

STRATEGIC HOUSING MARKET ANALYSIS:

NORTHERN AREA –
BALLYMENA AND
CAUSEWAY COAST HMAS

FINAL REPORT

JUNE 2022



**Strategic Housing Market
Analysis:
Northern Area – Ballymena
and Causeway Coast HMAs**

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Submitted to

**Northern Ireland Housing
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By

Economic Research and Evaluation

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Abbreviations

AHS	Average household size
ASHE	Annual Survey of Hours and Earnings
BRMA	Broad Rental Market Area
CC&G	Causeway Coast and Glens
CHMA	Centre for Housing Market Analysis
CWL	Common Waiting List
DfC	Department for Communities
DfI	Department for Infrastructure
dPS	Draft Plan Strategy
FDA	Full-Duty Applicant
FRS	Family Resources Survey
GDHI	Gross Disposable Household Income
HB	Housing Benefit
HCS	House Condition Survey
HGI	Housing Growth Indicators
HIP	Housing Investment Plan
HMA	Housing Market Area
HRP	Household Reference Person
HRR	Household representative rate
LDP	Local Development Plan
LFS	Labour Force Survey
LGD	Local Government District
LHA	Local Housing Allowance
LPS	Land and Property Services
NIHE	Northern Ireland Housing Executive
NISRA	Northern Ireland Statistics and Research Agency
NSM	Net stock model
OBR	Office for Budget Responsibility
ONS	Office for National Statistics
PAC	Planning Appeals Commission
PfG	Programme for Government

POP	Preferred Options Paper
PRS	Private rented sector
RDS	Regional Development Strategy
SHBE	Single Housing Benefit Extract
SHMA	Strategic Housing Market Analysis
SOA	Super Output Area
SPPS	Strategic Planning Policy Statement

Preface

This report is one of five Strategic Housing Market Analyses (SHMAs) Reports commissioned by the Housing Executive in its role as the Strategic Regional Housing Authority in Northern Ireland. Collectively, the SHMAs encompass the 11 Housing Market Areas (HMAs) defined in previous research by the Housing Executive entitled [Mapping Northern Ireland's Housing Market Areas](#).

The SHMAs have been prepared in two stages. The first stage involved the preparation of the SHMA reports for the Belfast Metropolitan HMA and the Derry and Strabane HMAs. Those reports set out projections of future housing need and demand for each of the three HMAs for the 15-year period 2020 to 2035. The reports were published in 2021 and are available on the Housing Executive website (<https://www.nihe.gov.uk/Working-With-Us/Research/Housing-Market-Analysis>).

The second stage in the research focuses on the remaining eight HMAs which have been grouped for reporting purposes into the following three areas:

- Mid-Western – the Cookstown, Dungannon, Fermanagh and Omagh HMAs.
- South Eastern – the Craigavon Urban Area and Newry HMAs.
- Northern – the Causeway Coast and Ballymena HMAs.

This report presents the SHMA for the Northern area HMAs. The SHMA reports are accompanied by a summary report which presents the key findings at Northern Ireland level and also the 11 Local Government Districts.

The second stage of the research was based on a range of datasets available as at end-2021. Therefore, the 2011 Census of Population was the most recently available benchmark dataset for the research. The decennial Census is the main source of household data at the geographical level required for the SHMAs.

The results from the 2021 Census of Population are expected to be published by the Northern Ireland Statistics and Research Agency (NISRA) in a series of releases commencing in May 2022 and running through summer 2023 and will be used by NISRA to revise the historical mid-year population estimates. In addition, a new set of sub-national population projections will be prepared with a 2021 population base which are likely to be published in late-2023/early-2024.

The implications of the 2021 Census data for the SHMA housing need and demand projections will be considered at a later stage by the Housing Executive.

Executive Summary

Introduction

This report presents the Strategic Housing Market Analysis (SHMA) for the Ballymena and Causeway Coast Housing Market Areas (HMAs). The report sets out projections of future housing need and demand. The main purpose is to assist policymakers in their understanding of the dynamics of the HMAs and to inform Local Development Plans. The report has been commissioned by the Northern Ireland Housing Executive ('the Housing Executive') in its role as the strategic regional housing authority.

Housing Market Areas are defined as:

"The spatial area within which most households both live and work and where those moving house without changing their place of work search for, and choose, a home."

Within that context, this report serves as an evidence base. While different scenarios for the future evolution of housing need are identified, the report does not suggest targets or policy. It is a matter for Councils to conclude which scenario is most appropriate to their area and this can be referenced in the Local Development Plan (LDP). The scenario deemed most appropriate could change in a different economic/housing market context, over the life of the Plan. The scenarios are based on demographic trends and allow Councils to consider policy responses if they wish to change the identified trends. It is also acknowledged that the LDP can set housing targets due to other factors, set out in the [2015 Strategic Planning Policy Statement](#) (SPPS).

The Northern HMAs

The Ballymena and Causeway Coast HMAs were defined in a research report commissioned by the Northern Ireland Housing Executive. Together, they comprise the Northern area for HMA reporting purposes.

The Ballymena HMA is located within the Mid and East Antrim Local Government District (LGD). In population terms, the LGD is about equally split between the Ballymena and Belfast Metropolitan HMAs.

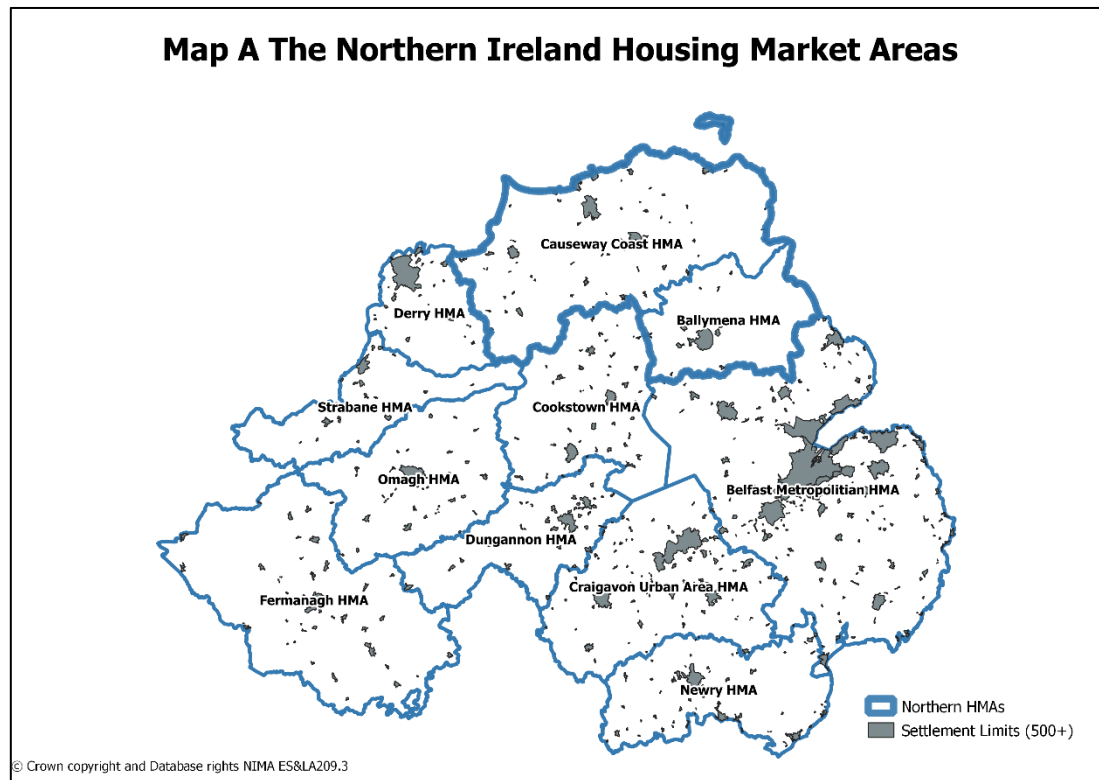
The Causeway Coast HMA is coterminous with the Causeway Coast and Glens Borough Council.

The spatial framework for the SHMA comprises three main components, as follows (Map A):

- The two HMAs.

- Four Causeway Coast HMA subareas, based around the former LGDs of Coleraine, Ballymoney, Limavady and Moyle.
- Settlement type – within both HMAs, a three-way summary classification to reflect the urban-rural dimension.

The SHMA also recognises the importance of second homes within the Northern area.



The projection of housing need and demand is at the level of the HMAs and the subareas. The settlement types have been designed to assist in analysis and understanding of the housing market dynamics within their respective HMAs.

Policy Context

The policy context within which this SHMA sits is framed by three main elements:

- Planning policy.
- Programme for Government, with particular reference to housing.
- Welfare reform, again focusing on aspects relevant to housing.

The planning policy framework encompasses the Regional Development Strategy 2035, the 2015 Strategic Planning Policy Statement (SPPS) and the Local Development Plan (LDP) process. The LDP process is ongoing.

Mid and East Antrim Borough Council published its [draft Plan Strategy \(dPS\)](#) in September 2019. In October 2021, DfI appointed the Planning Appeals Commission (PAC) to conduct an Independent Examination (IE) of the Borough's Plan.

Causeway Coast and Glens Borough Council has produced and consulted on a [Preferred Options Paper \(POP\)](#). It is anticipated that the Borough's draft Planning Strategy will be issued for consultation in 2022, probably towards the end of the year. Pending the completion of the Local Development Plan, the [Northern Area Plan \(NAP\) 2016](#) remains the extant area plan.

In January 2021, the Executive Office published a [draft Outcomes Framework Consultation Document](#). While the preparation of a new PfG stalled in the face of the need to tackle the coronavirus pandemic, housing policy has continued to be developed.

The housing priority is being developed under four main themes, as follows:

- Increasing housing supply/options across all tenures.
- Making the best use of existing housing.
- Improving the private rented sector.
- Improving housing for the most vulnerable.

The main thrust of the housing supply theme is to “enhance investment and agree a target for new social and affordable home starts”. As part of the approach to increasing housing supply, the Department for Communities (DfC) is also considering how to expand the range of intermediate housing products for low and middle-income households that can afford social housing but cannot afford market rents and/or house purchase.

Over the last decade, the UK Government has enacted a raft of legislation designed to reform the benefit system. The reforms have been implemented with the aim of streamlining the system and to reduce welfare expenditure. Overall, the amount of Housing Benefit received by social sector tenants has been largely protected from welfare reform measures, notably the social sector size criteria ('the bedroom tax'). Private rented sector tenants have not been protected. Consequently, the vast majority face a shortfall between their Local Housing Allowance (LHA) entitlement and their weekly rent.

The wider context for this SHMA has been shaped by two key events, i.e. the Covid-19 pandemic and the UK's exit from the European Union (Brexit). The pandemic had a hugely disruptive effect across all sectors of society and the economy, including the housing market.

The longer-term impacts of Brexit remain highly uncertain, especially the ramifications for international migration, which is of particular importance in a housing market analysis.

The perspective adopted in this SHMA is that long-term demographic trends will continue, e.g. the ageing of the population. It is also assumed that housing market effects from the pandemic, especially on activities such as transactions, lettings and new dwelling completions, will be transient, albeit the timing and duration of effects is highly uncertain. Those activities tend to fluctuate in any event, more typically with the economic cycle. However, demographic factors will continue to operate over the long term.

Looking to the longer term and considering the 15-year projection period for this SHMA, demographic trends will continue to strongly shape housing market need and demand. The overall total population does not follow a cyclical pattern. The vast majority of those who will be alive in 2035 have already been born.

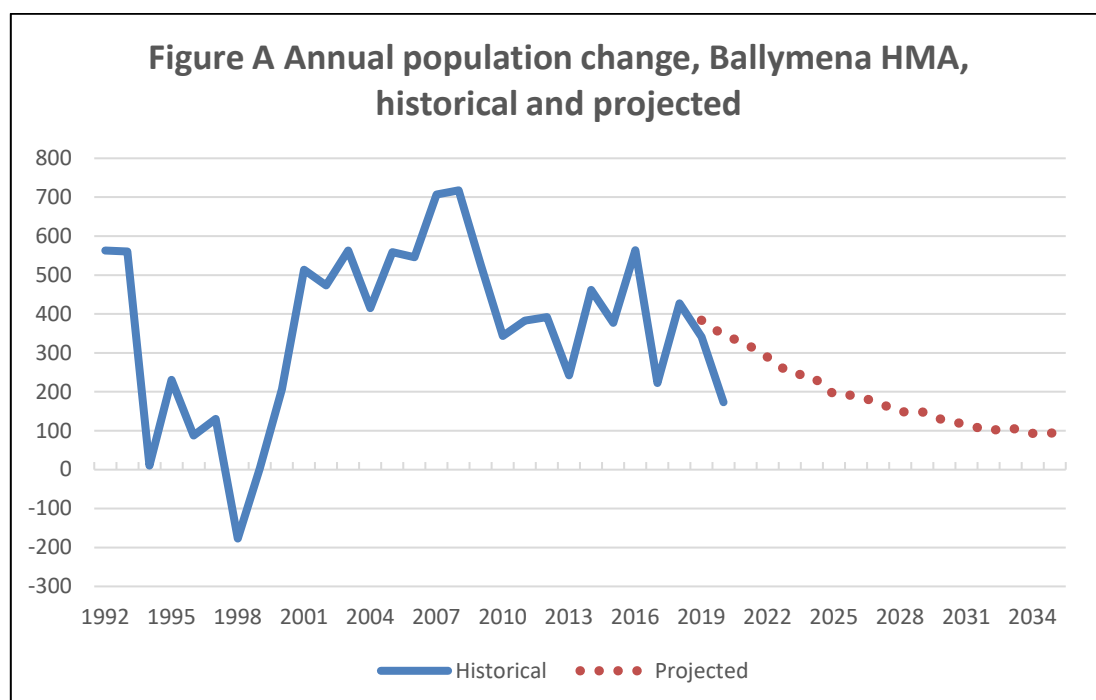
Population

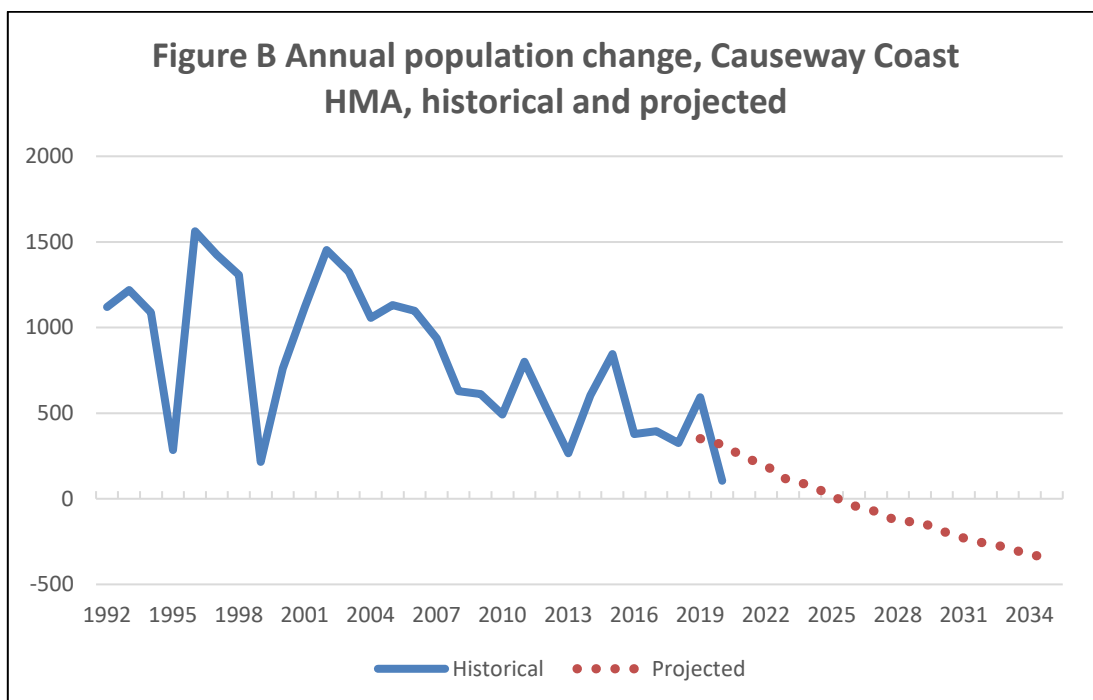
The key points from the review of population trends are as follows:

- In both HMAs, the pace of population growth was slower in the period 2011-2020 compared with the previous decade from 2001-2011.
- Between 2011 and 2020, the Ballymena HMA population increased by 4.7 per cent, slightly ahead of the Northern Ireland average (4.5 per cent). The HMA's share of the Northern Ireland population has remained steady in that period, at a little under four per cent.
- Over the same period, the Causeway Coast HMA population also increased, by 2.9 per cent, more slowly than the Northern Ireland average. Consequently, the HMA's share of the Northern Ireland population has been steadily falling, down to 7.6 per cent in 2020.
- Since 2011, within both HMAs, the rural population shares have remained relatively constant.
- Within the Causeway Coast HMA, between 2011 and 2020, the four Causeway Coast subareas have grown at broadly similar rates. In that period, population growth varied between 1.8 per cent (Moyle) and 3.9 per cent (Ballymoney), a spread of just over two percentage points.

- The population living in second homes clusters along the Northern area coast has been almost flat since 2011. The main cluster (Portrush and Dunluce Ward) has been losing population consistently over the past three decades. Within that Ward, by 2020 there were more dwellings than people, suggesting a rise in second home ownership.
- Brexit and Covid-19 combined to slow population growth in the short-term at least, with both HMAs experiencing a reduction in the rate of growth between mid-2019 and mid-2020 compared with the period 2011-2019. That was due to a rise in deaths and a sharp fall in in-migration.
- Similar to the rest of Northern Ireland, natural change (the excess of births over deaths) has been declining as a contributor to population growth in both HMAs. Over the seven-year period 2012-13 to 2018-19, natural change made a lower contribution to population change in both HMAs compared with the Northern Ireland average. Partly, that reflects their older population profiles.
- Over the past decade, the Causeway Coast HMA has tended to lose population due to migration, mainly net international out-migration. By contrast, the Ballymena HMA has consistently gained population due to net international in-migration, mainly from EU countries.

When the natural change and migration trends are extrapolated forward, the result is a decreasing rate of population growth over the next 15 years in both HMAs (Figures A and B).





According to NISRA's 2018-based population projections, between 2018 and 2030 the Ballymena HMA population is expected to rise by four per cent, followed by a 0.7 per cent rise between 2030 and 2035. That trajectory is almost identical to the projection for Northern Ireland as a whole, indicating that the HMA's population share will remain constant.

The NISRA projections expect the Causeway Coast HMA population to rise by just 0.5 per cent between 2018 and 2030, followed by a drop of -1 per cent over the five years to 2035. The HMA is therefore expected to see its population share continue to fall.

The projections for the Coleraine subarea are especially severe, with a population loss of -5 per cent projected for the period 2018 to 2035.

Similar to the rest of Northern Ireland, population ageing has been a key feature shaping the age composition of the population in each of the two HMAs over the last three decades. The 2018-based population projections anticipate a continuation, and even acceleration, of the ageing trend.

Between 2018 and 2035, the population aged 65+ is projected to rise by 34 per cent in the Ballymena HMA and by 48 per cent within the Causeway Coast HMA. In both HMAs, the population aged 65+ is projected to exceed the child population (aged under 16) by the early- to mid-2020s.

Reflecting the uncertainties around the population projections, and to highlight some of the risks around the underlying assumptions, especially migration, a number of population change scenarios have been constructed,

i.e. zero net external migration, zero net migration and a constant share scenario.

In each of the migration scenarios, the Causeway Coast HMA population falls by less than in the principal NISRA projection. By contrast, the projected population growth of the Ballymena HMA is reduced in both migration scenarios.

In the constant share scenario, both HMAs grow at the Northern Ireland average (+4.8 per cent), giving a population growth trajectory based on a modest pace of growth, similar to the last decade.

Households

Historical data for the number of households at the geographical level required for this SHMA are only available from the decennial Census of Population, with the most recent available data for 2011.

Over the two decades 1991 to 2011, the number of households rose by 30 per cent in the Ballymena HMA and by 40 per cent in the Causeway Coast HMA. In each decade, growth in the household population combined with falling average household size (fewer people per household) to drive positive growth in the number of households.

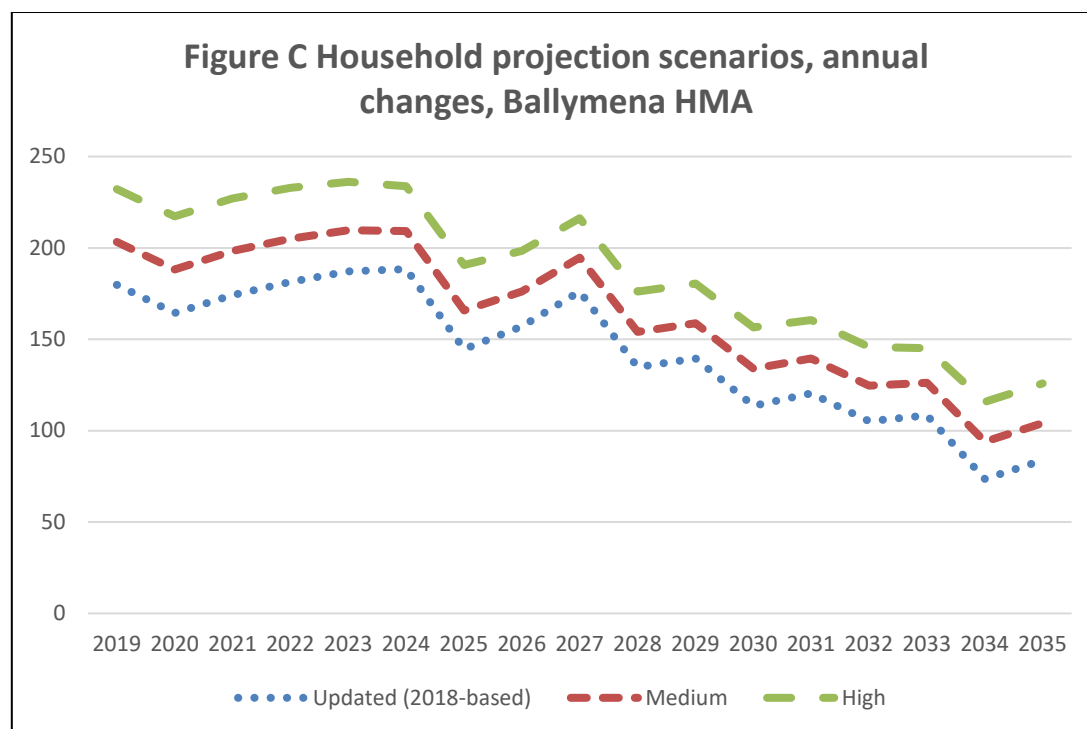
The most recent official population projections indicate that population growth will provide less of an impetus to household growth over the next 15 years. Consequently, household growth is likely to be slower than had been the case up to 2011.

However, there is uncertainty around the future pace of household growth, especially with regard to the trend in average household size. The uncertainty is reflected in the range of scenarios that can be considered around the future evolution of average household size.

The NISRA 2016-based household projections have been updated to take account of the 2018-based population projections. In addition, medium and high growth scenarios for household growth have been generated which are linked to the official population projections, but with varying assumptions around the trend in average household size. Compared to the medium growth scenario, average household size falls more quickly in the high growth scenario and more slowly in the updated scenario. Hence, the updated household projections yield a slower growth scenario.

