Have you made any changes to the home since you moved in? For example, added an extension or undertook other work.

Yes - specify		
No, but planning to		
No, not planning to		
Do not know		
No response		

10: Do you think your home has increased in value since you bought it?

Yes – specify from – to		
No, about the same – specify		
Do not know		
No response		

11: How satisfied are you about living here in the Loughview Estate?

Very satisfied		To Q13
Satisfied		To Q13
Not very satisfied		To Q12
Very dissatisfied		To Q12
Do not know		To Q13
No response		To Q13

12: Why are you dissatisfied about living here?

Give up to 3 reasons, with 1 as main reason, 2 as 2nd and 3 as 3rd reason.

Have **SHOW CARD** available if face-to-face interview

Problems with the quality of this house	
House values haven't gone up	
Problems with the neighbours	
Difficulty paying the mortgage and meeting other expenses	
Too many rental properties in the area	
Other – please specify	
Do not know	
No response	
Any comments?	

13: Are you likely to move from this house in the next year?

Yes		To Q14
No		To Q24
Do not know		To Q24
No response		To Q24

14: Why do you think that you are likely to leave?

Give up to 3 reasons, with 1 as main reason, 2 as 2nd and 3 as 3rd reason.

Have **SHOW CARD** available if face-to-face interview

Want to make a profit by selling this house and move elsewhere	
Want a bigger house nearby	
Want a bigger house in another area	
Poor job prospects locally	
Commuting to work from here is too expensive	
Moving in with partner	
Splitting up from partner	
Nearer schools	
Likely to change jobs and need to move	
Plan to move away from the Derry/Londonderry area altogether	
Dislike the Loughview Estate	
Other – please specify	
Do not know	
No response	

15: Where would you expect to move to?

Elsewhere in Derry/Londonderry area – specify if particular place	
Nearer Coleraine– specify if particular place	
Nearer Limavady– specify if particular place	
Other – please specify	
Do not know	
No response	

TENANTS ONLY

16: Did you own or rent your *previous* home? Where you lived before moving here

Owned it - buying with a mortgage or loan	
Owned it outright	
Rented it from private landlord	
Rented it from a housing association	
Rented it from Housing Executive	
This is my/our first home since leaving parents	
Other: please specify -	
Do not know	
No response	

17: Had you looked at other homes to rent before choosing this one?

Yes	
No	
Do not know	
No response	

18: Where had you looked for homes to rent before choosing here?

Just in the Ballykelly area	
Within Derry/Londonderry	
Within Limavady	
Within Coleraine	
Elsewhere – please specify	
Yes – a lot in other areas	
No	
Do not know [PROMPT is this the <i>only</i> area you ever considered?]	
No response	

19: What were the main reasons why you moved to Loughview Estate?

Give up to 3 reasons, with 1 as main reason, 2 as 2nd and 3 as 3rd reason.

Have **SHOW CARD** available if face-to-face interview

Good value housing was available in this area	
Especially attractive rents for the quality of the housing	
Come from this general area	
Family members live nearby	
Opportunity to live in a mixed-religion area	
Religious make-up of the area	
Employment-related reasons	
Other – please specify	
Do not know	
No response	

20: Are you likely to move from this house in the next year?

Yes		To Q21
No		To Q23
Do not know		To Q23
No response		To Q23

21: Why do you think that you are likely to leave?

Give up to 3 reasons, with 1 as main reason, 2 as 2nd and 3 as 3rd reason.

Have **SHOW CARD** available if face-to-face interview

Want to buy my own home in this estate	
Want to buy my own home somewhere else	
Want to rent a bigger house in another area	
Poor job prospects locally	
Commuting to work from here is too expensive	
Moving in with partner	
Splitting up from partner	
Nearer schools	
Likely to change jobs and need to move	
Plan to move away from the Derry/Londonderry area altogether	
Dislike the Loughview Estate	
Other – please specify	
Do not know	
No response	

22: Where would you expect to move to?

Elsewhere in Derry/Londonderry area – specify if particular place	
Nearer Coleraine– specify if particular place	
Nearer Limavady– specify if particular place	
Other – please specify	
Do not know	
No response	

23: Do you pay rent to your landlord or to a managing agent?

Landlord – specify where landlord is based if known particular place	
Managing agent– specify which one	
Other – please specify	
Do not know	
No response	

ALL RESPONDENTS**24: Are you concerned about community relations in the Loughview Estate?**

Very concerned		To Q25
Slightly concerned		To Q25
Not very concerned		To Q26
Not at all concerned		To Q26
Do not know		To Q26
No response		To Q26

25: Why do you feel concerned? Mark any that apply

Threatening behaviour or symbols like flags or graffiti	
Concerned about sectarianism in the area	
Too many Catholics living here	
Too many Protestants living here	
Too many foreigners living here	
Have experienced racism	

26: Are you concerned about community relations generally in Northern Ireland?