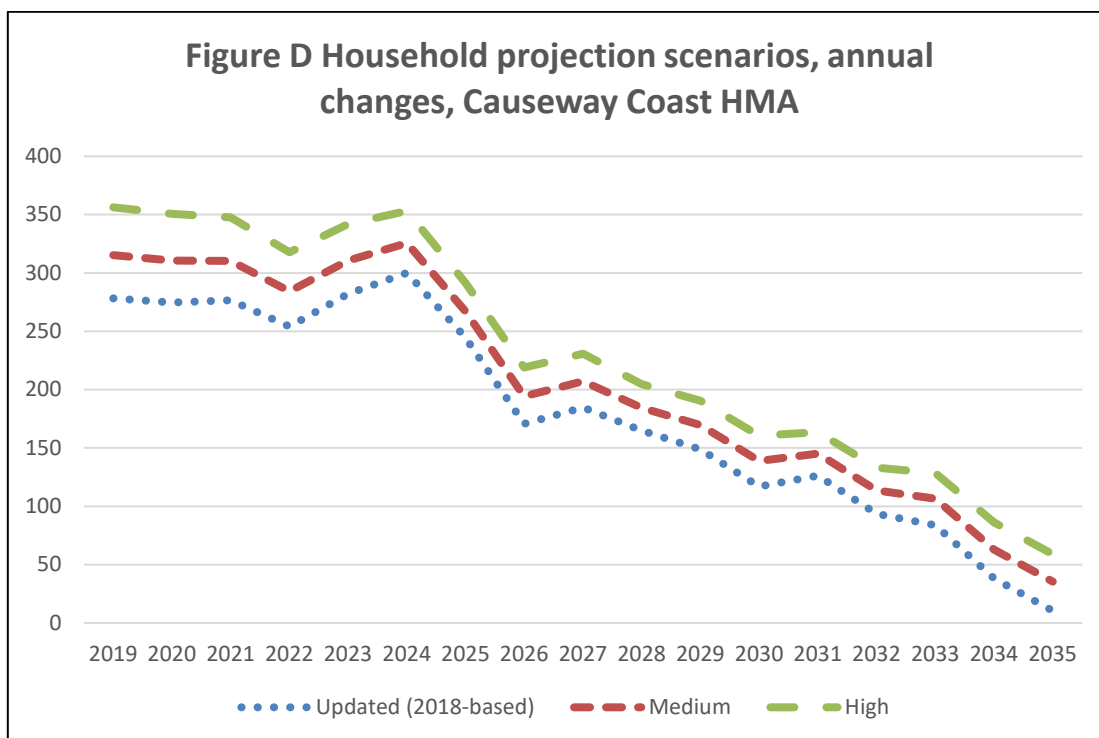
For the Ballymena HMA, between 2018 and 2035 the medium growth scenario projects growth of 10.2 per cent in the number of households (+2,790 newly arising households). The updated scenario yields a slower rate of growth (+8.9 per cent or 2,430 newly arising households) while the fast growth scenario projects a rise of 11.6 per cent (+3,190 newly arising households).

The growth in the number of households is projected to be fastest in the period up to 2025. From the mid-2020s onwards, in each of the projection scenarios, household growth is projected to slacken in tandem with a slower pace of population growth (Figure C).



For the Causeway Coast HMA, between 2018 and 2035 the medium growth scenario projects growth of 6.2 per cent in the number of households (+3,480 newly arising households). The updated scenario yields a slower rate of growth (+5.5 per cent or 3,050 newly arising households) while the fast growth scenario projects a rise of seven per cent (+3,930 newly arising households).

Similar to the Ballymena HMA, the growth in the number of households is projected to be fastest in the period up to 2025. From the mid-2020s onwards, in each of the projection scenarios, household growth is projected to slacken in tandem with a slower pace of population growth (Figure D).



As the future path of household growth plays the major role in the level of demand for housing, the household growth scenarios are key inputs to projecting future housing requirements.

Housing Market

In the residential housing market, the large house price falls that followed the boom of 2005-2007 resulted in a marked improvement in affordability in the Northern area. Between 2016 and 2019, house prices grew at modest rates, 4.5 per cent per annum in the Causeway Coast and 3.2 per cent across the Mid and East Antrim LGD.

Along with the rest of Northern Ireland, the rate of house price growth quickened following the lifting of the first Covid-19 lockdown in summer 2020. Between the first quarter of 2020 and the fourth quarter of 2021, house prices in the Causeway Coast rose by 8.4 per cent per annum, ahead of the Northern Ireland average (7.3 per cent per annum). Mid and East Antrim prices rose at 7.2 per cent per annum, close to the Northern Ireland average.

It is reasonable to expect that the pandemic-induced house price growth will moderate over the next 12 months or so. That is the expectation of market commentators and those consulted for this SHMA.

House price to earnings ratios have edged upwards in both the Causeway Coast and Mid and East Antrim. In the latter area, the ratio has moved up only slightly and remained close to the Northern Ireland average.

The ratio in the Causeway Coast has also risen slightly and is higher than the Northern Ireland average, pointing to more difficult affordability in that HMA.

After controlling for the mix of property types, as well as rural/urban location and household incomes, there is a statistically significant positive effect on mean house prices from a location within a second homes cluster along the Causeway coast. However, higher house prices within the second homes clusters do not appear to spill over into house prices more widely across the Northern area. The effect is largely confined to the Coleraine and Moyle subareas.

Within both HMAs, residential property transactions have followed the housing market cycle. After reaching unsustainable levels during the house price boom years between 2005 and 2007, transactions fell back sharply during the downturn before recovering steadily from 2011 through to spring 2020. Similar to the rest of Northern Ireland, transactions fell sharply during the first Covid-19 lockdown in spring 2020 but rebounded just as sharply and, in 2021, house sales in both HMAs were 16-17 per cent above their 2019 pre-pandemic levels.

Prior to the pandemic, in the rented housing market, private sector rentals had been growing at a steady pace in both HMAs. By 2018-19, median weekly private sector rents were estimated to represent 18 per cent of median household income in both HMAs. At the lower priced end of the rental market, in both HMAs, 30th percentile rents were estimated to represent 28 per cent of lower quartile household incomes. At those ratios, the median and 30th percentile rents could not be said to have presented an acute affordability problem, on the average.

Reflecting the pressure of demand on the available supply, the rate of increase in private sector rents has risen since the commencement of the pandemic. From the Housing Executive rent data, Northern Ireland rents rose by an estimated four per cent in 2021. Causeway Coast rents are estimated to have risen by five per cent, though rents in the Ballymena HMA remained on a more modest path (+1.4 per cent).

There is, however, considerable uncertainty regarding the future evolution of rent inflation. The pandemic has affected all sectors of society and the economy, but in many respects the disruptive effects have been temporary in nature. The maintained hypothesis in this SHMA is that the recent bout of rent inflation will similarly unwind over time.

As at April 2019, an estimated 37 per cent of private rented sector tenants were in receipt of Housing Benefit across the Ballymena HMA. At 46 per cent, the proportion was higher in the Causeway Coast HMA. That underscores the importance of Housing Benefit in helping private sector tenants with a low income to sustain their accommodation.

Housing Stock and Occupancy

Detached and semi-detached dwellings account for a large majority of the housing stock across the Northern HMAs. By 2021, an estimated 47 per cent of dwellings in the Ballymena HMA were detached with semi-detached properties accounting for a further 25 per cent, giving a combined total of 72 per cent, up from 61 per cent in 1991. The share of the stock accounted for by apartments has risen from five per cent in 1991 to an estimated 8.5 per cent by 2021. In 2021, the terraced dwellings share stood at 19.5 per cent, down from 32 per cent in 1991.

In the Causeway Coast HMA, in 2021, an estimated 47 per cent of dwellings were detached along with 29 per cent semi-detached, a total of 76 per cent, up from 69 per cent in 1991. Apartments accounted for eight per cent of the stock, up from six per cent in 1991. The share of the stock in terraced dwellings was 16 per cent, down from 28 per cent in 1991.

Thus, over the past three decades, household growth in both HMAs has mainly been accommodated in the more space-extensive dwelling types, i.e. detached and semi-detached properties, reflecting a shift away from terraced dwellings. Though, in both HMAs, the share of the stock in apartments has also risen, albeit from a low base.

The proportion of dwellings unoccupied within the Ballymena HMA has typically been below the Northern Ireland average (4.7 per cent versus six per cent in 2011). By contrast, in the Causeway Coast HMA, the proportion unoccupied (10.8 per cent in 2011) has typically been above the Northern Ireland average. That is primarily due to the HMA's relatively high second homes share.

The composition of the occupied housing stock varies markedly with household tenure. Across the Northern HMAs, almost all owner-occupier households (98 per cent) live in a whole dwelling, including 60 per cent in a detached dwelling, 26 per cent in semi-detached properties and 12 per cent in terraced houses. Just two per cent live in apartments. By contrast, in the social rented sector, terraced dwellings are most prevalent (41 per cent) and a little over one in five (21 per cent) live in an apartment. The distribution of dwelling types in the private rented sector is more diffuse, reflecting the more urban focus of that tenure.

Relative median house prices by property type have been broadly stable over the past decade. Overall, there are no obvious market signals indicating substantial shifts in the future pattern of demand by property type in the residential housing market.

The distribution of property types varies with the age of the Household Reference Person (HRP). The proportion living in detached and semi-detached properties increases steadily from 51 per cent among households

where the HRP is aged 16-24 to 80 per cent where the HRP is aged 50-54. From age 50 onwards, the proportion in such dwellings remains stable through ages 70-74 before dipping slightly to 76 per cent in the 75+ age group. Thus, the type of property occupied by a household aged 45 to 49 is a good predictor of the type of property that same household will occupy in future years, as they age into the older cohorts.

As measured by the number of rooms (bedrooms plus common spaces such as living rooms), dwelling size is clearly linked to household size. On average, the larger the household, the more rooms that are contained within the occupant's dwelling. Dwelling size also varies by tenure, with owner-occupied households generally occupying the larger dwellings.

Based on the occupancy rating measure, in 2011 six per cent of households living in the Ballymena HMA and seven per cent in the Causeway Coast HMA were classified as living in 'overcrowded' dwellings. The incidence of 'over-crowding' was therefore on a par with the Northern Ireland average (seven per cent).

The distribution of bedroom sizes by tenure and age of the HRP has been estimated for the HMAs. Across the Northern HMAs, a large majority of households (82 per cent) are estimated to live in properties with three or more bedrooms, ranging from 50 per cent in the social sector to 91 per cent in the owner-occupied sector.

Smaller sized properties, with one to two bedrooms, are estimated to be found most frequently in the social rented sector (50 per cent), followed by the private rented sector (29 per cent), falling to nine per cent in the owner-occupied sector.

The estimated distribution of bedroom sizes strongly reflects the linkage between tenure and the number of rooms and is consistent with the distribution of property types by age of the HRP. Similar to tenure and property type distributions, dwelling size distribution measured by the estimated number of bedrooms does not change hugely from age 45 onwards.

The age distribution of bedroom sizes stands in sharp contrast to the age distribution of household sizes, most notably in the older age groups. The vast majority of households where the HRP is aged 65 and over are comprised of one or two persons (84 per cent). On a notional bedroom standard basis, those one and two person households only 'require' one bedroom. However, over three in four households (77 per cent) where the HRP is 65 and over live in three and four bedroom properties. That is to suggest a considerable degree of 'under-occupancy' among older households.

The ageing of the population provides the fundamental demographic context in projecting the expected future use and occupation of the dwelling stock. Between 2018 and 2035, the net change in the number of households is projected to be driven by those where the HRP is aged 60 and over.

Against that backdrop, the projections presented in this Section indicate that the extent of 'under-occupancy' among older households will increase over the next 15 years. That raises policy issues both around helping people to live in their homes and, where that is desired and appropriate, moving to more suitably sized accommodation.

Housing Requirements

Based on the net stock model, new dwelling requirements have been projected over the 15-year period 2020 to 2035. The projections are made for the two HMAs and the four Causeway Coast HMA subareas.

The household projections on which the dwelling requirements are based are taken from the **medium household growth scenario**.

In that scenario, for the Ballymena HMA, the projected number of **newly arising households** over the projection horizon is **2,390**. After allowing for expected changes in second homes, vacant dwellings, and the replacement of dwellings lost due to dereliction, demolition, etc, the projected total new dwelling requirements amount to **3,040**, giving an average annual requirement of **200** dwellings over the 15-year period.

For the Causeway Coast HMA, the projected number of **newly arising households** over the projection horizon is **2,860**. After allowing for expected changes in second homes, vacant dwellings, and the replacement of dwellings lost due to dereliction, demolition, etc, the projected total new dwelling requirements amount to **5,440**, giving an average annual requirement of **360** dwellings over the 15-year period.

Household growth is projected to slacken from the mid-2020s onwards, reflecting the expected slower growth in population. That feature of the household projections is strongly reflected in the projected trajectory of new dwelling requirements. Thus, for the Ballymena HMA, new dwelling requirements over the decade 2020 to 2030 are projected to average 220 per annum, falling to 160 per annum in the five years between 2030 and 2035. Similarly, for the Causeway Coast HMA, new dwelling requirements over the decade 2020 to 2030 are projected to average 420 per annum, falling to 250 per annum in the five years between 2030 and 2035.

The Ballymena HMA contains an estimated **320** homeless individuals and families who do not have their own self-contained accommodation. The estimate for the Causeway Coast HMA is **510** homeless individuals and families. They form the net **backlog of housing need**, i.e. additional new

dwellings are required to meet their need for accommodation. The net backlog has been measured from the Housing Executive's Common Waiting List (CWL) as at August 2019. The CWL is a comprehensive listing of individuals who have expressed a desire for alternative accommodation by applying for a social rented home.

With the addition of the backlog, the total new dwelling requirement for the Ballymena HMA for the period 2020 to 2035 increases to **3,350**. Over the 15-year projection period, the net backlog adds an annual **20** to the requirement, bringing the annualised total to **220**.

For the Causeway Coast HMA, the total new dwelling requirement for the period 2020 to 2035 increases to **5,950**. Over the 15-year projection period, the net backlog adds an annual **30** to the requirement, bringing the annualised total to **400**.

The projected **changes by HMA and subarea** are summarised in Table A. The projected numbers of newly arising households reflect the expected geographic variations in population growth over the 15-year projection period. In particular, the slower growth projected for the Coleraine subarea.

Table A New dwelling requirements and components, 2020-2035, net stock model with backlog, Northern HMAs and subareas, medium household growth scenario				
	Households	Net backlog	Other changes	Total
	<i>No.</i>	<i>No.</i>	<i>No.</i>	<i>No.</i>
Ballymena HMA	2,390	320	640	3,350
Causeway Coast HMA	2,860	510	2,580	5,950
Coleraine	150	260	1,250	1,660
Ballymoney	1,110	70	630	1,810
Limavady	1,210	110	290	1,610
Moyle	390	70	410	860

The net **new dwelling requirements by tenure** have been projected based on a household affordability model, with income tests deployed to assign the following categories:

- **Market** – can afford market rent or has sufficient income to enter and sustain home ownership.
- **Intermediate** – cannot afford market rent but can afford more than social rent.

- **Social** – cannot afford intermediate or market rent.

Excluding the backlog, 65 per cent of the projected annualised requirements for the Ballymena HMA are assigned to the market sector with 18 per cent to the intermediate sector and 17 per cent to the social sector. When the net backlog is assigned to the social sector, the social share rises to 25 per cent while the market share reduces to 59 per cent and the intermediate share to 16 per cent.

For the Causeway Coast HMA, when the backlog is excluded, 67 per cent of the projected annualised requirements are assigned to the market sector with 17 per cent to the intermediate sectors and 16 per cent to the social sector. When the net backlog is assigned to the social sector, the social share rises to 23 per cent while the market share reduces to 61 per cent and the intermediate share to 16 per cent.

The requirements by tenure, including the backlog, are summarised for the two HMAs and the Causeway Coast HMA subareas in Table B.

Table B New dwelling requirements by tenure, Northern HMAs and subareas, including backlog, 2020-2035				
	Market	Intermediate	Social	All
Ballymena HMA	1,980	540	830	3,350
Causeway Coast HMA	3,630	930	1,390	5,950
Coleraine	900	260	510	1,660
Ballymoney	1,200	290	320	1,810
Limavady	960	260	390	1,610
Moyle	570	120	170	860

The Housing Executive is responsible for the provision and management of accommodation for the **Irish Traveller Community**, including social housing, Traveller-specific Group Housing, serviced sites and transit sites. The findings from the [Northern Ireland Housing Executive Irish Traveller Accommodation Survey 2018-19](#) provides an evidence base to inform the Irish Travellers Accommodation Strategy 2020-2025 and will be used to develop a Traveller-specific accommodation needs assessment.

Projections for new dwelling requirements are inherently uncertain. In the present context, the main source of uncertainty is the pace of household growth. To illustrate the sensitivities, the new dwelling requirements have also been projected on the basis of the updated (2018) and high growth household projections.

Across those three scenarios, the projections for newly arising households in the Ballymena HMA range from 2,090 in the updated or slower growth scenario to 2,740 in the high growth scenario. Those differences in the projected numbers of households are directly reflected in the projections for new dwelling requirements, as the updated and high growth scenarios differ from the medium growth scenario by approximately the difference in the household growth projections. Overall, the scenarios are within a range of ± 10 per cent around the central projection for new dwelling requirements.

When applied to the Causeway Coast HMA, the slower updated scenario gives 360 fewer newly arising households compared with the medium growth scenario and 370 more households in the high growth scenario. The scenarios give a range of -410 and +420 around the medium growth scenario for new dwelling requirements. That is a variance of about ± 7 per cent around the medium growth scenario.

The range in the projection scenarios does not represent a 'confidence interval' and should be viewed strictly as an illustration of potential variation arising from different assumptions for household growth. However, as the scenarios for new dwelling requirements are based on making alternative assumptions regarding future rates of household growth, they can be interpreted as follows:

- The medium growth scenario provides the basis for the main new dwelling requirement projections.
- The updated (2018) projections serve to test projections for new dwelling requirements to reflect slower household growth compared with the medium growth scenario.
- The high growth projections play a similar role in testing for the effects of faster than anticipated household growth.

In addition to the average household size assumptions, the projected number of households depends also on the projected rate of population change. The population change scenarios discussed in Section 4 of the report have therefore been applied to the medium household growth scenario to illustrate the sensitivity of the projections for new dwelling requirements to varying population levels.

1 Background

1.1 Introduction

This report presents the Strategic Housing Market Analysis (SHMA) for the Ballymena and Causeway Coast Housing Market Areas (HMAs). The report sets out projections of future housing need and demand. The main purpose is to assist policymakers in their understanding of the dynamics of the HMAs and to inform Local Development Plans. The report has been commissioned by the Northern Ireland Housing Executive ('the Housing Executive') in its role as the strategic regional housing authority.

Housing Market Areas are defined as¹:

"The spatial area within which most households both live and work and where those moving house without changing their place of work search for, and choose, a home."

HMAs provide a spatial framework for Strategic Housing Market Analyses. The rationale for a SHMA has a number of dimensions, including²:

- Enabling the appropriate authority to develop long-term strategic views of housing need and demand to inform regional spatial strategies and regional housing strategies.
- Enabling planners to think spatially about the nature and influence of the housing markets in respect to their local area.
- Providing robust evidence to inform policies aimed at providing the right mix of housing across the housing market (both market and affordable housing).

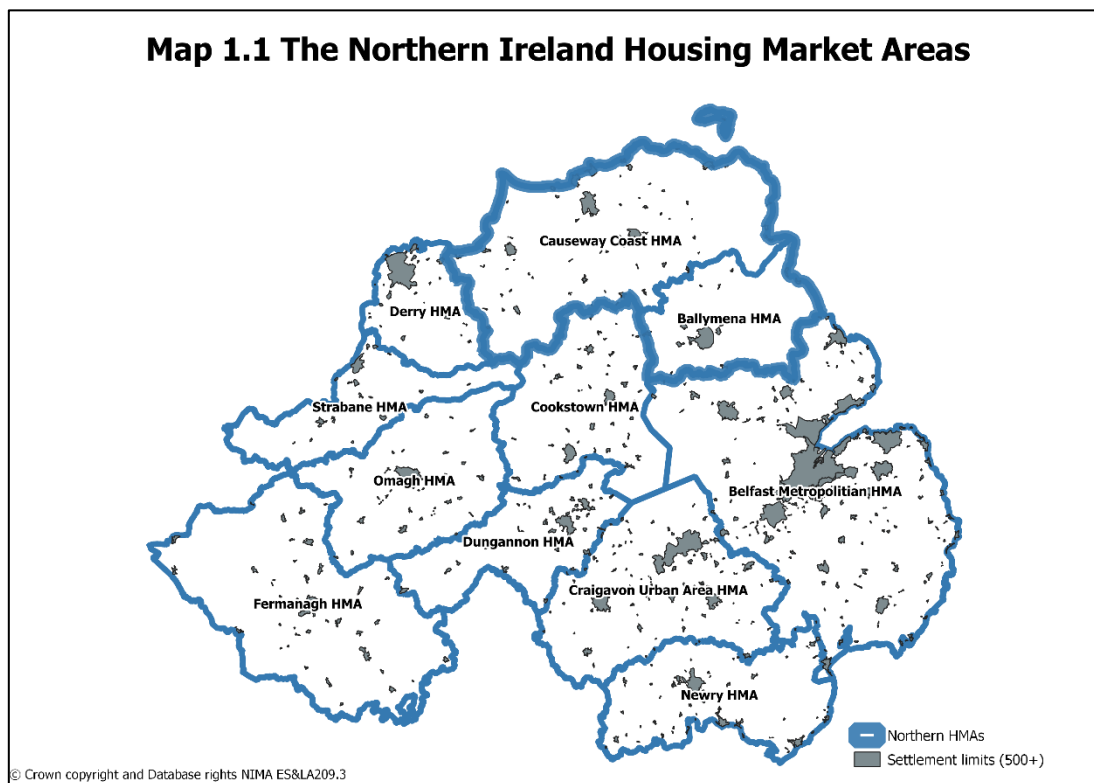
Within that context, this report serves as an evidence base. While different scenarios for the future evolution of housing need are identified, the report does not suggest targets or policy. It is a matter for Councils to conclude which scenario is most appropriate to their area and this can be referenced in the Local Development Plan (LDP). The scenario deemed most appropriate could change in a different economic/housing market context, over the life of the Plan. The scenarios are based on demographic trends and allow Councils to consider policy responses if they wish to change the identified trends. It is also acknowledged that the LDP can set housing targets due to other factors, set out in the [2015 Strategic Planning Policy Statement](#) (SPPS).

¹ Newhaven Research, 2018. [Mapping Northern Ireland's Housing Market Areas](#), page 12.

² Department for Infrastructure, [Regional Development Strategy 2035](#), page 104.

1.2 The Northern HMAs

The Ballymena and Causeway Coast HMAs were defined in a research report commissioned by the Housing Executive³. Together, they comprise the Northern area for HMA reporting purposes. The two HMAs are shown in Map 1.1 along with the nine remaining HMAs.



The Causeway Coast HMA is coterminous with the Causeway Coast and Glens Local Government District (LGD). In the HMA mapping produced by the Newhaven research, the Limavady area⁴ on the western flank of the LGD had been assigned to the Derry HMA. Following the July 2019 review of subareas, for the purpose of this SHMA, it was decided to re-assign the Limavady area to the Causeway Coast HMA. The rationale was to enhance the coherence between the HMA and LGD geographies, within the policy context of helping to inform the Local Development Plan process.

The Ballymena HMA is located within the Mid and East Antrim LGD. In population terms, the LGD is about equally split between the Ballymena and Belfast Metropolitan HMAs.

³ The report, dated August 2018, was prepared by Newhaven Research and is titled [Mapping Northern Ireland's Housing Market Areas](#).

⁴ Comprising the bulk of the former Limavady LGD

1.3 Objectives

The objectives of this SHMA are as follows:

- Analyse key economic, demographic and housing data to establish the current operation and future trends that influence the Causeway Coast and Ballymena Housing Market Areas.
- Identify the main housing sub-markets within the Causeway Coast and Ballymena HMAs and where appropriate, highlight any local issues (including rural-related issues) within the submarkets that deviate from the wider HMAs. It should also highlight specific linkages to other Housing Market Areas and how they inter-relate.
- Provide a 15-year, cross-tenure (private, intermediate and social) housing need assessment methodology to be applied at Housing Market Area, Local Authority level and sub-local authority level within the Causeway Coast and Ballymena HMAs.
- Provide housing need projections across all tenures for 15 years at Housing Market Area and Local Authority level within the Housing Market Areas, i.e. total, intermediate and social housing need requirements.
- Apply a range of scenarios to the 15-year housing need assessment calculation, i.e. standard, high-level and low-level housing requirements to accommodate potential variations in performance of the housing market, economy and the policy environment.
- Engage with local authority planners to clarify the most critical issues the housing systems analysis should address, and which will be practical to deliver in light of data availability.

1.4 Structure of the Report

The report is structured as follows:

- **Section 2** presents an overview on **the policy context**, in relation to planning policy, the Programme for Government, and welfare reform, with particular reference to housing. This Section also considers the wider context.
- **Section 3** describes **the spatial framework** for the analysis, including Local Government Districts, the urban-rural dimension and subareas.
- **Section 4** analyses **population** trends and projections for the Causeway Coast and Ballymena HMAs as well as by LGD, subarea and settlement type.

- **Section 5** examines **household growth** trends and projections. The uncertainties around household projections are discussed and alternative scenarios presented.
- **Section 6** assesses the trends in a range of **housing market** indicators, commencing with factors affecting the affordability of owner-occupied accommodation in housing market areas, i.e. house prices, jobs and incomes, and house price to earnings ratios. The Section then considers indicators for activity levels in the housing market, i.e. residential property sales and new dwelling completions. It also looks at the rented sector and concludes with a discussion of tenure shares, both historical and projected.
- **Section 7** presents a profile of **the housing stock and the occupancy of dwellings**. The Section commences with an overview on trends in the housing stock, both overall and by LGD and settlement type. Drawing on the 2011 Census of Population, the distribution of dwellings by number of rooms and occupancy ratings are discussed. The Section also presents estimates and projections for the bedroom size distribution of the occupied dwelling stock, which are compared with projections for bedroom requirements.
- **Section 8** presents the findings from the application of a net stock model to project new **housing requirements**, for a given rate of household growth. The basic net stock model is augmented through the inclusion of a net backlog component, i.e. households in need who lack their own self-contained accommodation. The Section concludes by assigning tenure splits to the projected requirements, based on an affordability test.
- **Section 9** brings together the key findings and themes in the **concluding remarks**.

Note:

All percentage figures shown are calculated from unrounded data. As percentages are presented in rounded numbers, components may not add to the total shown.

Population and other counts or estimates are presented in tables and charts rounded to the nearest 10 or 100. Therefore, components of a population or other total may not add to the total shown in a table or chart.

2 Policy Context

This Section presents an overview on the policy context for this SHMA, under the following headings:

- Planning policy.
- Programme for Government, with particular reference to housing.
- Welfare reform, again focusing on aspects relevant to housing.

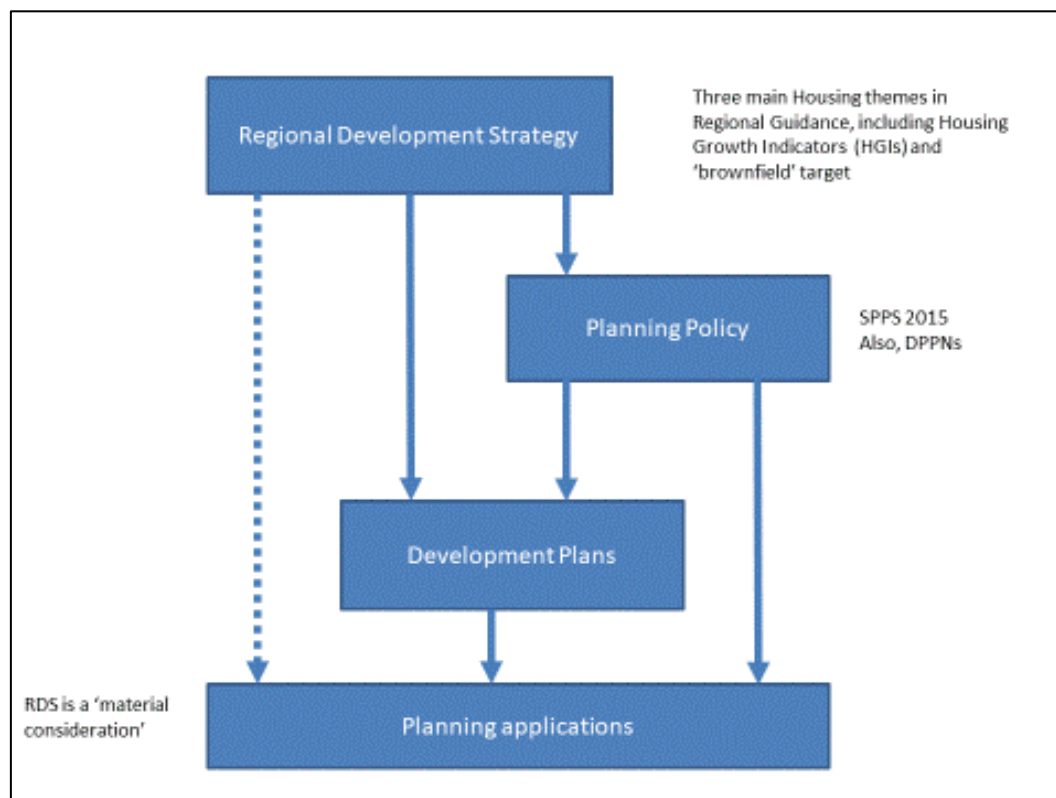
The Section concludes with a discussion of the wider context, in particular the Covid-19 pandemic and the UK's exit from the European Union (Brexit).

2.1 Planning Policy

The planning policy framework within which this SHMA sits is summarised in Figure 2.1 and includes:

- The Regional Development Strategy 2035.
- Strategic planning policy.
- Local development plans.

Figure 2.1 Policy context: Planning



2.1.1 Regional Development Strategy

The [Regional Development Strategy \(RDS\)](#) aims to provide “an overarching strategic planning framework to facilitate and guide the public and private sectors”. It was conceived as the spatial framework for the delivery of the Northern Ireland Executive’s Programme for Government with the intention of informing the spatial aspects of the strategies of Government Departments.

As a strategic framework, the RDS mainly serves to provide guidance to bodies such as Local Government Districts (LGDs) in exercising functions such as the preparation of Local Development Plans (LDPs). The 2035 iteration of the RDS contains three themes relating to housing. One of those themes is to ‘manage housing growth to achieve sustainable patterns of residential development’. As part of that theme, and to promote development within existing urban areas, the RDS has set a regional target for 60 per cent of new housing to be located in appropriate ‘brownfield’ sites within the urban footprints of settlements greater than 5,000 population. Also under the housing theme, the Department for Infrastructure (DfI) produces Housing Growth Indicators (HGIs) at LGD level to “provide an indication of future housing need in Northern Ireland”.

The most recent [Housing Growth Indicators](#) were published in September 2019, based on the [NISRA 2016-based household projections](#), which were commissioned by the Housing Executive. The 2016-based HGIs replaced the previous 2012-based HGIs, which had been prepared from NISRA’s 2012-based household projections.

In the text accompanying the HGIs, DfI states that the estimates “are purely for guidance and should not be considered as a cap or a target on development”. Rather, they represent a “starting point which can subsequently be adjusted”. That is an appropriate caution, as the HGIs are purely trend-based extrapolations and contain no policy content. Nonetheless, the HGIs are tied to expectations of future household growth, which is the main component in projecting new dwellings required to meet housing need and demand.

Most, though not all, LGDs have sought within their local development plans to reflect the HGIs in making estimates of proposed allocations of land to meet the projected housing requirements. Indeed, prior to the issuing of the 2016-based HGIs, seven of the 11 LGDs had perfectly aligned their proposed allocations with the previous 2012-based HGIs (Table 2.1).

Within the managing housing growth theme, and with reference to ensuring an “adequate and available supply of quality housing”, the RDS states that planners should take account of Housing Needs Assessment (HNA)/Housing Market Analysis (HMA) when allocating land, “including land for social and intermediate housing and affordable housing”.

Table 2.1 Proposed dwelling requirements in Local Development Plans as per cent of HGIs¹

	Base year:	
	2012	2016
	%	%
Antrim and Newtownabbey	117	217
Ards and North Down	100	139
Armagh City, Banbridge and Craigavon	100	90
Belfast	200	399
Causeway Coast and Glens	100	129
Derry City and Strabane	156	205
Fermanagh and Omagh ²	100	113
Lisburn and Castlereagh	104	101
Mid and East Antrim	100	108
Mid Ulster	100	99
Newry, Mourne and Down	100	117
N. Ireland	119	142

1 The new dwelling requirements for the calculations have been taken from Councils' published draft Plan Strategies or Preferred Options Papers, whichever was the most recent as of June 2022. Note that all but one of the source documents preceded the publication, in September 2019, of the 2016-based HGIs.

2 The new housing requirements in the Fermanagh and Omagh draft Planning Strategy (dated October 2018), and which was undergoing Independent Examination as of June 2022, were calculated from the 2012-based HGIs. In October 2020, the Council submitted a [Schedule of Proposed Changes \(FODC 110\)](#) which proposed amending the new housing requirements to align with the 2016-based HGIs.

Sources: DfI, [2016-based Housing Growth Indicators](#), 2012-based Housing Growth Indicators; Local Government District papers prepared for LDP process, through June 2022 (see LDP documents listed in References).

2.1.2 Strategic Planning Policy

The [2015 Strategic Planning Policy Statement \(SPPS\)](#) was issued following the reform of the planning system from a unitary structure (where all powers rested with the Department) to a new two-tier model of delivery where councils have primary responsibility in relation to, *inter alia*, local plan making. The *Housing in Settlements* Section of the SPPS sets out eight processes for allocating housing land. The first process listed identifies the HGIs as a starting point. The processes also include Housing Needs Assessment (HNA)/Housing Market Analysis (HMA), in the following terms:

“Provides an evidence base that must be taken into consideration in the allocation, through the development plan, of land required to facilitate the right mix of housing tenures including open market and special housing needs such as affordable housing, social housing, supported housing and Travellers accommodation. The HNA will influence how LDPs facilitate a reasonable mix and balance of housing tenures and types. The Northern Ireland Housing Executive, or the relevant housing authority, will carry out the HNA/HMA”.

The SPPS also provided a definition of ‘affordable housing’, i.e. social rented housing and intermediate housing (see Box 2.A). That definition was updated by the Department for Communities (DfC) in April 2021. The updated definition, discussed further below, has since been adopted by DfI [for planning purposes](#) within the SPPS. It should, however, be noted that the definition included in the SPPS published in September 2015 was still current when LGDs were gathering evidence for their Local Development Plans.

Box 2.A Affordable housing: Strategic Planning Policy Statement definition (September 2015)

Social rented housing is housing provided at an affordable rent by a Registered Housing Association; that is, one which is registered and regulated by the Department for Social Development⁵ as a social housing provider. Social rented accommodation should be available to households in housing need and is offered in accordance with the Common Selection Scheme, administered by the Northern Ireland Housing Executive, which prioritises households who are living in unsuitable or insecure accommodation; and

Intermediate housing consists of shared ownership housing provided through a Registered Housing Association (e.g. the Northern Ireland Co-Ownership Housing Association) and helps households who can afford a

⁵ Since the SPPS was issued, and following the re-organisation of Northern Ireland government Departments, the functions of the former Department for Social Development have been subsumed within the Department for Communities.

Box 2.A Affordable housing: Strategic Planning Policy Statement definition (September 2015)

small mortgage, but that are not able to afford to buy a property outright. The property is split between part ownership by the householder and part social renting from a Registered Housing Association. The proportion of property ownership and renting can vary depending on householder circumstances and preference.

Source: DfI, [Strategic Planning Policy Statement](#), September 2015, page 114.

2.1.3 Mid and East Antrim

Mid and East Antrim Borough Council published its [draft Plan Strategy \(dPS\)](#) in September 2019. Following a period of public consultation, the dPS was submitted to DfI on 29 March 2021. In October 2021, DfI appointed the Planning Appeals Commission (PAC) to conduct an Independent Examination (IE) of the Borough's Plan.

Within the context of this SHMA, a number of policies proposed in the dPS are relevant, including:

- Policy HOU6 seeks to promote a mix of house types and sizes, on residential developments of 25 units or more or on sites of one hectare or more. The ageing population and reducing household size highlighted in the Housing Executive's 2018 [Mid and East Antrim Housing Market Analysis](#) is part of the rationale for the policy. Though, the policy is not prescriptive, and the proposed housing mix will be determined on a case-by-case basis.
- Policy HOU7 aims to promote delivery of adaptable and accessible homes. While that is the policy perspective, the proposal will need to be legislated for via Building Control regulations, rather than planning.
- Policy HOU5 provides for affordable housing in settlements, with a threshold of 10+ dwellings or on a site of 0.2 hectares or more. The required affordable housing share varies between main and small towns (20 per cent affordable in developments of 10+ dwellings) and villages and small settlements (10 per cent affordable). The requirement may be varied depending on the Housing Executive's assessment of unmet need in the settlement.

The dPS also sets out the Council's proposals regarding the spatial pattern of future growth in the Borough. Thus, the Borough's spatial growth strategy (SGS1) includes the aim of focusing major population growth on the three Main Towns (including Ballymena along with Carrickfergus and Larne) and

facilitating appropriate growth in the small towns and sustaining rural communities.

Reflecting the spatial growth strategy, the dPS anticipates skewing new housing growth towards the Main Towns and other settlements. Overall, the proposed allocation to the Main Towns and other settlements is 6.2 percentage points higher than their share of households living in the Borough at the time of the 2011 Census of Population (Table 2.2). Conversely, the residual allocation to the open countryside, outside the settlement limits, is 6.2 percentage points lower than the 2011 household share.

Table 2.2 Proposed housing land allocation, Mid and East Antrim Borough Council

	Households	Housing land allocation	
	2011	% of HGI	Skew
	%	%	pps
Main towns	58.5	62.0	+3.5
Small towns	14.0	15.0	+1.0
Villages	7.5	8.5	+1.0
Small settlements	1.8	2.5	+0.7
Countryside	18.2	12.0	-6.2
Total	100	100	
Source: Mid and East Antrim Borough Council, Draft Plan Strategy, Table A1.			

The 2012-based Housing Growth Indicators (HGIs), which were still current when the dPS was published, formed the basis for strategic allocation of housing to settlements set out in the Spatial Growth Strategy. The revised 2016-based HGIs showed a lower annual housing requirement compared with the 2012-based HGIs. The implications of the revised HGIs, which were released after the Council's dPS had been published, were assessed in a [Further Evidence](#) report (DPS-301 dated March 2021), which concluded that, "as they do not represent a significant variation [Council] does not propose a change to the Strategic Allocation of Housing in Settlements".

Applying the RDS Housing Evaluation Framework (HEF), it can be noted that the HGI-based allocation is about in line with existing housing commitments across the Borough and less than the sum of existing housing commitments combined with potential from urban capacity sites, windfall housing and undeveloped zoned housing sites from current extant area plans.

2.1.4 Causeway Coast and Glens

Causeway Coast and Glens Borough Council has produced and consulted on a [Preferred Options Paper \(POP\)](#). The POP was issued in July 2018 and the report on [Representations Received](#) was published in February 2019. It is anticipated that the Borough's draft Planning Strategy will be issued for consultation in 2022, probably towards the end of the year. Pending the completion of the Local Development Plan (LDP), the [Northern Area Plan \(NAP\) 2016](#) remains the extant area plan.

The POP includes a proposed spatial growth strategy which is based around two main hubs (Coleraine and Limavady), two local hubs (Ballycastle and Ballymoney), eight Towns, 25 Villages, 34 Small Settlements and the dispersed population in the open countryside (POP, Table 4). As set out in the POP, the proposed spatial growth strategy is "to focus [the Borough's] housing and economic growth in the hubs and sustain [the Borough's] rural communities". The rationale for the proposed strategy is rooted in the RDS, which advises that the four hubs have the potential to cluster. Within that context, it is stated in the POP that:

"Development would be provided for in the Borough's towns and villages, to a lesser extent, in recognition of their role in sustaining our local communities. Very limited development is envisaged for our small settlements." (POP, para 6.4).

The HGI figure for the Borough⁶ is lower than the potential additional units, based on lands zoned for development in the NAP and the present rural planning policy under PPS21 (POP, para 6.49). Nonetheless, the HGI projection was taken to indicate the expected level of future housing demand.

The POP also notes that "a significant number of houses have traditionally been built in the countryside", outside of settlement limits (para 6.47). It is also noted that, since the introduction of [PPS 21: Sustainable Development in the Countryside](#) in June 2010, the number of completed housing units in the countryside has been relatively constant at around 270 per annum. When those countryside units are added to the remaining housing capacity in the settlements (based on the NAP), the resulting figure (circa 16,000) is stated to be "significantly higher than the HGI allocation of 9,270 dwellings for the Borough". The Council's position is that "a percentage of housing in the countryside cannot be allocated under the Revised HGIs, as it is presently subject to the planning policy regime set out in PPS 21." (POP, para 6.52). That is considered to raise the possibility that a "significant level" of the HGI could be absorbed in "unsustainable locations", given the level of planning permissions in the countryside "remains high". The POP therefore

⁶ The HGI-based housing allocation quoted in the 2018 POP was 9,270. That figure was computed by extrapolation from the 2012-based HGIs. The revised 2016-based HGIs, issued in November 2019, would give a lower housing allocation.

considered the issue of the split between urban and rural housing and proposed that the existing policy framework should be reviewed with a view to controlling further development in the countryside and strengthening support for promoting growth in the hubs, per the proposed spatial growth strategy.

Two further points may be noted. First, Policy HOU2 in the NAP requires proposals for schemes of more than 25 residential units (or on a site of 1 hectare or more) to provide a minimum of 20 per cent social or specialist dwellings, subject to the level of need identified and in agreement with the Housing Executive. In practice, NAP Policy HOU2 has delivered very little in the way of mixed tenure schemes. That is partly due to the scale of developments typically being less than 25 units. However, as part of HOU2, land was also allocated for social housing on Housing Zonings through the imposition of Key Site Requirements. The preferred approach set out in the POP is to retain the principle of the existing policy framework, while amending thresholds for the provision of social housing and to develop policy relating to affordable housing. The justification is that “it may be more appropriate to consider social housing provision as part of a settlement’s overall housing allocation and zoning, rather than an addition to it”.

Finally, second homes are a contentious issue in the Borough, especially in those areas where they are most heavily clustered along the Causeway coast. There are varying views on the issue, which were made by a number of interested parties in the [Representations Received](#) in response to the POP. While the issue of second homes was acknowledged in the POP, no policy recommendations were made. In that regard, it should be noted that the draft NAP 2016 included a proposed policy (HOU3) to restrict apartment developments to five designated coastal settlements with high second home shares. The [PAC Examination](#) of the draft NAP, which reported in 2014, considered the proposal and recommended that it be deleted, on two grounds:

- Additional regional policy in the form of the [Second Addendum \(Safeguarding the character of established residential areas\)](#) PPS 7 (Quality Residential Environments) had been introduced in the period since HOU3 was proposed in the draft NAP and the PAC considered that the addendum provided an appropriate mechanism for assessing proposals for apartments within established residential areas.
- Each proposal should be assessed on its own merits and in the context of other plan designations and policies.

The PAC also noted that, in a free market, the planning system is inherently limited in its ability to regulate the ownership and occupation of property. That context constrains the ability of a restrictive planning regime to address concerns around second homes.

2.2 Northern Ireland Policy Context

This Section presents a summary overview on the Northern Ireland policy context. A more detailed review can be found in the accompanying [Northern Ireland report](#), under the following main headings:

- Programme for Government.
- Housing.
- Welfare Reform.

2.2.1 Programme for Government

In January 2021, the Executive Office published a [draft Outcomes Framework Consultation Document](#). The consultation closed in March 2021 and the responses are now being considered. Nine outcomes were specified in the draft Framework, with housing listed as a Key Priority Area under the following outcomes:

- We live and work sustainably – protecting the environment. The housing priority is about maintaining and developing the housing stock in an energy-efficient and sustainable manner.
- We have a caring society that supports people throughout their lives. The main focus of the housing priority is tackling homelessness and investing in new social and affordable homes.
- People want to live, work and visit here. The housing priority aims to “ensure everyone has access to good-quality, affordable housing and in promoting an integrated, shared society”.

While the preparation of a new PfG stalled in the face of the need to tackle the coronavirus pandemic, housing policy has continued to be developed.

2.2.2 Housing

The housing priority is being developed under four main themes, as follows:

- Increasing housing supply/options across all tenures.
- Making the best use of existing housing.
- Improving the private rented sector.
- Improving housing for the most vulnerable.

As stated in the [New Decade-New Approach](#) document, the main thrust of the housing supply theme is to “enhance investment and agree a target for new social and affordable home starts”.

No targets have yet been set, but in a [statement made in November 2020](#), the DfC Minister noted that the Executive has “never achieved more than 2,200 social new build starts in one year” and expressed an ambition to remedy the position.

Following a Call for Evidence carried out over the period May to July 2021, DfC published a [consultation on the new Housing Supply Strategy](#) in December 2021, running until February 2022. In the Foreword to the Strategy, the Minister stated her aim for the Strategy in the following terms:

“My aim for this Strategy is to create a housing system that can deliver 100,000 plus homes over its 15 year lifetime. I want at least a third of these homes to be social homes. I also have an ambition to deliver a significant number of intermediate homes”.

As part of the approach to increasing housing supply, DfC is considering how to expand the range of intermediate housing products for low and middle-income households that can afford social housing but cannot afford market rents and/or house purchase. Within that context, and following a consultation exercise, in April 2021 the Department published a [revised definition of affordable housing](#), as follows:

Affordable housing is:

- a) Social rented housing; or
- b) Intermediate housing for sale; or
- c) Intermediate housing for rent

that is provided outside of the general market, for those whose needs are not met by the market. Affordable housing which is funded by Government must remain affordable or alternatively there must be provision for the public subsidy to be repaid or recycled in the provision of new affordable housing.

The Department’s explanatory note goes on to state that:

Affordable housing is available to households who otherwise could not house themselves, for example, because they would struggle to afford the cost of housing in the open market, or they need a specific type of house which is not commonly available. It is provided outside the general market i.e. it is not a home bought privately or a home rented from a private landlord. It is therefore not available to households who can meet their own housing needs without Government support.

The Department is currently examining options for an intermediate rent product to augment the range of affordable housing options currently available (social rented and shared ownership).

In October 2021, the Department commenced a [Consultation on Intermediate Rent Development of Policy and Model](#). The consultation is based around an intermediate rent product proposed in a report by the Collaborative Centre for Housing Evidence (CaCHE). The consultation period ran through to mid-January 2022. Subsequently, in late-June 2022, the Department published a [Consultation Outcome Report](#). While the majority of respondents were in favour of the development of Intermediate Rent, a number of issues remain unresolved and development work is ongoing.

In the private rented sector, a number of measures have been implemented to help households sustain their tenancies through the difficulties posed by the coronavirus pandemic. In May 2020, the Northern Ireland Assembly passed the Private Tenancies (Coronavirus Modifications) Regulations (Northern Ireland) 2020, providing for landlords to give 12 weeks' notice to quit. That measure was originally intended to operate through September 2020, but has since been [extended to May 2022](#).

The Covid-19 pandemic had a major impact on the Housing Executive, both through the adoption of working practices to contain and delay transmission of the virus and in response to the housing needs arising from the pandemic. The measures adopted to contain and delay the transmission of the virus have included:

- Changes to the renewal process. Between March 2020 and December 2020, applicants on the Common Waiting List (CWL) were not issued with the usual renewal forms.
- Restriction on works to emergency repairs only.
- Reduction in new build.

In combination, those measures disrupted the level of off-flows from the CWL. The changes to the renewal process meant that applicants remained on the CWL, whereas in normal circumstances they may have flowed off by de-registering. The restriction of works to emergency repairs reduced the number of relets available to allocate to CWL applicants. Similarly, the reduction in new build resulted in fewer dwellings available for allocation to applicants. Both of those measures would therefore have also reduced the number of off-flows from the CWL.