Very concerned		To Q27
Slightly concerned		To Q27
Not very concerned		To Q28
Not at all concerned		To Q28
Do not know		To Q28
No response		To Q28

27: Why do you feel concerned?

Mark any that apply

Want sustainable peace in Northern Ireland	
Increasing bigotry, racism and sectarianism in Northern Ireland	
Most communities still polarized, don't want to live together	
Increased division and sectarianism is detrimental to life	
Still no sustainable political settlement	
Threatening behaviour or symbols like flags or graffiti	
Concerned about sectarianism in the area	
People do not communicate with each other	
No comment	

28: Would you describe the Loughview Estate as a mixed religion area?

Yes		To Q29
No		To Q29
Do not know		To Q30
No response		To Q30

29: Is that what you expected before you moved here?

Yes		To Q31
No		To Q30
Do not know		To Q31
No response		To Q31

30: What *did* you expect?

More Catholics	
More Protestants	
Do not know	
Refused	
No response	

31: Do you think the NI government should promote a religious mix in all areas?

Yes	
No	
Do not know	
Other – please specify	
No response	

32: How would you define a mixed religion area?

Select one only which comes nearest to your definition

About half and half Catholics/Protestants	
About three quarters Catholics and a quarter Protestants	
About three quarters Protestants and a quarter Catholics	
A mixture of many cultures	
Any community that mixes well	
A few Catholics	
A few Protestants	
Do not know	
Refused	
No response	

33: Do Catholics and Protestants get on well in the Loughview Estate?

Very well	
Quite well	
Not very well	
Not at all well	
Do not know	
No response	

34: Which of the following statements applies to you?

You live in a mixed religion area and prefer to do so	
You live in a Catholic area and prefer to do so	
You live in a Protestant area and prefer to do so	
You live in a Catholic area but prefer mixed	
You live in a Protestant area but prefer mixed	
Do not know	
Other – please specify	
No response	

35: Does the Loughview Estate have any of following problems?

	Major problem	Minor problem	Not a problem	Don't know
Anti-social behaviour				
Bad behaviour by young people				
Theft or burglary				
Alcohol or drug abuse				
Graffiti				
Nowhere for children to go or play				
Vandalism				
Too many students				
Housing is too expensive				
Assaults				
Sectarian intimidation				
Neighbour disputes				
Lack of schools				
Poor local shops				
Other problems: please specify				

36: How do you feel about the image of Loughview Estate if friends or relatives visit?

Proud to live here		To Q38
Fairly proud to live here		To Q38
No strong feelings either way		To Q38
Slightly ashamed to life here		To Q37
Ashamed to life here		To Q37
Do not know		To Q38
No response		To Q38

37: Why do you say that?

Indicate main reason	
And any other reasons if mentioned	
Do not know	
No response	

HOUSEHOLD CHARACTERISTICS**38: How many people live in this household?**

One	
Two	
Three	
Four	
Five	
Six or more	
Other – please specify	
No response	

39: Can you please indicate the household type?

Lone adult	
Two adults	
Lone parent	
Small family (that is – xxx)	
Large family (that is – xxx)	
Lone older (woman over 60, men over 65)	
Two older	
Other – please specify	
No response	

40: Can you please indicate your total household income?

Under £9,999	
£10,000 to £19,999	
£20,000 to £29,999	
£30,000 to £39,999	
£40,000 to £49,999	
£50,000 to £59,999	
£60,000 or more	
Do not know	
Refused	
No response	

41: Can you please indicate the ethnic background of your household?

White	
Chinese	
Indian	
Bangladeshi	
Mixed ethnic	
Other – (state)	
Do not know	
Refused	
No response	

42 Can you please provide the following information about the household reference person, and of their partner if appropriate)

	Household reference person	Partner
Gender		
Male		
Female		
No response/refused		
Age		
18-25		
26-35		
36-45		
46-55		
56-65		
66-75		
76-85		
86 or older		
Refused		
No response		
Employment status		
Working full time		
Working part time		
Retired		
Not working		
Permanent sick/disabled		
Self employed		
Looking after family home		
Student		
Refused		
No response		
Marital status		
Single (never married)		
Married (first marriage)		
Widowed		
Cohabiting		
Separated		
Divorced		
Remarried		
Refused		
No response		

43: Please indicate the religious composition of your household?

Catholic	
Protestant	
Mixed religion Catholic & Protestant	
Other – please specify	
No religion	
Do not know	
Refused	
No response	

44: Please state your position on the following statements: do you agree, disagree or neither agree nor disagree?

	Agree	Neither	Disagree	Don't know	No answer
I think of myself as a Unionist					
I think of myself as a Nationalist					
I think of myself as a Catholic					
I think of myself as a Protestant					
I think of myself as a British					
I think of myself as a Irish					



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Executive

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