Over the period from mid-2019 to October 2021, the number of applicants on the CWL increased by 20 per cent, including those in housing stress (30+ points on the CWL) and other applicants with fewer points (Table 2.3). It is not, however, possible at this time to separate out the effects of housing difficulties owing to the pandemic from the effects of the measures adopted in response to the pandemic.

Table 2.3 The Common Waiting List, June 2019 and October 2021

	June, 2019	October, 2021	Change	
	<i>No.</i>	<i>No.</i>	<i>No.</i>	<i>%</i>
Applicants ¹	37,385	44,837	7,452	19.9
In housing stress ²	25,921	31,129	5,208	20.1
Other	11,464	13,708	2,244	19.6
Social tenants ³	10,858	12,134	1,276	11.8
In housing stress ²	6,553	7,603	1,050	16.0
Other	4,305	4,531	226	5.2
All	48,243	56,971	8,728	18.1
1 Applications to the CWL from households that do not currently have a social tenancy. 2 With 30 or more points on the CWL. 3 Applications to the CWL from those already in a social home seeking a transfer. Source: NIHE.				

Under the Rural Needs Act (NI) 2016, the Housing Executive has a statutory duty to pay due regard to the needs of rural communities in the development of policies, strategies and plans and in the delivery of services. The Housing Executive's first Rural Policy was developed in 1991 and "recognised the need to identify housing need which was often hidden or 'latent' in rural areas" (NIHE, *Reaching Rural*, p. 4).

The most recent Rural Strategy covered the period 2016-2020. In November 2021, the Housing Executive published its [Rural Strategy 2021-2025](#) which aims to promote "Vibrant, shared, healthy and sustainable rural communities where everyone has access to decent and affordable housing".

2.2.3 Welfare Reform

Over the last decade, the UK Government has enacted a raft of legislation designed to reform the benefit system. The reforms have been implemented with the aim of streamlining the system and to reduce welfare expenditure. The reform agenda commenced in October 2010 when the UK government announced plans to introduce the Universal Credit (UC) as a means of integrating and simplifying means tested welfare benefits and in-work tax credits for working-age adults. Universal Credit comprises a single means-tested benefit for working age claimants, including an allowance for housing costs, whether they are unemployed or in low-paid work.

The Government's plans were given legislative effect through the Welfare Reform Act 2012. The 2012 Act also introduced changes to Housing Benefit which reduced the amount payable to social sector tenants who were deemed to be 'under-occupying' their dwelling according to the social sector size criteria.

The reforms, notably Universal Credit and the social sector size criteria, were implemented in Northern Ireland under the Welfare Reform (Northern Ireland) Order 2015, which came into effect on 9 December 2015. While the social sector size criteria have been introduced in Northern Ireland, the effects have been mitigated to date. In February 2022, the Northern Ireland Assembly passed legislation to indefinitely extend the social sector size criteria mitigation, with a review to be carried out by March 2025.

Private rented sector tenants have also been affected by welfare reform, again for generating savings on welfare expenditure. Since 2008, private rented sector tenants have received a Local Housing Allowance (LHA) rather than Housing Benefit. LHA rates were frozen from April 2016 to March 2020. In response to the pandemic, the Chancellor uprated Local Housing Allowance (LHA) rates so that they were aligned with the 30th percentile of private sector rents in each Broad Rental Market Area (BRMA). Those new rates became effective on 30 March 2020 for the financial year through to April 2021. Northern Ireland has 40 separate LHA rates (five bedroom size categories within each of eight BRMAs). The average (unweighted) increase in LHA rates was 12 per cent. While the uplift in LHA rates was made permanent, the rates determined on 30 March 2020 were frozen for the year March 2021 to April 2022.

Universal Credit was rolled out across Northern Ireland on a phased basis between October 2017 and December 2018. The rollout was for new claims only, with migration of existing claimants of 'legacy benefits' such as Income Support and Jobseekers Allowance scheduled to commence in 2020 and complete by 2023. That schedule is subject to change due to the coronavirus pandemic. In England and Wales, the Department for Work and Pensions (DWP) has indicated that [managed migration would resume in May 2022](#).

Overall, the amount of Housing Benefit received by social sector tenants has been largely protected from welfare reform measures, notably the social sector size criteria. Private rented sector tenants have not been protected. Consequently, the vast majority face a shortfall between their LHA entitlement and their weekly rent⁷.

⁷ See NIHE, 2019. [Broad Rental Market Areas Scoping Study](#).

2.3 Wider Context

The wider context for this SHMA has been shaped by two key events, i.e. the Covid-19 pandemic and the UK's exit from the European Union (Brexit).

Following a transition period that ran from 1 February 2020, the UK exited the European Union on 31 December 2020. The UK's exit from the EU brought to an end the free movement of workers from the remaining EU states. That has implications for future levels of migration to and from the remaining EU states.

The World Health Organisation declared the Covid-19 outbreak a Public Health Emergency of International Concern on 30 January 2020 and a global pandemic on 11 March 2020. Along with the rest of the UK, Northern Ireland went into its first lockdown on 23 March 2020. The first lockdown lasted through May 2020. Since then, there have been two further waves of the virus and the same number of lockdowns, with varying levels of restrictions in place between and after each lockdown. In February 2022, the Northern Ireland Executive announced the lifting of most remaining restrictions.

The accompanying [Northern Ireland report](#) contains a detailed overview on the impacts from the pandemic. The key points from that review are as follows:

- Over the course of the pandemic, a range of activity indicators (economic output, jobs, unemployment, house sales, new dwelling starts and completions) have each followed a similar trajectory over the course of the pandemic⁸. That is, a sharp increase or decrease in activity during the first lockdown followed by a reversion to pre-pandemic levels.
- The main exception to that general trend has been the plateau reached by Universal Credit claimants, which has persisted and has yet to unwind.
- House prices and rents have followed a different pattern, with both remaining on an upward path over the course of the pandemic.
- Reflecting the rise in house prices, affordability has deteriorated for first-time buyers, albeit the effect has been modest to date and, in affordability terms, Northern Ireland continues to compare favourably with the UK average.

Brexit effects are less obvious and more difficult to disentangle in any event. Of particular relevance in the context of this SHMA, the potential Brexit effects on international migration have not yet been clarified. Thus, the net

⁸ See the wider context review in the accompanying [Northern Ireland report](#) for the detailed analysis.

outflow in international migration from Northern Ireland that was observed in 2019-2020 may also reflect a pandemic effect, due to the restrictions on movements that accompanied the first lockdown.

The issues raised by changes in the wider context are revisited in subsequent sections of this SHMA, when looking ahead. At this juncture, the following points may be noted.

While economic indicators signal an ongoing recovery from the pandemic, the outlook remains uncertain, both in the short run and beyond. As noted by the Office for Budget Responsibility (OBR):

“The strength of the rebound in demand in the UK and internationally has led [the economic recovery] to bump up against supply constraints in several markets. In the UK, these supply bottlenecks have been exacerbated by changes in the migration and trading regimes following Brexit. Energy prices have soared, labour shortages have emerged in some occupations, and there have been blockages in some supply chains. These can be expected to hold back output growth in the coming quarters, while raising prices and putting pressure on wages.” (OBR, [October 2021 Fiscal Outlook](#), page 7).

The longer-term effects of the pandemic are equally uncertain. In its October 2021 report, the OBR estimated the ‘scarring’ effect of the pandemic at two per cent of output. But that is down from the three per cent projection in the OBR’s March 2021 report.

The pandemic has also led to a sharp increase in the number of people working regularly from home. It is possible that may lead to a more dispersed population as households seek larger homes to accommodate their home-working requirements and reduce their time spent commuting. That might be expected to affect established internal migration patterns. Theoretically, a reduction in time spent commuting (due to fewer trips to the workplace) would be expected to result in a ‘flattening’ of the population density gradient. Though, as discussed in the [Belfast Metropolitan SHMA](#), there is already a well-established pattern of out-migration from the largest urban area (Belfast City) to surrounding districts.

The ramifications of Brexit for international migration are also highly uncertain. The UK Government’s [immigration White Paper](#), issued in 2018, had seemed to signal a tough immigration regime post-Brexit, with a minimum salary cap of £30,000. However, writing in 2021, [Portes](#) comments on the resulting legislation as follows:

“It is not the case that the new system represents an unequivocal tightening of immigration controls. Rather, it rebalances the system from one which was essentially laissez-faire for Europeans, while quite restrictionist for non-Europeans, to a uniform system that, on paper at

least, is expensive but has relatively simple and transparent criteria, and covers up to half the UK labour market. The new system is likely to lead to a reduction in EU migration, partly offset by a smaller increase in non-EU migration.”

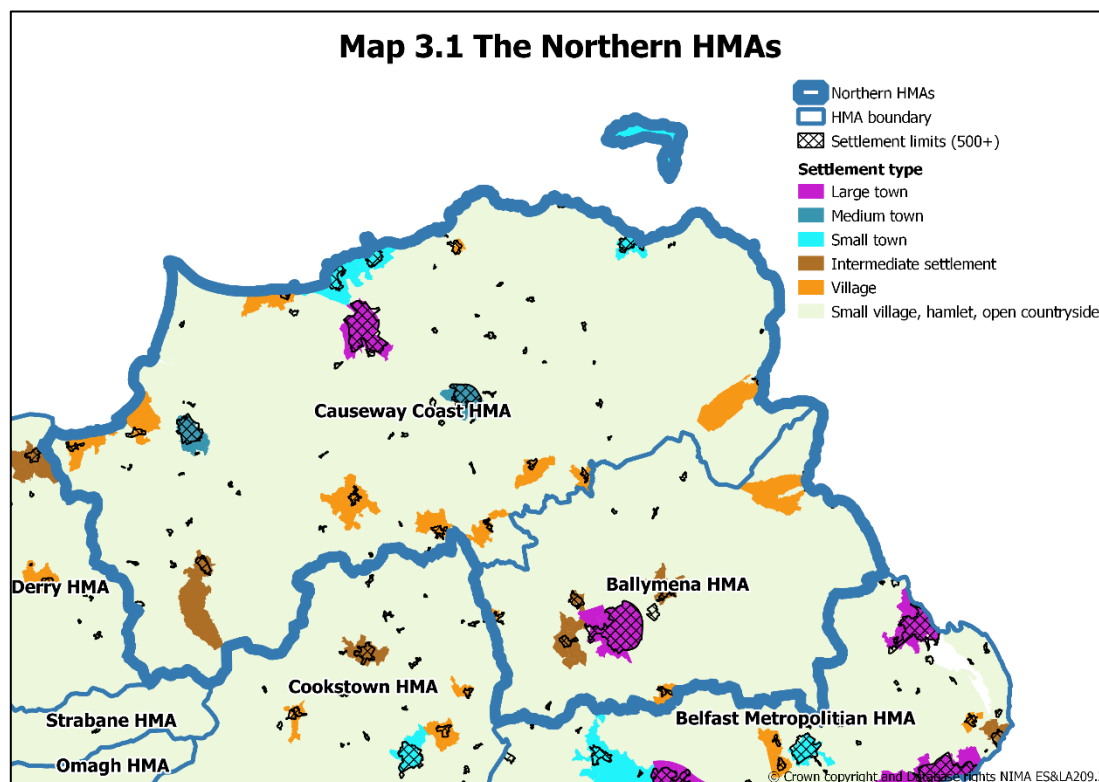
The perspective adopted in this SHMA is that long-term demographic trends will continue, e.g. the ageing of the population. It is also assumed that housing market effects, especially on activities such as transactions, lettings and new dwelling completions, will be transient, albeit the timing and duration of effects is highly uncertain. Those activities tend to fluctuate in any event, more typically with the economic cycle. However, demographic factors will continue to operate over the long term.

Looking to the longer term and considering the 15-year projection period for this SHMA, demographic trends will continue to strongly shape housing market need and demand. The overall total population does not follow a cyclical pattern. The vast majority of those who will be alive in 2035 have already been born.

The cyclical component in population growth largely derives from migration movements. To that extent, the uncertainties around Brexit and the pandemic are to do with the future pattern of migration, both within Northern Ireland and flows to and from other jurisdictions.

3 Spatial Framework

The Northern reporting area contains two HMAs – Ballymena and Causeway Coast (Map 3.1). In 2020, Causeway was home to an estimated 145,000 people (Table 3.1). Ballymena contained a little over 71,000 people. In population terms, Causeway is the third largest of the 11 HMAs. Ballymena ranks as the seventh largest HMA.



Note: The settlement types have been mapped using NISRA's Small Area to settlement type [lookup table](#). The settlement type layer is therefore an approximate representation of settlement boundaries.

Table 3.1 The Northern HMAs, population, 2020

Ballymena HMA	71,140
Causeway Coast HMA	144,940
Source: NISRA mid-year population estimates . Ballymena HMA estimated from NISRA data.	

The Causeway Coast HMA is coterminous with the Causeway Coast and Glens Local Government District (LGD). Consequently, the SHMA reads across directly to the Local Development Plan (LDP) currently being prepared by the LGD.

The Ballymena HMA accounts for 51 per cent of the Mid and East Antrim LGD (Map 3.2). The remainder of the LGD is in the Belfast Metropolitan HMA and was included in the [November 2020 SHMA](#).

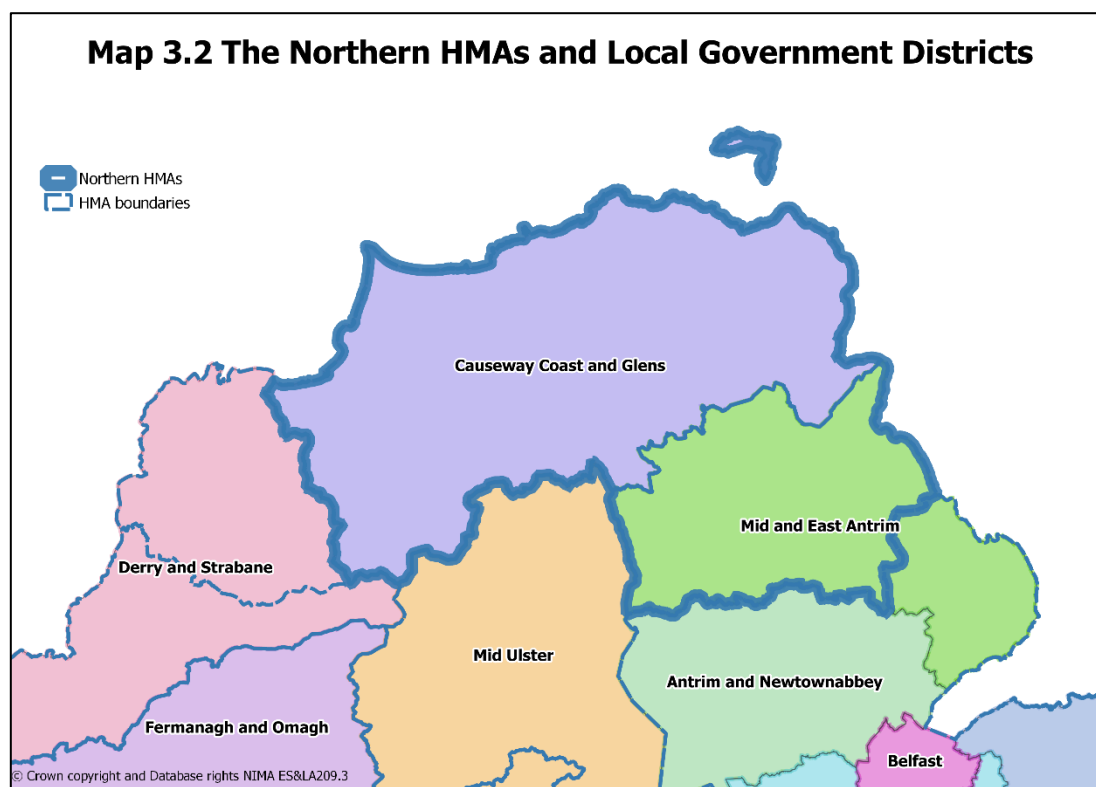


Table 3.2 The Northern HMAs within their Local Government Districts, per cent of LGD population, 2020

LGD	HMA	Per cent of LGD population
Causeway Coast and Glens	Causeway Coast HMA	100
Mid and East Antrim	Ballymena HMA	51

Source: Derived from [NISRA mid-year population estimates](#).

The settlement type classification shown in Map 3.1 is based on NISRA's 2015 [Review of the Statistical Classification and Delineation of Settlements](#). The classification is summarised in Box 3.A. The Review specified a default urban-rural split, with a threshold population size of 5,000 to distinguish urban and rural areas. Thus, the default rural population comprises those living in intermediate (2,500-4,999 population) and village settlements (1,000-2,499 population) along with the population living in small villages, hamlets and the open countryside.

Box 3.A Settlement type classification

Band	Description	Category
A	Belfast City	Urban
B	Derry City	
C	Large town (18,000+ population)	
D	Medium town (10,000-17,999 population)	
E	Small town (5,000-9,999 population)	
F	Intermediate (2,500-4,999 population)	Rural – Intermediate settlements and villages
G	Village (1,000-2,499 population)	
H	Small village, hamlet, open countryside	Rural – Open countryside

Source: NISRA, 2015, [Review of the Statistical Classification of Settlements](#).

According to the NISRA classification, the Ballymena HMA contains one large town, i.e. Ballymena, with a population of 29,500 in 2011. The remainder of the HMA is classified as rural, with a mix of intermediate settlements, villages and a dispersed rural population (Table 3.3).

Table 3.3 Ballymena HMA: Settlements by type		
Classification	Name	Population (2011)
Urban		
Large town	Ballymena	29,470
Rural		
Intermediate settlement	Ahoghill	3,400
	Broughshane	2,850
	Cullybackey	2,570
Village	Kells / Connor	2,050
	Carnlough	1,510
	Portglenone	1,170
Small village, hamlet, open countryside		24,840
Source: Census of Population 2011, Commissioned Table CT0235NI.		

The Causeway settlement pattern is more expansive, with one large town (Coleraine), two medium towns (Ballymoney and Limavady) and three small towns (Ballycastle, Portrush and Portstewart). In the rural portion, there is one intermediate settlement (Dungiven) and 10 villages with a population in the range 1,100 (Rasharkin) to 2,100 (Ballykelly) (see Table 3.4).

Table 3.4 Causeway Coast HMA: Settlements by type		
Classification	Name	Population (2011)
Urban		
Large town	Coleraine	24,630
Medium town	Ballymoney	10,390
	Limavady	12,050
Small town	Ballycastle	5,240
	Portrush	6,440
	Portstewart	8,030
Rural		
Intermediate settlement	Dungiven	3,290
Village	Ballykelly	2,100
	Kilrea	1,680
	Greysteel	1,450
	Clogh Mills	1,310
	Bushmills	1,290
	Castlerock	1,290
	Cushendall	1,280
	Garvagh	1,270
	Dunloy	1,220
	Rasharkin	1,110
Small village, hamlet, open countryside		56,810
Source: Census of Population 2011, Commissioned Table CT0235NI.		

The NISRA settlement hierarchy is based on population thresholds. By contrast, in both the Mid and East Antrim dPS and the Causeway Coast and Glens POP, in addition to population, the settlement hierarchy is defined based on factors such as function, range of services/facilities and location.

Regarding the Ballymena HMA, there is nonetheless a degree of correspondence between the NISRA and the Mid and East Antrim (M&EA) classifications. As set out in the dPS, the M&EA settlements are classified to four levels, i.e. Main Towns, Small Towns, Villages and Small Settlements. Within the HMA, Ballymena is a large town on the NISRA classification and the single Main Town in the M&EA hierarchy. Ahoghill, Broughshane and Cullybackey comprise the 'intermediate settlements' in the NISRA classification and also comprise the Small Town grouping in the M&EA hierarchy applied to the area encompassed by the Ballymena HMA. In the NISRA classification, Kells/Connor, Carnlough and Portglenone are classified as villages. Together, they account for 73 per cent of the population within the M&EA villages group. Along with the countryside outside the settlement limits, the remaining Villages and all of the Small Settlements in the M&EA hierarchy are included in the NISRA classification titled 'small village, hamlet and open countryside'.

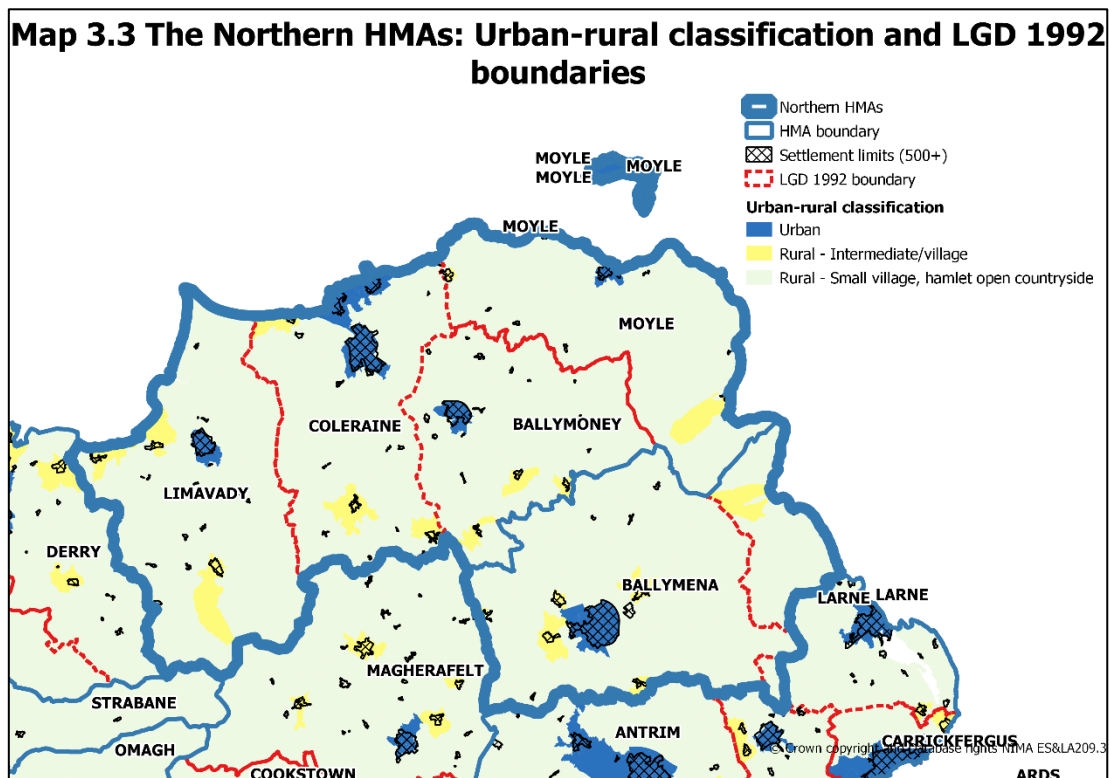
The Causeway Coast and Glens (CC&G) POP also employs a four-way classification, i.e. Hubs, Towns, Villages and Small Settlements. Reflecting its larger area and more diverse settlement pattern, the CC&G hierarchy is more extensive within each level and less coherent with the NISRA population-based classification. However, the following can be noted:

- **Hubs** – four Hubs are identified in the CC&G classification. In the NISRA classification, Coleraine is a large town, Ballymoney and Limavady are medium towns and Ballycastle is a small town. All four are counted as 'urban' in the NISRA classification.
- **Towns** – eight Towns are listed in the CC&G classification. Two of those (Portrush and Portstewart) are classified as small towns in the NISRA classification and are counted as urban settlements. In the NISRA classification, the remaining six Towns in the CC&G hierarchy are either intermediate settlements (Dungiven) or villages (Ballykelly, Bushmills, Cushendall, Garvagh and Kilrea). Each of those six Towns are counted as rural in the NISRA classification.
- **Villages** – 25 settlements are listed as Villages in the CC&G classification. Five of those (Castlerock, Clough Mills, Dunloy, Greysteel and Rasharkin) are villages in the NISRA classification. The remainder are counted within the small village, hamlet and open countryside group within the NISRA classification.
- **Small Settlements** – 34 settlements are listed as Small Settlements in the CC&G classification. They are assigned to the small village, hamlet and open countryside group within the NISRA classification.

For analysis and reporting purposes, in this SHMA the NISRA settlement types have been grouped into three categories, within each of the two HMAs, as follows (Map 3.3):

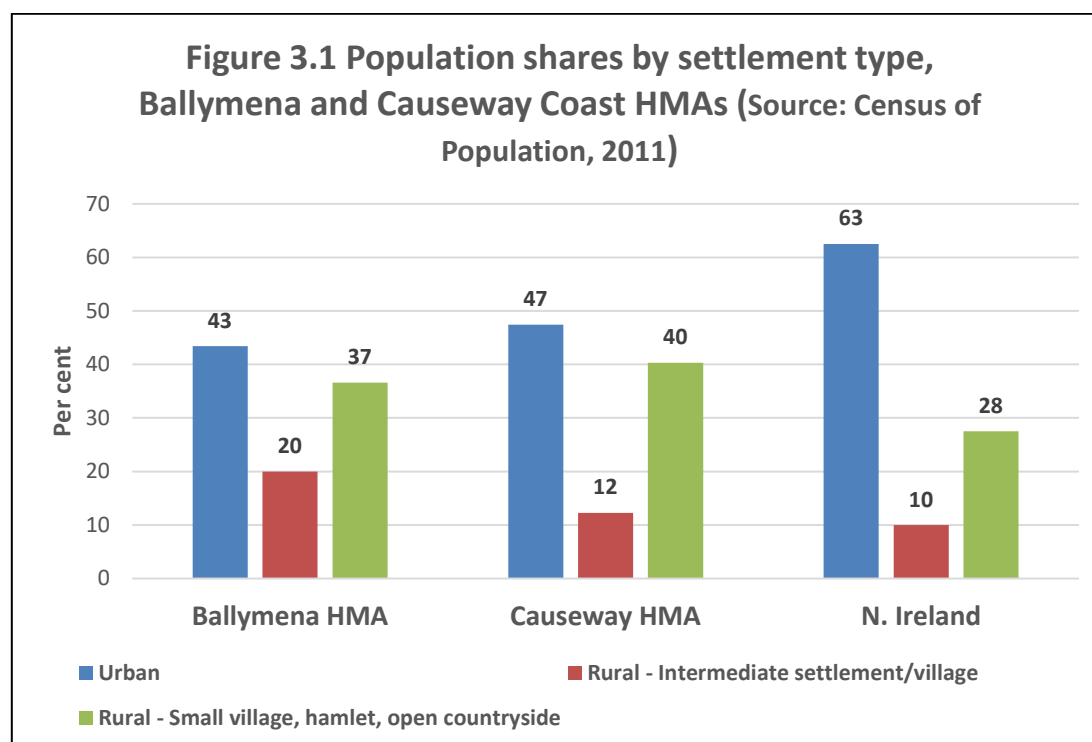
- Urban.
- Rural – intermediate settlements and villages.
- Rural – small villages, hamlets and the open countryside.

It should be noted that the analysis presented in this SHMA is at the level of the categories listed above, not by individual settlements.



Note: The settlement types have been mapped using NISRA's Small Area to settlement type [lookup table](#). The settlement type layer is therefore an approximate representation of settlement boundaries

When the urban-rural grouping is applied to Ballymena, 43 per cent of the population is urban (all in Ballymena town) along with 20 per cent in the intermediate category and 37 per cent dispersed rural (Figure 3.1). The distribution for the Causeway Coast HMA shows a slightly more urban population (47 per cent) but with a lower proportion in the intermediate grouping (12 per cent). The dispersed rural share in both HMAs is above the Northern Ireland average (28 per cent). Though, that is the case for any HMA outside the Belfast Metropolitan HMA which accounts for half the population of Northern Ireland and has a dispersed rural share of just 12 per cent.



Under the reorganisation of local government that took effect in 2014, the new Causeway Coast LGD was formed as an amalgam of four former LGDs, i.e. Ballymoney, Coleraine, Limavady and Moyle. As can be seen from Map 3.3, the four former LGDs⁹ are each centred on a town (respectively, Ballymoney, Coleraine, Limavady and Ballycastle). Within each of those former LGDs, their central towns serve a dispersed rural hinterland. Though, Moyle is less well-defined in those terms, as the central town - Ballycastle – has a population only slightly above 5,000. Also, as the largest urban centre, Coleraine performs a number of ‘higher-order’ service functions, notably with the presence of the Ulster University campus and the Causeway Hospital.

For the purposes of this SHMA, the four former LGDs are treated as subareas within the wider Causeway Coast HMA. The validity of that approach has been tested through the calculation of residential self-containment rates, i.e. the proportion of residential moves originating in an area that terminate in the same area¹⁰.

⁹ By convention, these can also be referred to as the ‘1992 LGDs’, as their boundaries date from the 1992 Boundary Review. Similarly, the new LGDs can also be termed the ‘2014 LGDs’ as they commenced in shadow form in 2014.

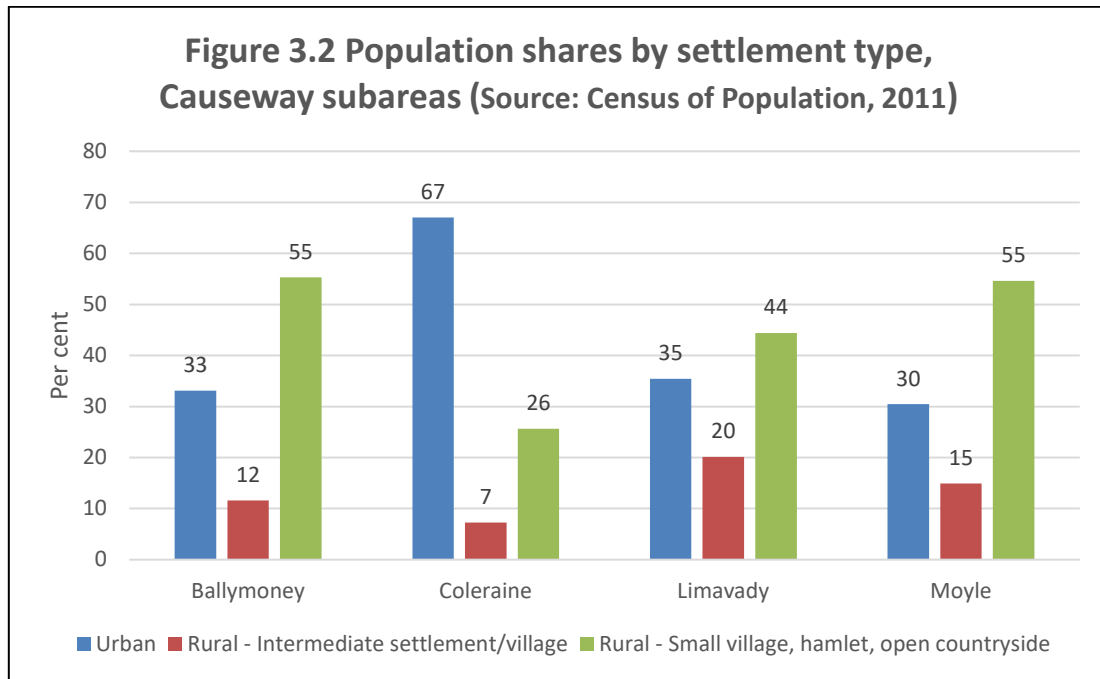
¹⁰ The containment rate analysis is based on the Medical Card Register (MCR) data employed in the Newhaven report for defining HMAs. The MCR dataset used in the Newhaven report comprises counts of changes of address between January 2011 and October 2017. For a more detailed explanation of the MCR dataset and the calculation of self-containment rates for defining the Northern Ireland HMAs, see Appendix 1 of the Newhaven [Mapping Northern Ireland's Housing Market Areas](#) report.

The containment rate analysis for the former LGDs is summarised in Table 3.5. There is no specific threshold for the use of containment rates in the delineation of subareas within a pre-defined Housing Market Area. However, it is desirable that subarea self-containment rates should be above 65 per cent¹¹. Within the four former LGDs contained within the Causeway Coast HMA, the containment rates range between 69 per cent for Ballymoney to 83 per cent for Limavady. Thus, the four former LGDs can reasonably be treated as subareas within the Causeway Coast HMA for analysis purposes, to highlight spatial variations in housing issues.

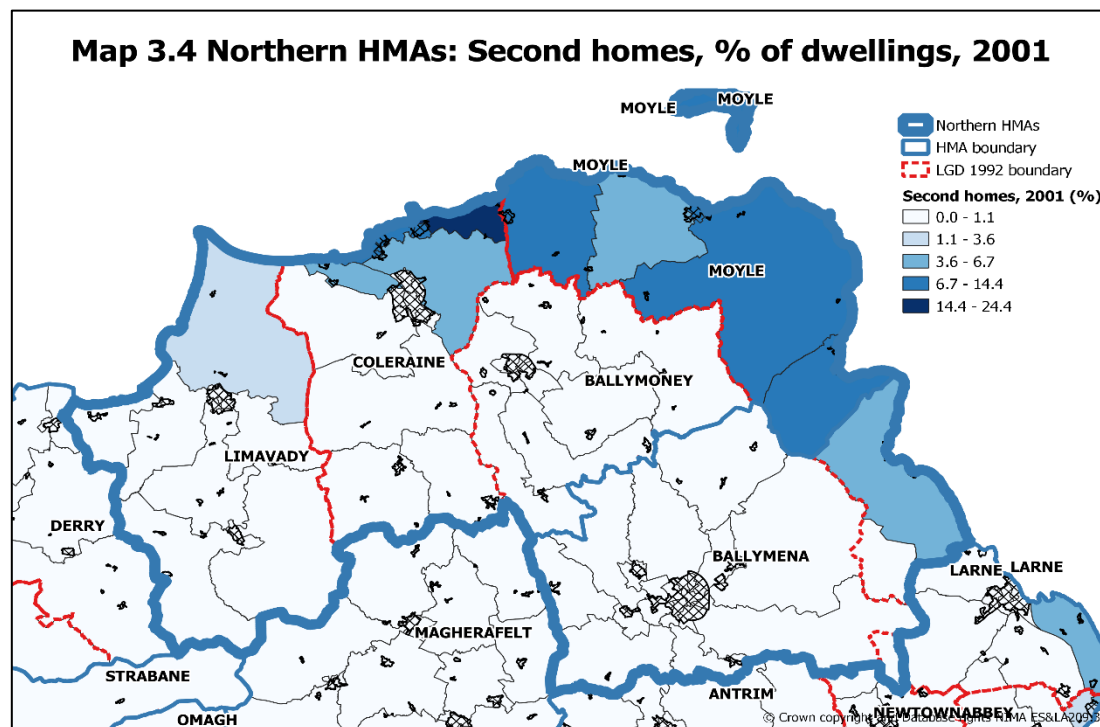
Table 3.5 Causeway Coast HMA and 1992 LGDs, containment rates			
	Population (2020)	% of HMA	Containment rate (%)
Causeway Coast HMA	144,940	100	87
Coleraine	60,300	42	79
Ballymoney	32,510	22	69
Limavady	34,760	24	83
Moyle	17,370	12	70
Sources: Population - NISRA mid-year population estimates ; Containment rates – MCR.			

As can be seen from Figure 3.2, there are contrasts between the four subareas in the distribution of the population by settlement type. Coleraine is the most urbanised subarea (67 per cent). In each of the remaining subareas, around one-third of the population live in urban areas. In 2011, the population living in the small villages, hamlets and the open countryside ranged from 26 per cent in Coleraine to 55 per cent in Ballymoney and Moyle. Within that settlement category, it can be noted that the population living in the open countryside, outside settlements, accounted for 40 per cent of the Ballymoney and Moyle populations, 33 per cent of the Limavady population and 21 per cent of the Coleraine subarea. Overall, the open countryside was home to 30 per cent of the Causeway Coast population in 2011. That can be compared with about one-third of the Ballymena HMA and a Northern Ireland average of 21 per cent.

¹¹ See, for example, the analysis in **Baker, M., 2010. *Housing Market Areas and Regional Spatial Geographies: Geography of Housing Market Areas in England – Paper A***. Report commissioned by Department for Communities and Local Government. Available at <https://www.gov.uk/government/publications/housing-market-areas>. Note also that, in the six subareas defined for the Belfast Metropolitan HMA in the Newhaven research, the self-containment rates ranged from 65 per cent (Lisburn) to 85 per cent (Central).



A final point of interest in relation to the Northern HMAs is the cluster of Wards along the Causeway coastal area stretching from Carnlough and Glenarm in the southeast to the main cluster around Portrush and Portstewart on the Atlantic coast (Map 3.4). The 2001 Census of Population is the only data source for the distribution of second homes at the required level of geographical detail. However, it is likely that the broad spatial pattern shown in Map 3.4 remains accurate.



At the time of the 2001 Census, second homes were especially prominent in the Portrush and Dunluce Ward (24 per cent of dwellings), followed by the Wards of Portstewart (14 per cent), Atlantic (14 per cent), Giant's Causeway (10 per cent) and Lurigethan (10 per cent)¹². The second homes clusters are almost entirely located within the Coleraine and Moyle subareas. It should, however, be noted that the majority of the population within the two HMAs live in areas that contained relatively low proportions of second homes in 2011 (Table 3.6).

Table 3.6 Second homes in the Northern HMAs and their subareas, per cent of population, 2020

	Second homes as % of dwelling stock (2001):				
	0.0 to 1.1 per cent	1.1 to 3.6 per cent	3.6 to 6.7 per cent	6.7 to 14.4 per cent	14.4 to 24.4 per cent
	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>
Ballymena HMA	96	0	4	0	0
Causeway Coast HMA	70	3	8	17	2
Ballymoney	100	0	0	0	0
Coleraine	64	0	13	19	5
Limavady	87	13	0	0	0
Moyle	0	0	23	77	0
Source: Author's estimates calculated from NISRA mid-year population estimates .					

To summarise, the spatial framework for the Causeway Coast HMA comprises three main components, as follows:

- The LGD – the Causeway Coast HMA is coterminous with the Causeway Coast and Glens LGD.
- Settlement type – three-way summary classification to reflect the urban-rural dimension.
- Subareas – based around the four former LGDs.

¹² Note that the second home proportions are calculated for 2014 Wards, which are not coterminous with, or nested in, the settlements listed in Table 3.4. For example, the Portstewart settlement limits encompass all of the Portstewart Ward along with portions of the Atlantic and Dundooan Wards.

Regarding the Ballymena HMA, that encompasses all of the former Ballymena LGD along with a sliver of the former Larne LGD (12 per cent). For the Ballymena HMA, therefore, further analysis will be focused on the three-way urban-rural grouping.

Finally, it should be noted that the projection of housing need and demand is at the level of the HMAs and the subareas. The settlement types have been designed to assist in analysis and understanding of the housing market dynamics within their respective HMAs.

4 Population

4.1 Introduction

This Section focuses on population change within and across the Ballymena and Causeway Coast HMAs, commencing with an overview on the main population trends over the period 1991 to 2020, within the spatial framework outlined in Section 3.

The Section then discusses:

- Recent trends in the components of population change, that is, natural change and net migration.
- The projected growth of the population over the period 2018 to 2035, based on the 2018-based sub-national population projections published by NISRA in spring 2020.
- The age composition of the population, including trends and projections.
- Population change scenarios.

The Section concludes with a key points summary.

The sources used to derive the time series data are described in Annex 4 at the end of this Section. While the Causeway Coast HMA is coterminous with the Causeway Coast and Glens LGD, the Ballymena HMA does not correspond with any statistical or administrative unit for which data are published. Within that context, the approach taken to meeting the reporting requirements was to construct a Small Area dataset, by single year of age and sex, scaled to be consistent with published population estimates and benchmarked using 2011 Census of Population Small Area counts. The Small Area dataset was designed to produce estimates at HMA level, subareas and by the rural-urban classification discussed in Section 3.

The [NISRA mid-year population estimates](#) formed the main data inputs for constructing historical data, covering the period 1991 to 2020. The population projections reported in this Section are based on NISRA's [2018-based population projections for areas within Northern Ireland](#). The tables and charts in this Section derive from those two main sources. *As the NISRA data have been processed to meet the geographic requirements for this SHMA, the reader is referred to Annex 4 for information on data sources.*

Finally, this Section focuses on trends within and across the Causeway Coast and Ballymena HMAs. The Northern Ireland context within which those trends fit is discussed in Appendix A of the accompanying [Northern Ireland report](#).

4.2 Trends

Over the past three decades, total population has steadily expanded in both the Ballymena and Causeway Coast HMAs (Table 4.1). By 2020, Ballymena was home to 71,100 people, up by almost one-fifth (+17.4 per cent) compared to 1991. Over the same period, the Causeway Coast population grew by a similar margin (+19.5 per cent), standing at 144,900 in 2020.

Table 4.1 Total population, 1991 to 2020, Northern HMAs

	1991	2001	2011	2020
	'000s	'000s	'000s	'000s
Ballymena HMA	60.6	62.7	67.9	71.1
Causeway Coast HMA	121.3	131.4	140.9	144.9

Within both HMAs, the pace of population growth has varied over the period from 1991 to 2020. In the 1990s, Ballymena lagged behind the Northern Ireland average, rising at an annual rate of 0.35 per cent compared to the overall average of 0.5 per cent per annum (Figure 4.1 and Table 4.2). From the early 2000s onwards, however, Ballymena has grown in tandem with the Northern Ireland average. Similar to the Northern Ireland picture, population growth was slower during the 2010s when compared with the preceding decade, down from 0.8 per cent per annum 2001-2011 to 0.5 per cent between 2011 and 2020.

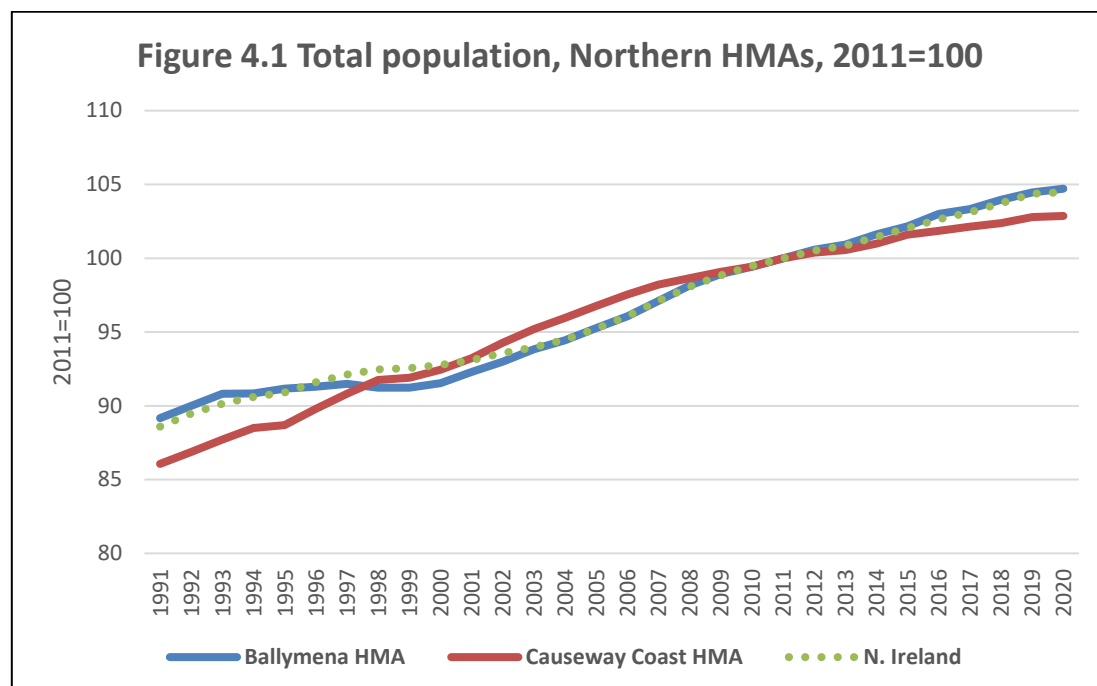
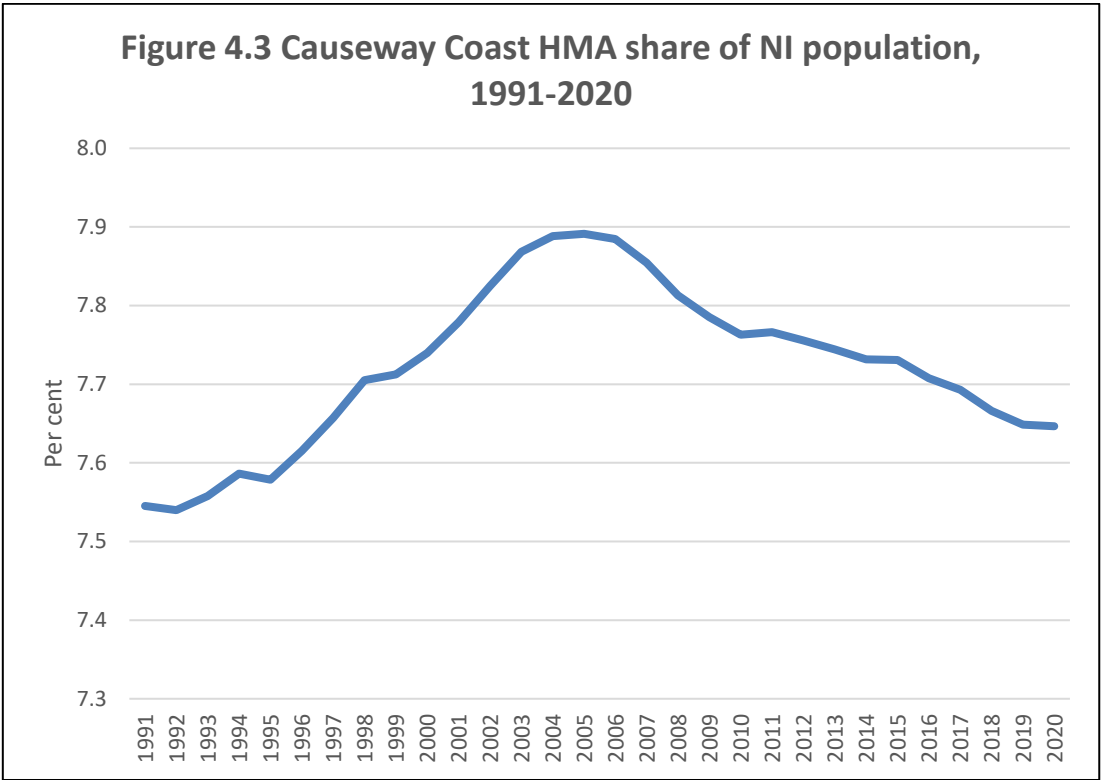
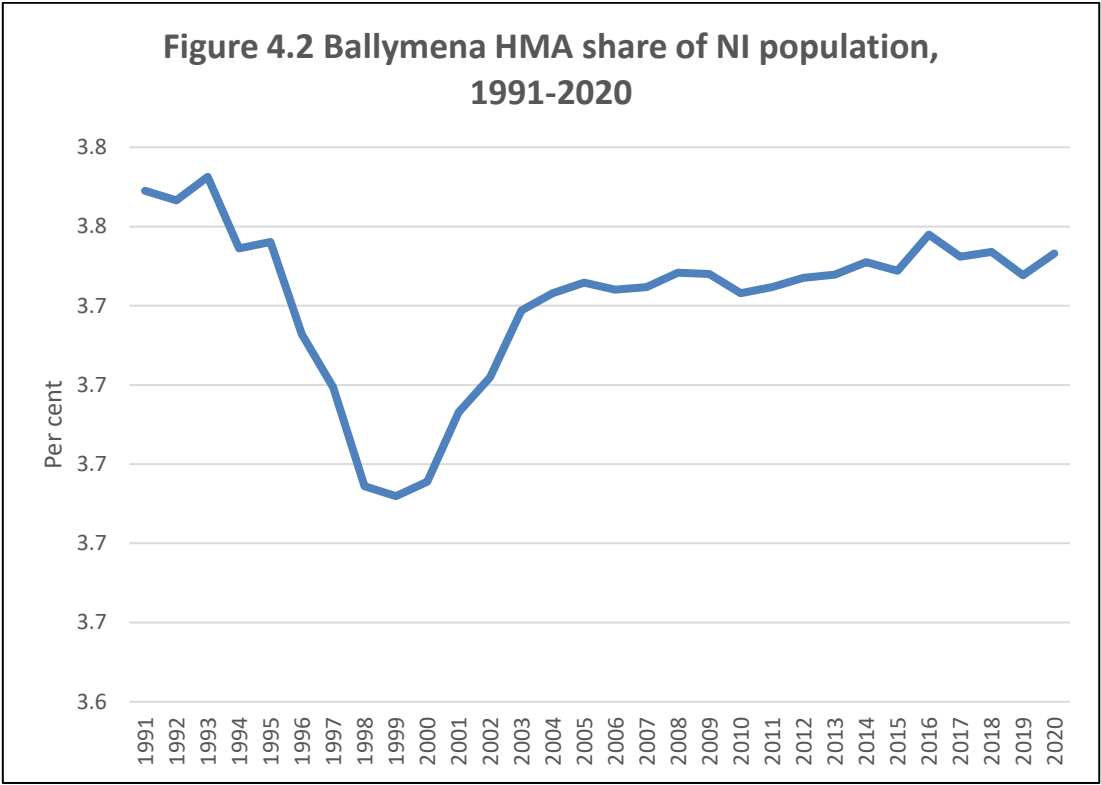


Table 4.2 Population change, Northern HMAs, per cent			
	1991-2001	2001-2011	2011-2020
	%	%	%
Per cent change			
Ballymena HMA	3.5	8.3	4.7
Causeway Coast HMA	8.3	7.3	2.9
<i>N. Ireland</i>	<i>5.1</i>	<i>7.4</i>	<i>4.5</i>
Per cent per annum			
Ballymena HMA	0.35	0.80	0.51
Causeway Coast HMA	0.80	0.70	0.31
<i>N. Ireland</i>	<i>0.50</i>	<i>0.72</i>	<i>0.49</i>

Thus, having dipped in the 1990s, the Ballymena HMA's share of the Northern Ireland population recovered in the early-2000s and has been relatively constant, at a little under four per cent, over the past decade and a half (Figure 4.2). By contrast, the rest of the Mid and East Antrim LGD, situated in the Belfast Metropolitan HMA, has been losing population share since the early-2000s. Thus, within the Mid and East Antrim LGD, the Ballymena share has been rising, up from 49 per cent in 2001 to 51 per cent by 2020.

The Causeway Coast HMA exhibits a contrasting pattern in population growth. Between 1991 and 2001, the HMA's population expanded well ahead of the Northern Ireland average, by a margin of 8.3 per cent to 5.1 per cent (Table 4.2). However, from the mid-2000s onwards, the HMA's population growth has lagged the Northern Ireland average (Table 4.2). In particular, since 2011, the HMA's population growth slowed down more sharply than the Northern Ireland average. Consequently, the HMA's share of the total Northern Ireland population has been in decline, down from a peak of 7.9 per cent in 2004 to a little over 7.6 per cent by 2020 (Figure 4.3).

As the most recent population data are for the period through mid-2020, it is still too early to assess the effects on population growth of the Covid-19 pandemic and the UK's exit from European Union (Brexit). Nonetheless, even though the mid-2019 to mid-2020 population data include only the first four months of the pandemic, it is apparent that Brexit and Covid-19 have combined to slow population growth in the short-term at least.



In percentage terms, the Northern Ireland population grew by just 0.1 per cent between mid-2019 and mid-2020, compared with an average rate of 0.5 per cent per annum between 2011 and 2019. The slowdown in population growth over that period was apparent across all eleven HMAs (Figure 4.4). In the Ballymena HMA, population growth between mid-2019 and mid-2020 (0.25 per cent) was halved compared with the 0.55 per cent annual average over the period 2011 to 2019 (Table 4.3). The Causeway Coast HMA also experienced a reduction in the population growth rate, falling from 0.3 per cent per annum between 2011 and 2019 to 0.1 per cent in 2019-2020.

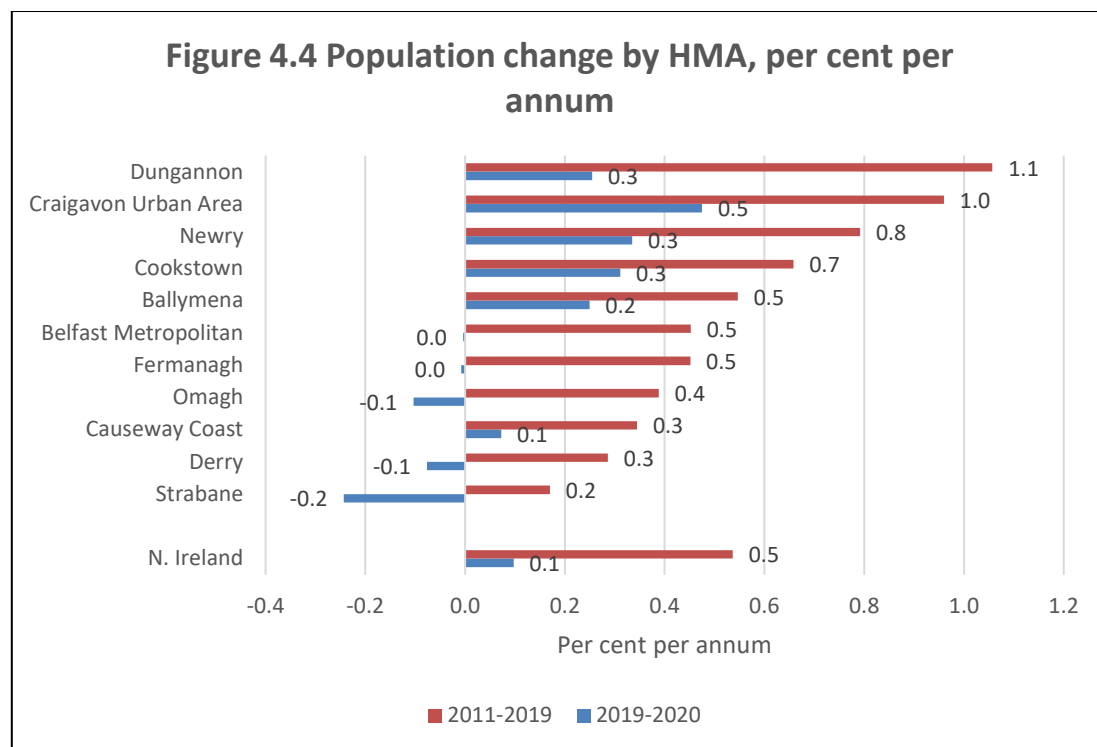


Table 4.3 Population change, Northern HMAs, per cent per annum

	2011-2019	2019-2020	2011-2020
	%	%	%
Ballymena HMA	0.55	0.25	0.51
Causeway Coast HMA	0.34	0.07	0.31
<i>N. Ireland</i>	<i>0.54</i>	<i>0.10</i>	<i>0.49</i>

The short-term effects of Brexit and the Covid-19 pandemic are further explored later in this Section when considering trends in the components of change (births, deaths and migration).

4.2.1 Settlement Type

Since 2011, within the Ballymena HMA, population has been growing most quickly in the large town (Ballymena) (+5.9 per cent between 2011 and 2020), followed by intermediate settlements (+3.9 per cent), small villages, hamlets and the open countryside (+3.9 per cent) and villages (+2.8 per cent) (Table 4.4). That presents a sharp contrast with the preceding two decades, when Ballymena town was mainly declining in population while the rural areas were growing at 12-13 per cent per decade (Figure 4.5).

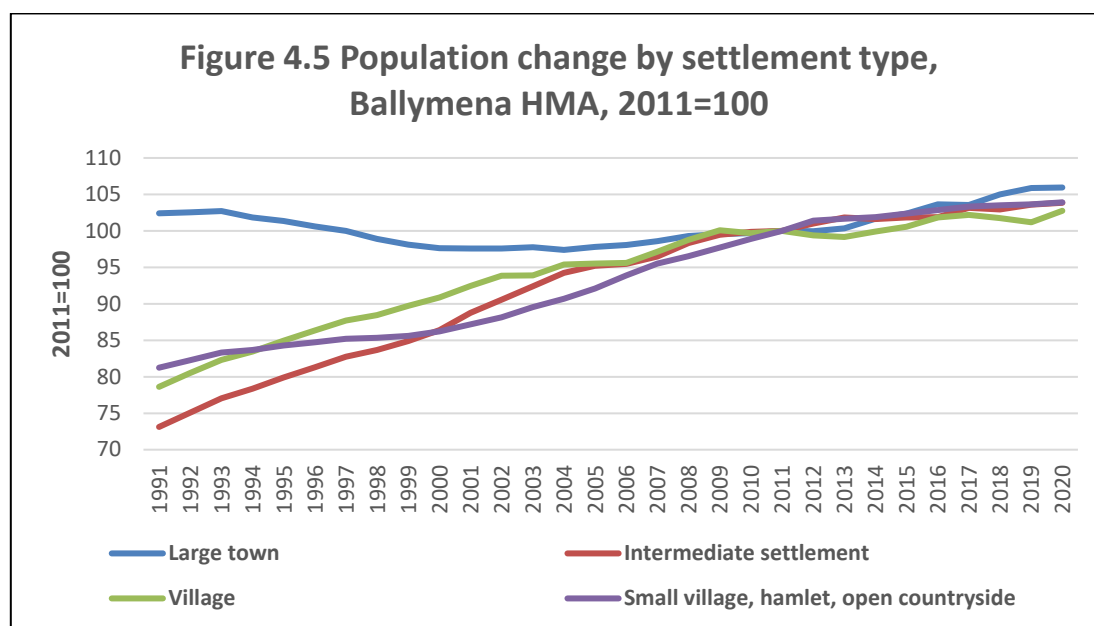


Table 4.4 Population change by settlement type, Ballymena HMA, 1991-2020

	1991-2001	2001-2011	2011-2020
	%	%	%
Urban	-4.7	2.5	5.9
Large Town (Ballymena)	-4.7	2.5	5.9
Rural	11.8	13.3	3.8
Intermediate settlement	21.4	12.6	3.9
Village	17.6	8.2	2.8
Small village, hamlet, open countryside	7.3	14.7	3.9
Ballymena HMA	3.5	8.3	4.7

A further point of interest in the pattern of growth by settlement type across the Ballymena HMA is the reduced dispersion in rates of population change between 2011 and 2020 compared with the previous decades, as is evident from Figure 4.5. That reflects a slackening of growth in the rural areas combined with the up-tick in the Ballymena town growth.

The Causeway Coast HMA is a larger area and includes the full range of settlement types in the NISRA classification. In particular, Causeway includes medium and small towns whereas those types are not present in the Ballymena HMA.

Nonetheless, the Causeway Coast HMA presents a similar picture to the Ballymena HMA in terms of slower growth accompanied by reduced dispersion across the settlement types in the post-2011 period compared with the previous two decades (Figure 4.6).

In other respects, the Causeway Coast HMA shows a different pattern of growth. First, the large town of Coleraine has been growing consistently since 1991, and slightly ahead of the HMA average since 2001 (Table 4.5). By contrast, the HMA's medium and small towns have, overall, consistently lagged behind the HMA average in population growth.

Second, the growth of the dispersed rural population, living in small villages, hamlets and the open countryside, has consistently outpaced the HMA average. That was especially the case through 2016, albeit the pace of growth of the dispersed rural population slowed in the period 2016 to 2020.

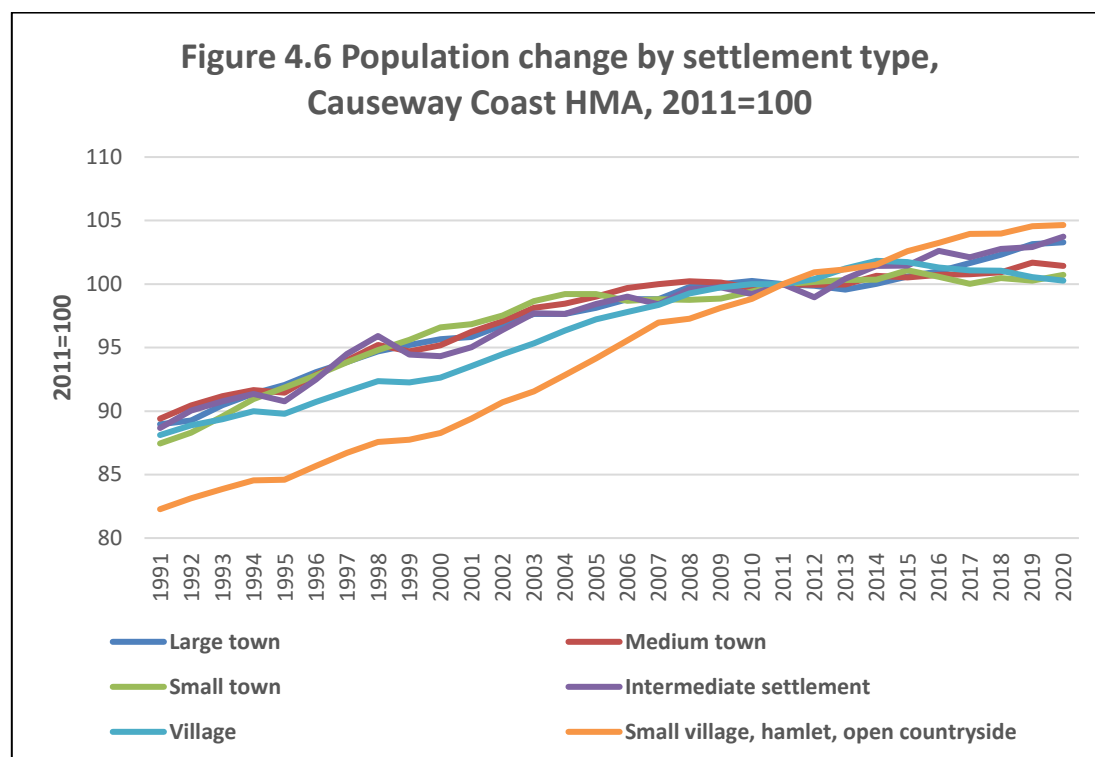


Table 4.5 Population change by settlement type, Causeway Coast HMA, 1991-2020			
	1991-2001	2001-2011	2011-2020
	%	%	%
Urban	8.6	3.9	1.9
Large town (Coleraine)	7.7	4.4	3.3
Medium towns	7.6	3.9	1.4
Small towns	10.8	3.3	0.7
Rural	8.1	10.5	3.7
Intermediate settlement	7.2	5.2	3.7
Village	6.2	6.9	0.3
Small village, hamlet, open countryside	8.7	11.8	4.6
Causeway Coast HMA	8.3	7.3	2.9

From Tables 4.4 and 4.5, it is clear that the past decade has seen a degree of convergence in population growth rates between the urban and rural areas within both HMAs. Consequently, since around 2011, the rural population shares within each of the HMAs has remained relatively constant (Figure 4.7. See also Tables 4.6 and 4.7). As can be seen from Figure 4.7, the trend in the rural share within both HMAs mirrors the overall Northern Ireland trend in the post-2011 period. Prior to 2011, and similar to Northern Ireland as a whole, the rural share in the Ballymena HMA had been advancing strongly. The rising trend in the rural share pre-2011 was less pronounced in the Causeway Coast HMA, albeit aligned with the Northern Ireland average between 2001 and 2011.

The precise mix of reasons underlying the post-2011 trend in the rural population share is not known. However, it can be noted that the flattening of the rural share is roughly coincident with the aftermath of the 2007/2008 housing market crash. As discussed in Section 6 below, at least up until around 2016, the housing market downturn led to a reduced scale of new residential developments across Northern Ireland. That in turn is likely to have had a restraining effect on divergence in population growth rates between different areas, especially in the context of slower population growth in the past decade compared with the 2001 to 2011 period.

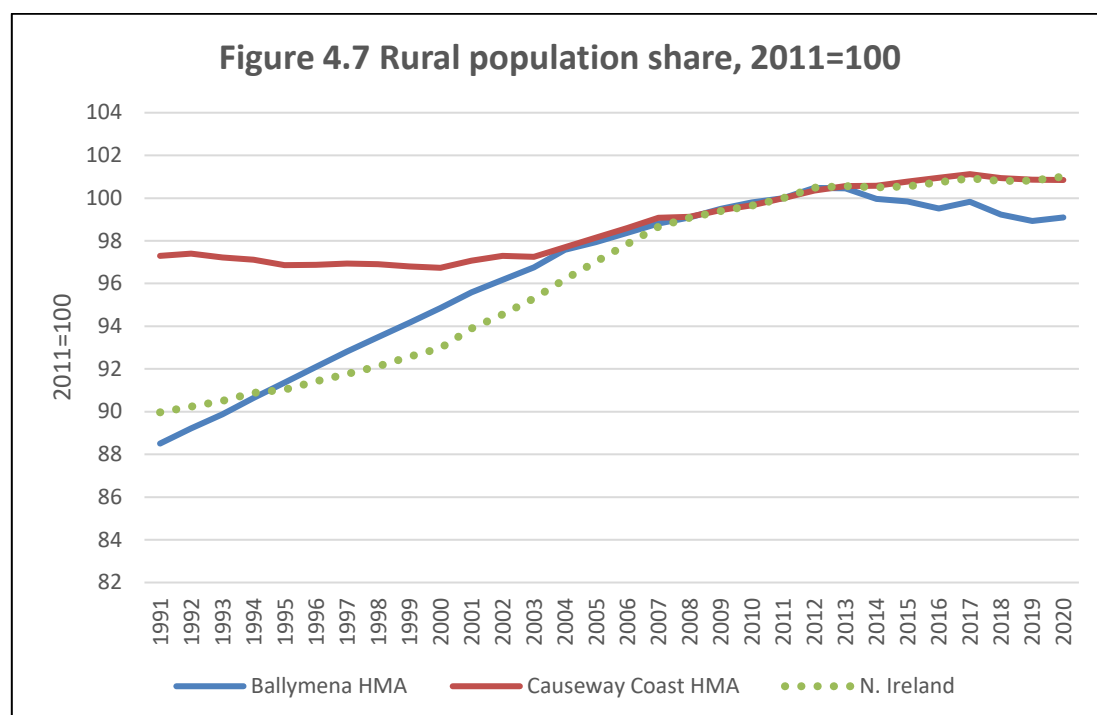


Table 4.6 Population shares by settlement type, Ballymena HMA, 1991-2020

	1991	2001	2011	2020
	%	%	%	%
Urban	50.1	46.1	43.6	44.1
Large town (Ballymena)	50.1	46.1	43.6	44.1
Rural	49.9	53.9	56.4	55.9
Intermediate settlement	11.4	13.4	13.9	13.8
Village	6.1	6.9	6.9	6.7
Small village, hamlet, open countryside	32.4	33.6	35.6	35.3
Ballymena HMA	100.0	100.0	100.0	100.0

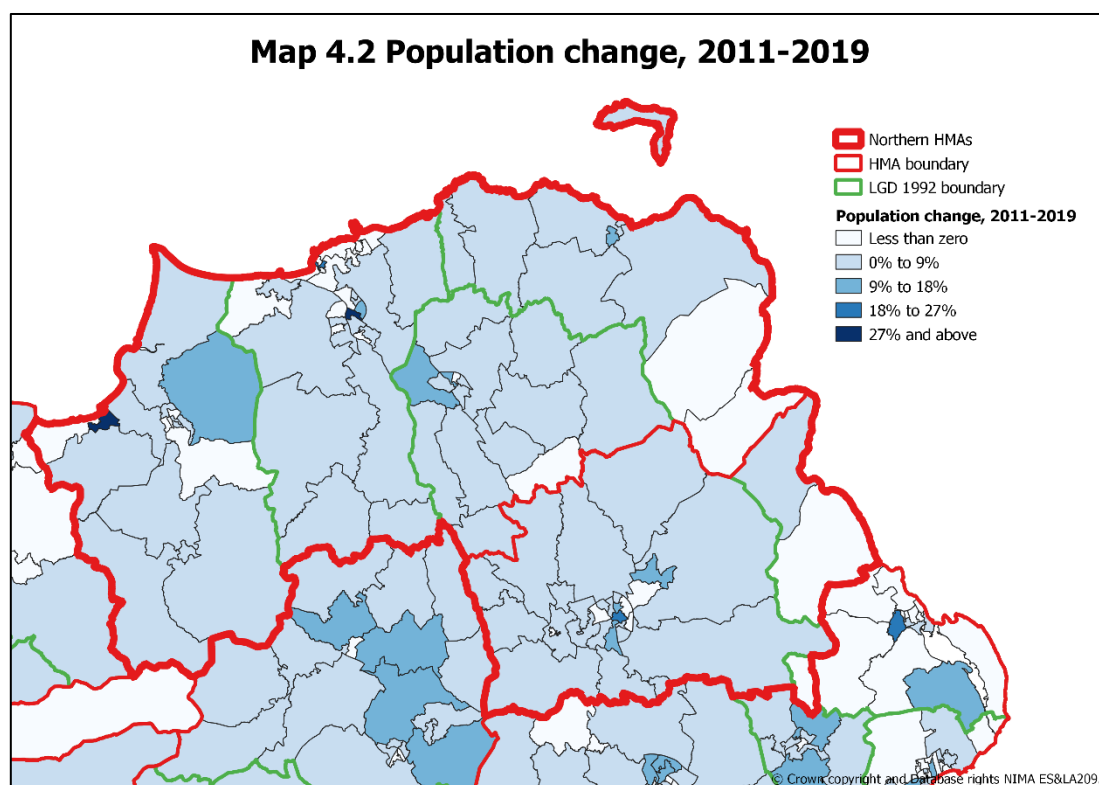
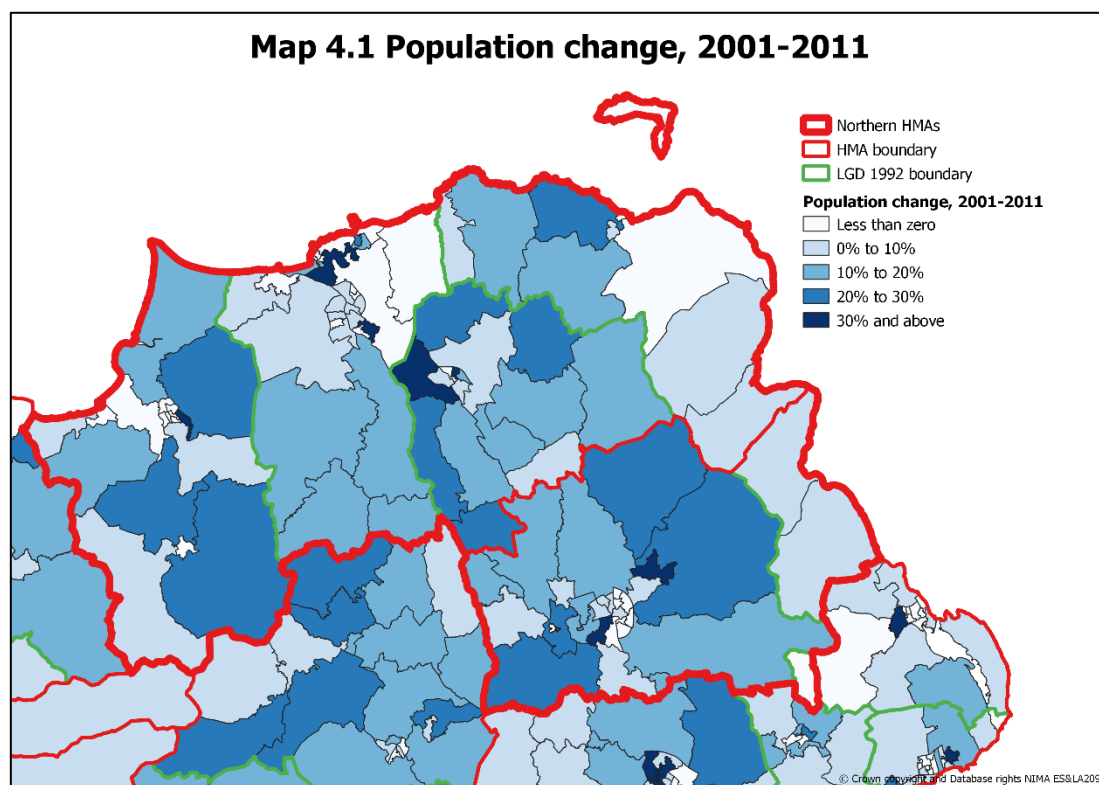
Also, in the discussions with LGD planners, it was noted that the introduction in 2010 of [PPS 21: Sustainable Development in the Countryside](#), which tightened the criteria for approving single homes in the countryside, may have had a dampening effect on residential development in areas outside the settlement limits.

Table 4.7 Population shares by settlement type, Causeway Coast HMA, 1991-2020				
	1991	2001	2011	2020
	%	%	%	%
Urban	48.8	48.9	47.4	46.9
Large town (Coleraine)	18.0	17.9	17.4	17.5
Medium towns	16.2	16.1	15.6	15.4
Small towns	14.6	14.9	14.4	14.1
Rural	51.2	51.1	52.6	53.1
Intermediate settlement	2.5	2.5	2.5	2.5
Village	10.7	10.5	10.5	10.2
Small village, hamlet, open countryside	37.9	38.0	39.7	40.3
Causeway Coast HMA	100.0	100.0	100.0	100.0

On that point, at least in Mid and East Antrim, the number of approvals for new residential developments in the open countryside had been on a downward trend prior to 2010 and remained relatively flat post-2010 (see Table 2 in the Mid and East Antrim [Development Pressure Analysis](#) which accompanies the Borough's dPS).

The narrowing of the gap in rates of population change is also apparent at smaller spatial scales. That is evident from a comparison of the population growth rates at Super Output Area¹³ (SOA) level between 2001 and 2011 (Map 4.1) and 2011 and 2019 (Map 4.2). Though, it should also be noted that the reduced variability in rates of population change at SOA level is also a reflection of the slower overall pace of population change between 2011 and 2018 as compared with the decade from 2001 to 2011. Across the 101 SOAs within the Northern area, the median growth rate between 2001 and 2011 was 7.7 per cent, falling to 2.9 per cent between 2011 and 2019. That is, the scope for divergence in population growth rates was much reduced in the past decade compared to the previous decade.

¹³ SOAs are statistical units with an average population of around 2,000.



Note: The maps are drawn at Super Output Area (SOA) level, with data sourced from [NISRA mid-year population estimates](#).

The reduced spatial dispersion in population growth rates is useful in the context of projecting future housing need and demand. With less variability in growth rates, population shares across different area types present more stable trends.

At this juncture, the potential effects of the Covid-19 pandemic on spatial variations in population growth remain uncertain. As noted previously, the very early stage of the pandemic was accompanied by a reduction in the overall rate of population growth across both HMAs. Mostly, that same effect can be seen across the settlement types within each HMA.

Within the Ballymena HMA, population growth fell in each settlement type with the exception of the villages which, collectively, registered an increase of 1.6 per cent between mid-2019 and mid-2020 (Table 4.8).

By contrast, within the Causeway Coast HMA, the population living in villages fell slightly (Table 4.9). Across the Causeway settlement types, the largest rise was in the intermediate settlement (Dungiven), with an estimated 0.8 per cent rise. The small towns category also showed an uptick, from 0.03 per cent per annum 2011-2019 to an estimated 0.45 per cent in 2019-2020. But even within that category, there was a contrast, with an estimated decline of -0.7 per cent in Portrush and a 1.55 per cent increase in Portstewart.

Table 4.8 Population change by settlement type, Ballymena HMA, per cent per annum, 2011-2020

	2011-2019	2019-2020	2011-2020
	%	%	%
Urban	0.72	0.05	0.64
Large town (Ballymena)	0.72	0.05	0.64
Rural	0.41	0.40	0.41
Intermediate settlement	0.44	0.23	0.42
Village	0.14	1.57	0.30
Small village, hamlet, open countryside	0.45	0.24	0.43
Ballymena HMA	0.55	0.24	0.51
<i>N. Ireland</i>	<i>0.54</i>	<i>0.10</i>	<i>0.49</i>

Table 4.9 Population change by settlement type, Causeway Coast HMA, per cent per annum, 2011-2020			
	2011-2019	2019-2020	2011-2020
	%	%	%
Urban	0.22	0.10	0.21
Large town (Coleraine)	0.39	0.13	0.36
Medium towns	0.21	-0.25	0.16
Small towns	0.03	0.45	0.08
Rural	0.45	0.05	0.41
Intermediate settlement	0.36	0.80	0.41
Village	0.07	-0.27	0.03
Small village, hamlet, open countryside	0.56	0.08	0.51
Causeway Coast HMA	0.34	0.07	0.31
<i>N. Ireland</i>	<i>0.54</i>	<i>0.10</i>	<i>0.49</i>

Overall, therefore, the population changes between 2019 and 2020 exhibited a degree of variability by settlement type across the two HMAs, with no clear pattern evident to date. In that regard, it should be noted that the population data for 2019 to 2020 are based on various administrative data sources and subject to estimation errors which will lead to variability in annual growth rates. They should therefore be interpreted with an appropriate degree of caution¹⁴.

Furthermore, in the absence of small area data on population migration flows, it is impossible to say if the observed variations reflect reduced levels of migration, whether inward or outward. Any conclusions on how migration may have affected spatial variations by settlement type must await the publication of results from the Census of Population which was taken in March 2021.

¹⁴ For further detail, see the NISRA [Small Area Population Estimates Background Quality Report](#).

4.2.2 Causeway Coast HMA: Subareas

Between 2011 and 2020, the four Causeway Coast subareas have grown at broadly similar rates (Figure 4.8). In that period, population growth varied between 1.8 per cent (Moyle) and 3.9 per cent (Ballymoney), a spread of just over two percentage points (Table 4.10). Apart from Limavady, each of the subareas has grown more slowly over the past decade by comparison with the preceding two decades. That is in line with the Northern Ireland average pattern (Table 4.10). In the case of Limavady, population growth had in any event been below average between 2001 and 2011, relative to both the HMA and Northern Ireland.

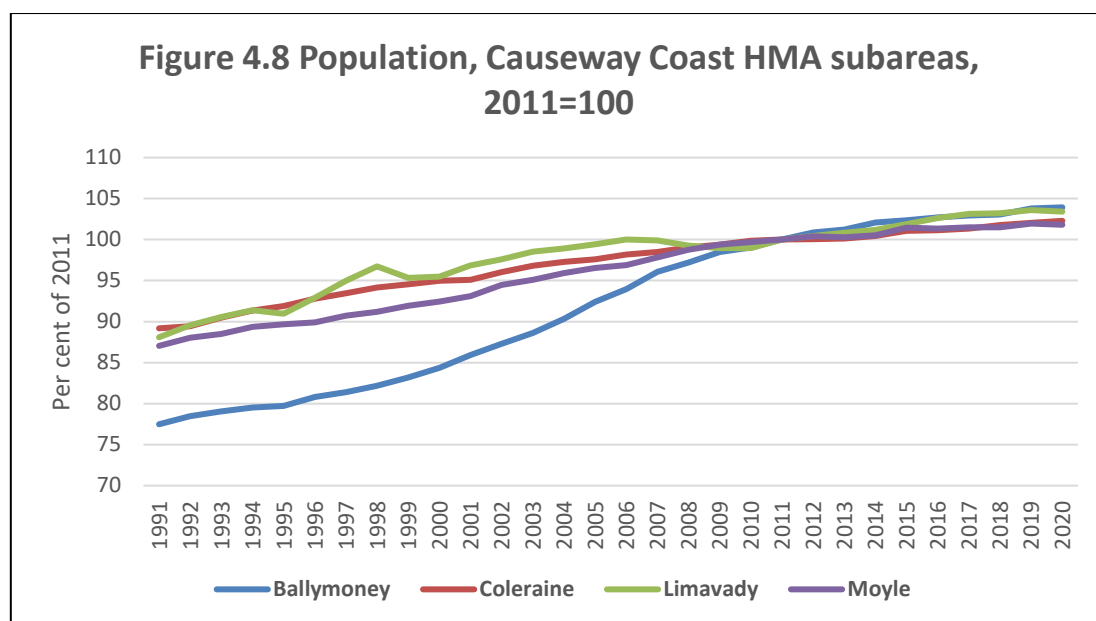
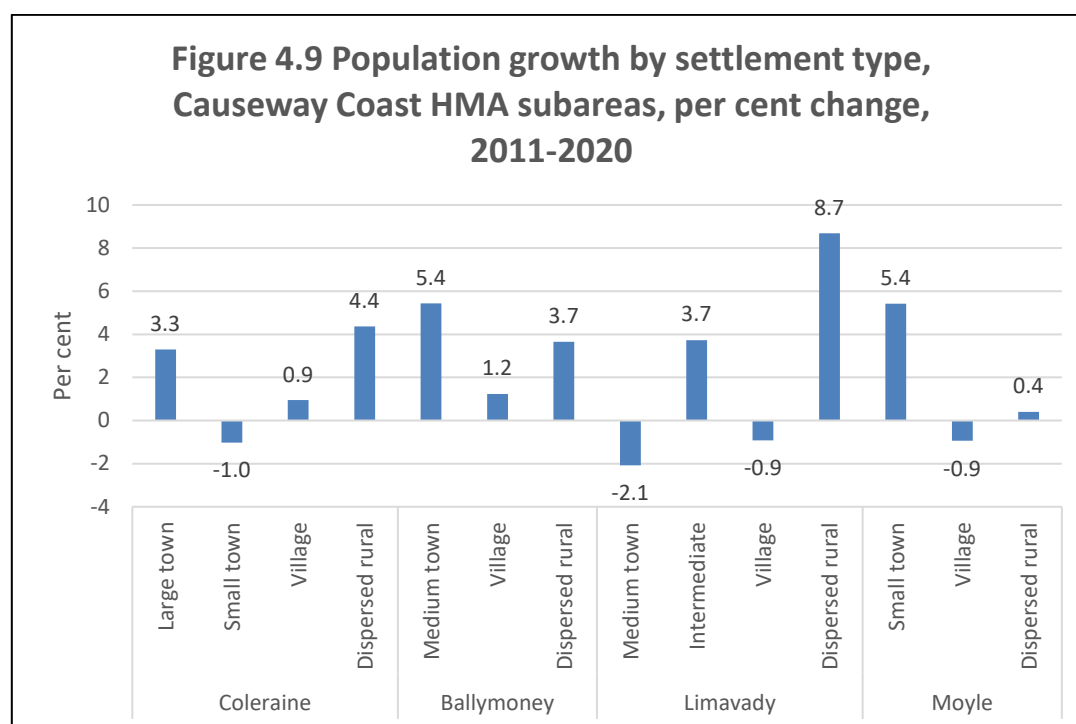


Table 4.10 Population change by subarea, Causeway Coast HMA, 1991-2020

	1991-2001	2001-2011	2011-2020
	%	%	%
Coleraine	6.6	5.1	2.3
Ballymoney	10.9	16.4	3.9
Limavady	9.9	3.3	3.4
Moyle	6.9	7.4	1.8
Causeway Coast HMA	8.3	7.3	2.9
<i>N. Ireland</i>	<i>5.1</i>	<i>7.4</i>	<i>4.5</i>

While population changes by subarea were relatively similar in the period 2011 to 2020, there was greater variability in growth by settlement type within each subarea (Figure 4.9).

Across the Coleraine subarea, the main town grew by 3.3 per cent between 2011 and 2020, slightly ahead of the average for the HMA as a whole (2.9 per cent). By contrast, the small towns category experienced a fall in population (-1 per cent). That category is comprised of Portrush and Portstewart, both of which contain Wards with second homes clusters. Though, Portstewart is estimated to have grown at a modest pace (+2 per cent) while Portrush saw its population decline (-4.5 per cent).



Ballymoney town led the subarea in population growth over the period 2011 to 2020, up by 5.4 per cent, followed by the dispersed rural population (+3.7 per cent) and the villages (an average of 1.2 per cent).

Within the Limavady subarea, between 2011 and 2020, population growth was mainly focused on the intermediate settlement (Dungiven) and the dispersed rural areas containing small villages, hamlets and the open countryside. The town of Limavady is estimated to have experienced a decline in population (-2.1 per cent).

The population growth in Moyle was mainly driven by the small town (Ballycastle), with a 5.4 per cent rise, while the dispersed rural population rose only slightly (+0.4 per cent). In combination, the villages fell by 0.9 per cent, albeit that is the average of an estimated decline in Cushendall (-4.3 per cent) and a rise in Bushmills (+2.8 per cent).

With a relatively narrow range in population growth since 2011, subarea shares of the overall HMA total have been broadly stable (Table 4.11). The Coleraine and Moyle shares have fallen very slightly while the Ballymoney and Limavady shares have increased accordingly.

Table 4.11 Population shares by subarea, Causeway Coast HMA, 1991-2020

	1991	2001	2011	2020
	%	%	%	%
Coleraine	43.4	42.7	41.8	41.5
Ballymoney	20.0	20.5	22.2	22.4
Limavady	24.4	24.8	23.9	24.0
Moyle	12.2	12.1	12.1	12.0
Causeway Coast HMA	100.0	100.0	100.0	100.0

Similar to the HMA as a whole, each of the four subareas saw a reduction in their rate of population growth in 2019-2020 compared with the period 2011-2019 (Table 4.12). However, the reduction was marginal in the Coleraine subarea. That reflects a slight rise in the population of Coleraine town (+0.13 per cent) and a sharper rise in the Portstewart town population (1.6 per cent), up from an average of 0.05 per cent per annum between 2011 and 2019.

Table 4.12 Population change by subarea, Causeway Coast HMA, per cent per annum, 2011-2020

	2011-2019	2019-2020	2011-2020
	%	%	%
Causeway Coast	0.34	0.07	0.51
Coleraine	0.25	0.24	0.25
Ballymoney	0.47	0.12	0.43
Limavady	0.44	-0.17	0.37
Moyle	0.24	-0.13	0.20
<i>N. Ireland</i>	<i>0.54</i>	<i>0.10</i>	<i>0.49</i>

4.2.3 Second Homes Cluster

Defined as Wards where second homes accounted for at least five per cent of dwellings in 2001, the population living in second homes clusters along the Northern area coast has been almost flat since 2011 (Figure 4.10). Indeed, the Ward with the highest share of second home dwellings in 2001 (Portrush and Dunluce with a 24 per cent share) has experienced a sharp contraction in population consistently over the past three decades (Table 4.13).

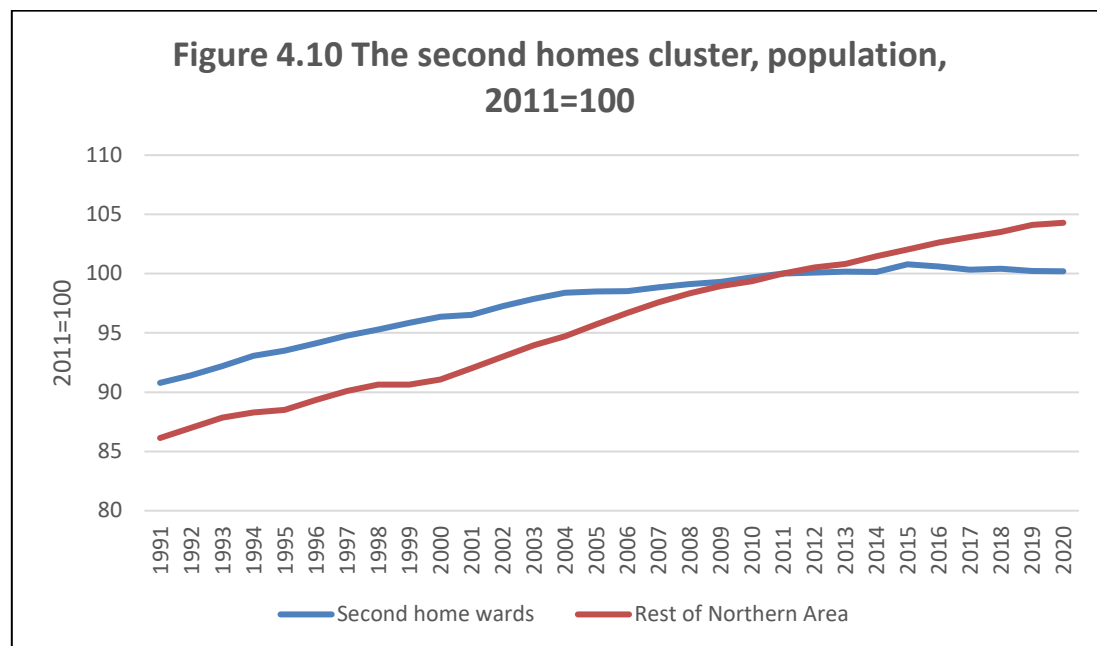
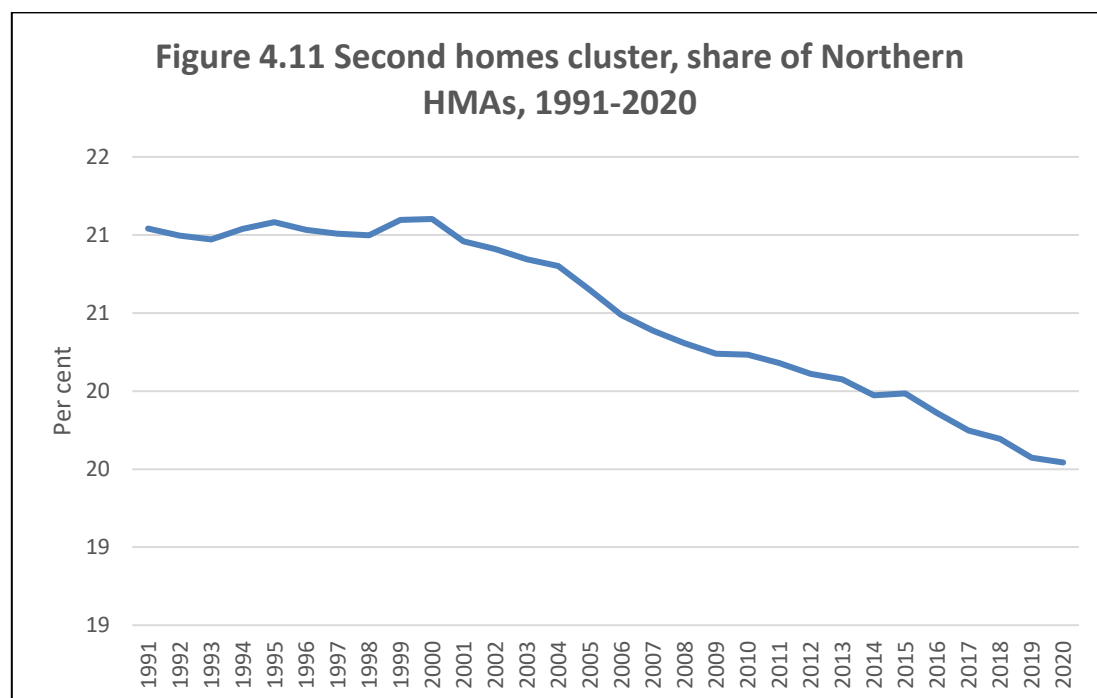


Table 4.13 Population change by second homes cluster, Northern HMAs, 1991-2020

	1991-2001	2001-2011	2011-2020
	%	%	%
Less than 2 per cent	6.8	8.7	4.3
5 per cent and above	6.3	3.6	0.2
5 to 9 per cent	11.3	9.2	0.6
10 to 15 per cent	2.2	-0.9	1.3
24 per cent	-6.3	-14.5	-8.2
Northern	6.7	7.6	3.5
<i>N. Ireland</i>	<i>5.1</i>	<i>7.4</i>	<i>4.5</i>

Consequently, the second homes share of total population across the Northern HMAs has been in steady decline since 2000 (Figure 4.11).



Similar to the rest of the Northern area, the second homes cluster saw a reduction in the population growth rate between 2019 and 2020 (Table 4.14). The pattern was, however, uneven. Overall, Wards with 10-15 per cent second homes in 2001 experienced a slight rise in the population growth rate.

Table 4.14 Population change by proportion of second home dwellings (2001), per cent per annum, 2011-2020

	2011-2019	2019-2020	2011-2020
	%	%	%
Less than 2 per cent	0.51	0.17	0.47
5 per cent and above	0.03	-0.02	0.02
5 to 9 per cent	0.08	-0.08	0.06
10 to 15 per cent	0.11	0.42	0.14
24 per cent	-0.84	-1.76	-0.94
Northern	0.41	0.13	0.38
<i>N. Ireland</i>	<i>0.54</i>	<i>0.10</i>	<i>0.49</i>

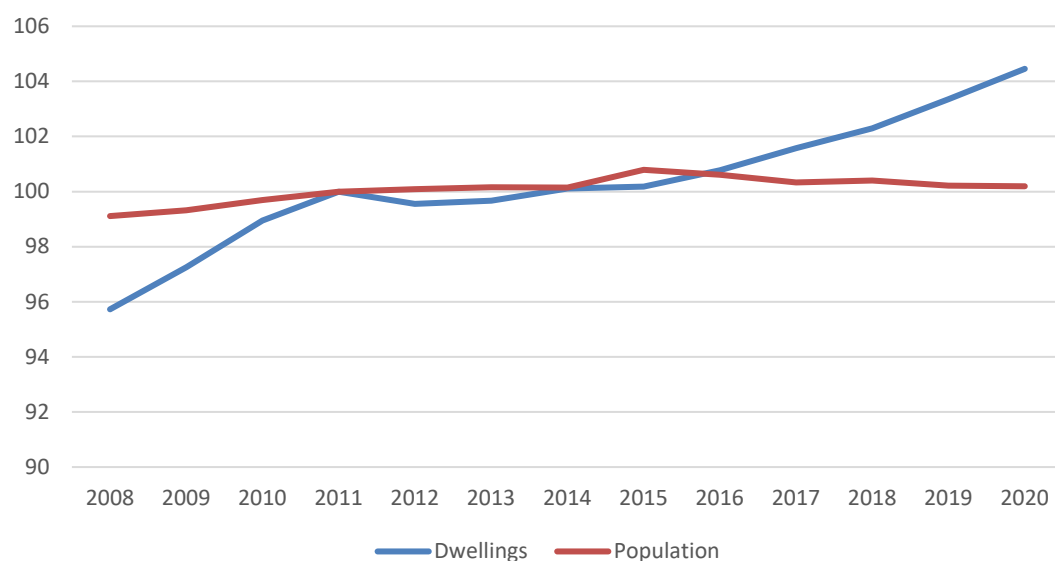
The uneven pattern in the 2019-2020 population changes is evident from the Ward-level changes shown in Table 4.15 (but note that the figures shown are estimates and subject to error for that reason). For example, within the Coleraine subarea, the Portstewart, Atlantic and Hopefield Wards are estimated to have seen a population increase, though the factors driving that increase cannot be determined (for example, an increase in households moving in or a reduction in households moving out would both have the same population effect). Conversely, the population decline in Portrush and Dunluce remained on a downward trajectory.

Table 4.15 The Northern HMAs second homes clusters, population change by Ward (2014), per cent per annum

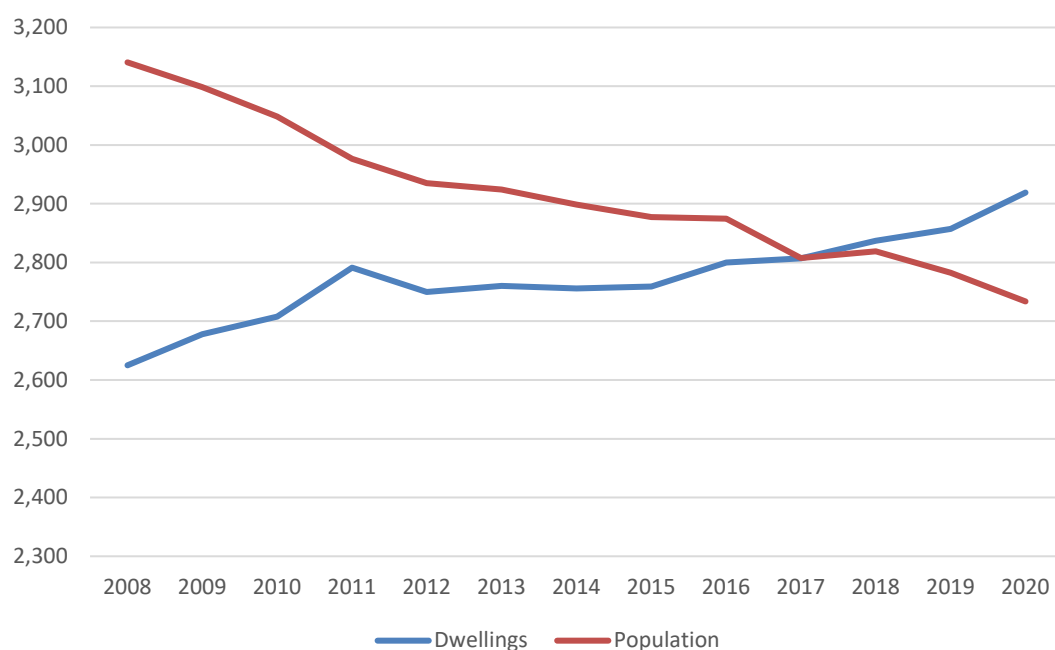
Subarea / HMA	Ward (2014)	<i>Second homes share, 2001</i>	Population change, per cent per annum	
			2011-2019	2019-2020
		%	%	%
Coleraine	Portrush and Dunluce	24.4	-0.84	-1.76
Coleraine	Portstewart	14.4	-0.47	0.30
Coleraine	Atlantic	14.1	0.60	2.33
Moyle	Giant's Causeway	10.5	0.28	-0.41
Moyle	Lurigethan	10.1	-0.13	-1.33
Coleraine	Hopefield	8.9	-0.47	0.22
Moyle	Torr Head and Rathlin	8.1	-0.17	0.56
Moyle	Ballycastle	7.8	0.25	-0.74
Coleraine	Castlerock	6.7	-0.15	-1.35
Moyle	Kinbane	5.4	0.92	0.84
Ballymena HMA	Carnlough and Glenarm	4.8	-0.21	-0.04
Coleraine	Dundooan	4.8	0.37	-0.12

While the second homes clusters in the Northern HMAs (mainly the Causeway Coast HMA along with Carnlough and Glenarm Ward in Ballymena) have seen slow and even declining population levels, dwelling stocks have been rising (Figure 4.12). Indeed, by 2018, Portrush and Dunluce contained more dwellings than people (Figure 4.13). That would in turn suggest that the rate of second home ownership across the clusters has risen since 2001. The issues around second homes are further examined in Section 6, when looking at housing market trends, and Section 7, which considers use and occupancy.

**Figure 4.12 Second homes clusters, Northern HMAs -
Dwellings and population, 2011=100**



**Figure 4.13 Portrush and Dunluce Ward, dwellings and
population**



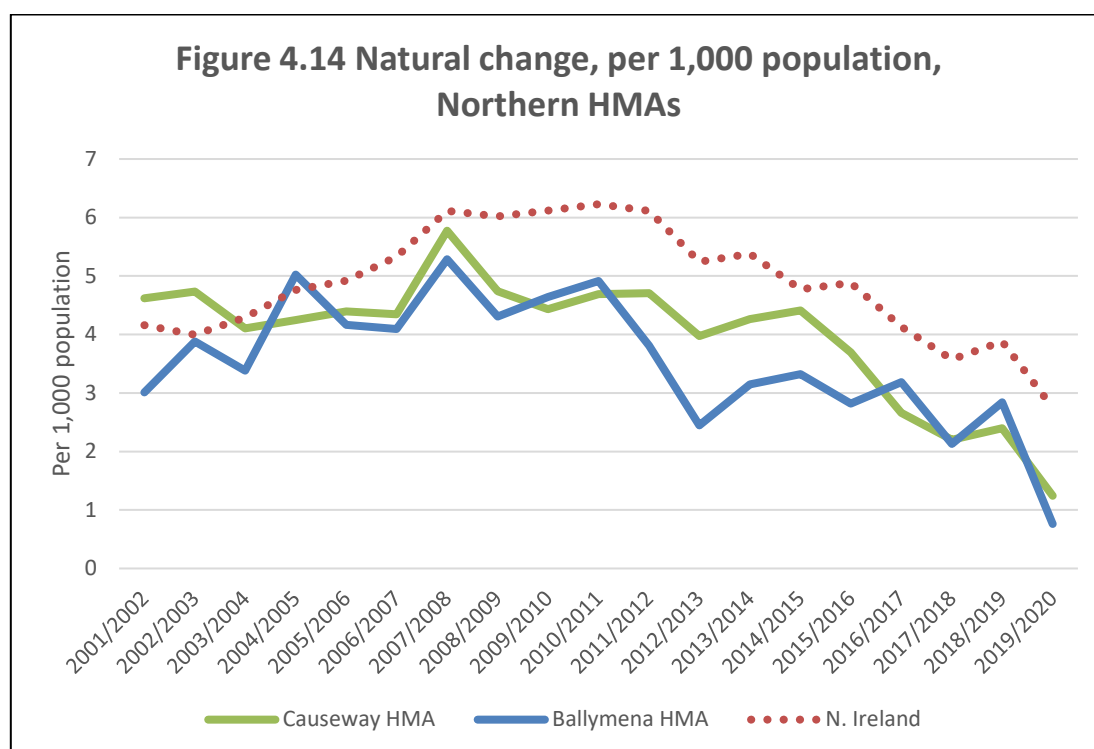
4.3 Components of Change

Over a given period, the total population will rise or fall depending on the balance between the components of population change, as follows:

- Natural change, i.e. the difference between births and deaths.
- Net migration, i.e. the difference between inflows to an area and outflows to other areas.

4.3.1 Natural Change

Similar to Northern Ireland as a whole, the contribution of natural change as a component of population growth has been falling in recent years in both HMAs (Figure 4.14)¹⁵. After peaking in 2007-08, by 2018-19 the contribution had declined to three per 1,000 in the Ballymena HMA and two per 1,000 in the Causeway Coast HMA. As can be seen, the natural change contribution dipped even further in 2019-20, falling to about one per 1,000 in both HMAs. The reduction in 2019-20 partly reflects the impact of the Covid-19 pandemic.



¹⁵ The discussion in this Section focuses on components of change per 1,000 population at the start of the period under discussion, e.g. where the component relates to the change between mid-2001 and mid-2002 (abbreviated to 2001-02 in the text), the denominator is the population at mid-2001. That is to illustrate the difference that the component makes to population change. The contribution that a specific component makes is dependent on parameters such as fertility and mortality rates. See Appendix A of the accompanying [Northern Ireland report](#) for a summary of Northern Ireland's recent demographic trends.

The [2020 Mid-Year Population Estimates](#), which were published by NISRA in June 2021, cover the period from mid-2019 to mid-2020. That includes the first four months of the pandemic, from March 2020 to end-June 2020.

NISRA does not consider that the pandemic had an influence on the number of births over that four-month period, as the fall in the number of births was in line with the trend over the previous five years. By contrast, NISRA concluded that the rise in the number of excess deaths over the four-month period March to June 2020 could be attributed to the pandemic. The continued decline in births and the higher number of excess deaths during the Covid-19 pandemic combined to produce the lowest level of natural change since at least 2001-02, both across Northern Ireland as a whole and in the two HMAs.

The natural increase component is summarised in Table 4.16 for the two HMAs and the Causeway Coast subareas. It should be noted that the average annual contributions shown in Table 4.16 are for the seven-year period 2012-13 to 2018-19. They do not include the most recent year 2019-20, to identify existing trends that are not affected by the Covid-19 pandemic. Bearing that point in mind, the following may be noted.

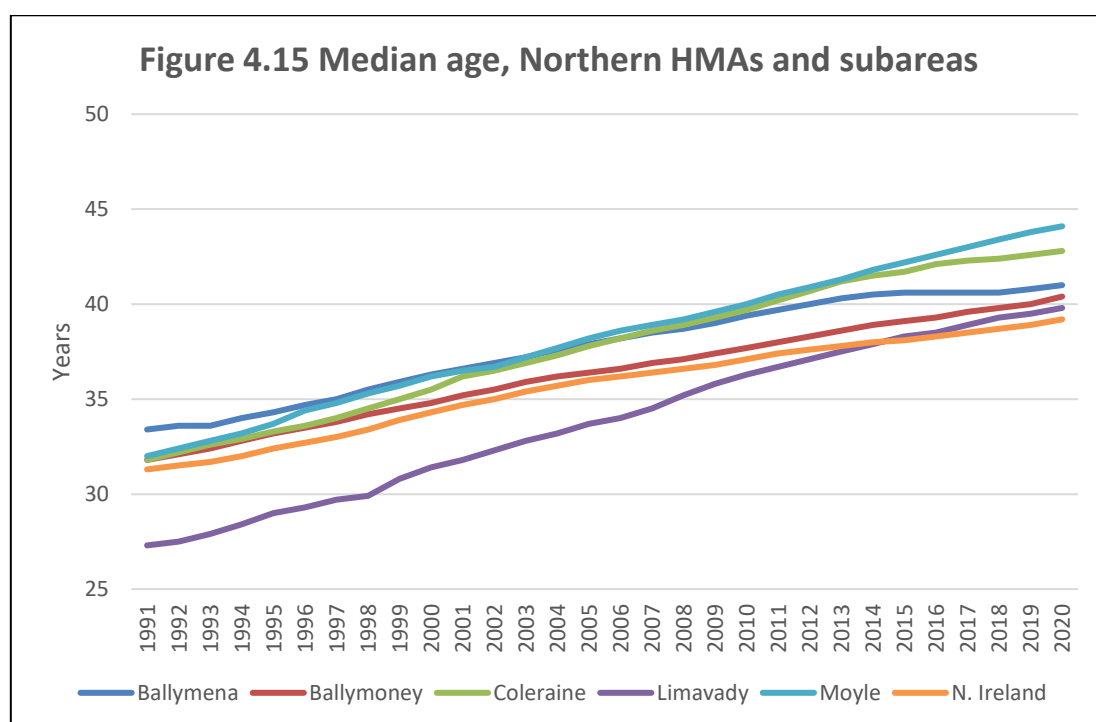
In the Ballymena HMA, births per 1,000 are below the Northern Ireland average while deaths per 1,000 are slightly above the average. Consequently, the natural change contribution in the Ballymena HMA (2.9 per 1,000) is below the average for Northern Ireland as a whole (4.6 per 1,000).

Table 4.16 Natural increase, per 1,000 population, annualised, seven-year average, 2012-13 to 2018-19

	Births	Deaths	Natural change
Causeway Coast HMA	11.7	8.3	3.4
Coleraine	10.9	8.9	2.0
Ballymoney	12.4	7.8	4.6
Limavady	12.8	7.5	5.4
Moyle	10.9	8.9	2.0
Ballymena HMA	12.2	9.3	2.9
<i>N. Ireland</i>	<i>13.0</i>	<i>8.4</i>	<i>4.6</i>

The natural change average in the Causeway Coast HMA (3.4 per 1,000) is also below the Northern Ireland average. That reflects a below-average contribution from births. The average number of deaths per 1,000 is on a par with the Northern Ireland average.

Comparing the Causeway Coast subareas, it can be seen that, with fewer births and more deaths per 1,000 population, the natural change contribution is lower in both Coleraine and Moyle than in Limavady and Ballymoney. That in turn points to an older age profile within the Coleraine and Moyle subareas, which is evident from the differences in median population age shown in Figure 4.15. Also apparent from Figure 4.15 is that median population age has been rising across all areas, apart from a flattening in Ballymena from 2014 onwards. The rising median age has implications for the population projections discussed later in this Section.



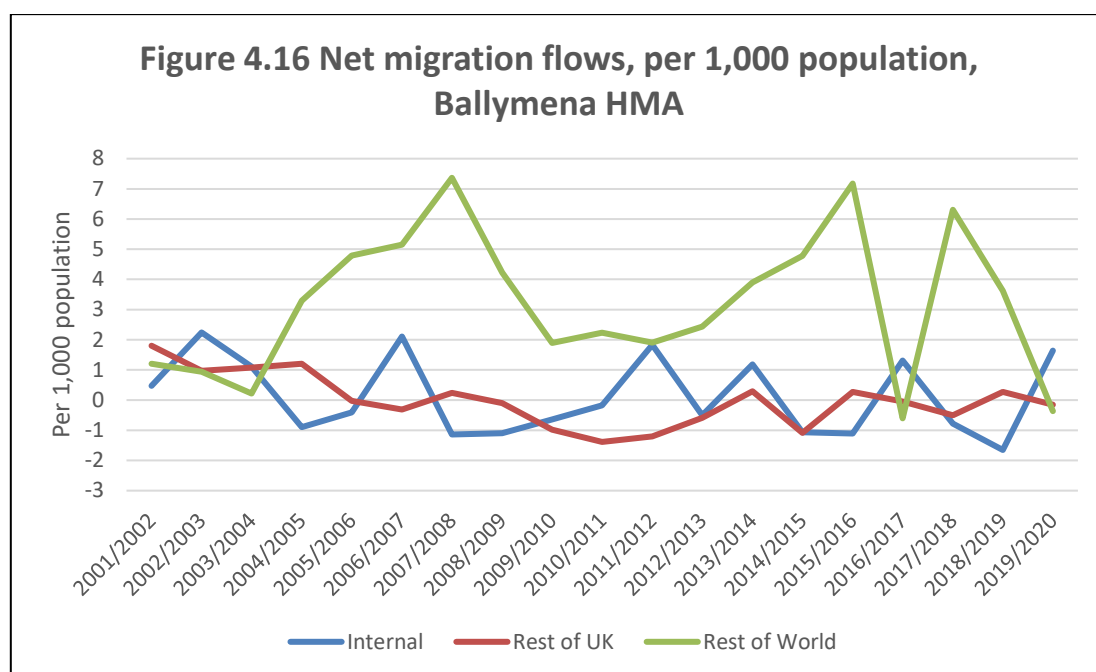
4.3.2 Migration

There are three migration flows affecting the Ballymena and Causeway Coast HMAs, as follows:

- Internal migration, i.e. flows to and from other areas within Northern Ireland.
- Migration to and from the rest of the UK.
- International migration flows to and from the rest of the world.

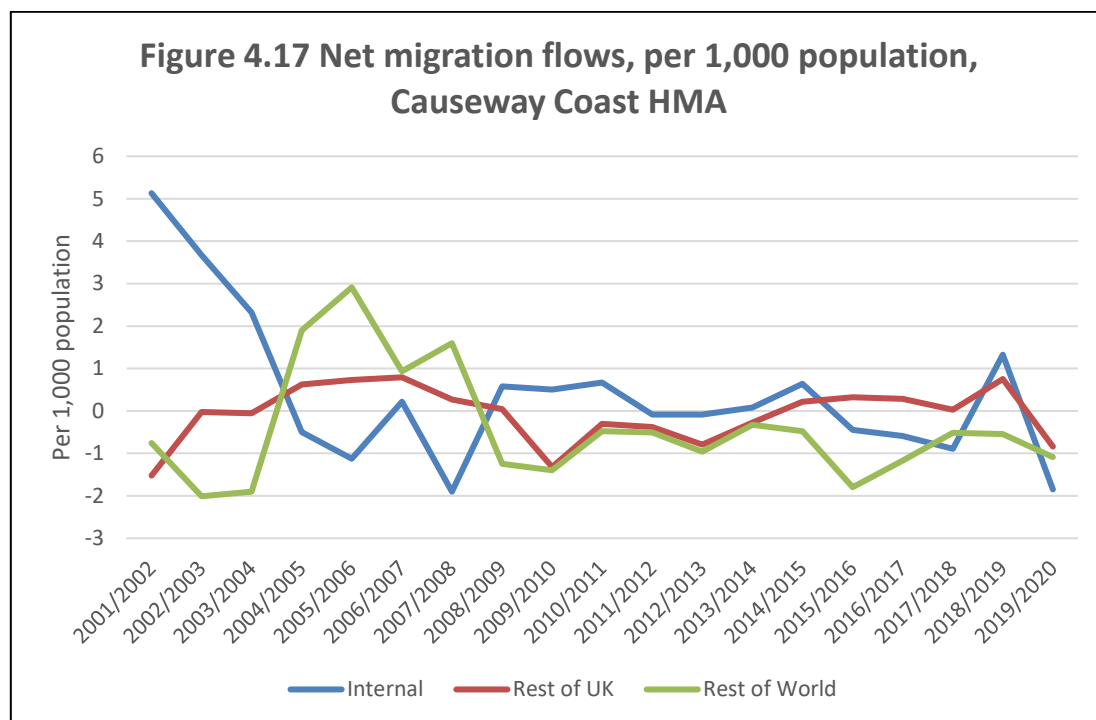
The net flows under each of those headings are shown for the Ballymena HMA in Figure 4.16. While the net flows vary from one year to the next, the overall patterns can be summarised as follows:

- Net internal migration flows have fluctuated around zero since 2001, i.e. inflows have tended to balance outflows.
- Net flows to and from the rest of the UK have also tended to fluctuate around zero.
- The HMA has gained from international migration in every year since 2001-02, with the exceptions of 2016-17 and 2019-20. It is likely that the negative net flow in 2019-20 can be attributed to the combined effects of Brexit and the pandemic.



The net flows for the Causeway Coast HMA are shown in Figure 4.17 and can be summarised as follows:

- Net internal migration flows were highly variable during the 2000s but have varied mostly around zero since 2011.
- Net flows to and from the rest of the UK have also varied around zero.
- Apart from the period from 2004-05 to 2007-08, the HMA has lost population to net international migration outflows.

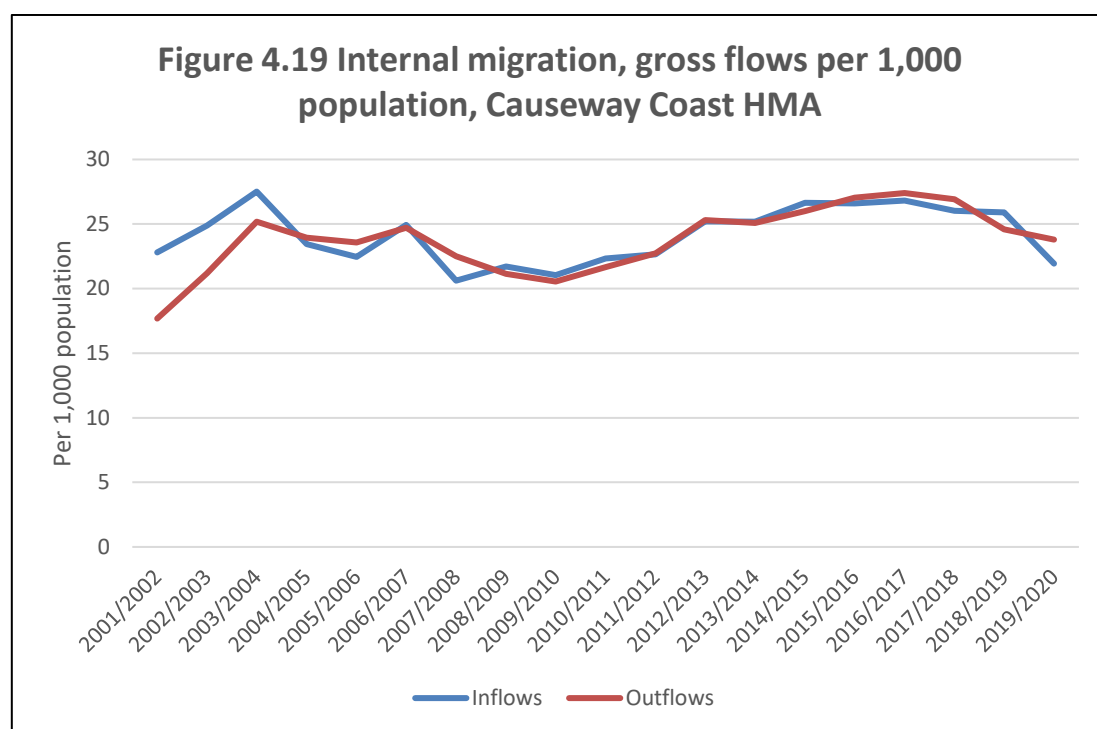
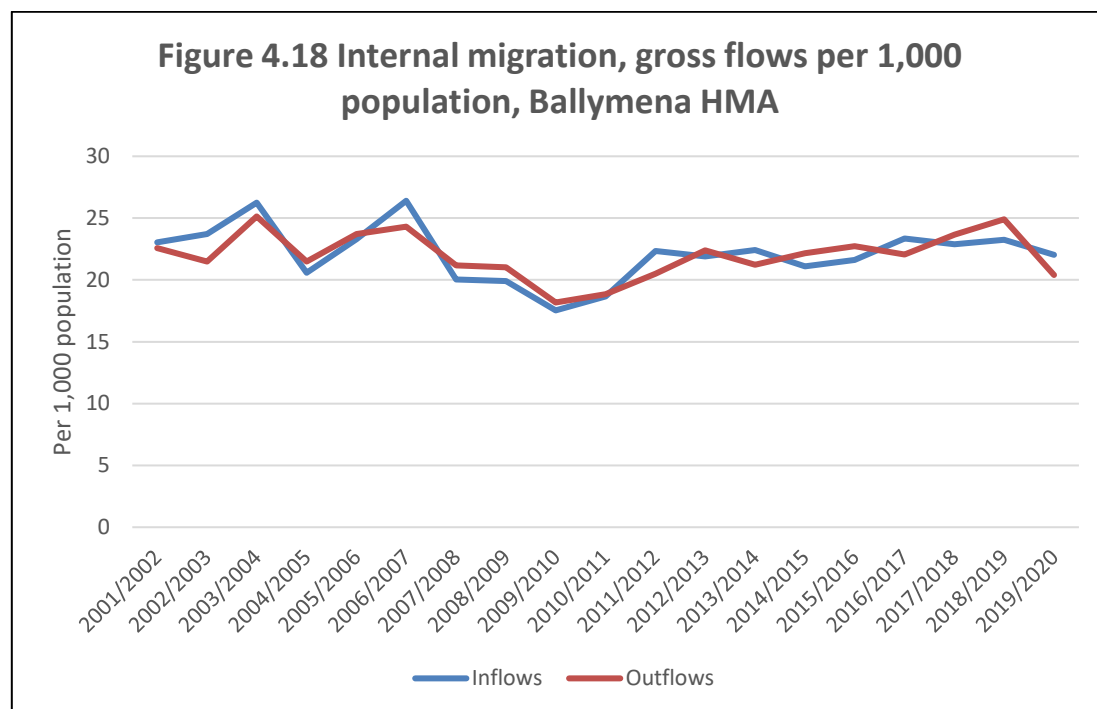


4.3.3 Internal Migration

NISRA publishes internal migration estimates for both the 11 new LGDs and the 26 former LGDs. For the Causeway Coast HMA, therefore, internal migration estimates are available both for the HMA and its four subareas. For the Ballymena HMA, the estimates for the former Ballymena LGD were used along with an apportionment of gross flows published for the former Larne LGD. It should be noted that the net migration estimates for LGDs (both current and former) do not separately distinguish flows between pairs of LGDs.

The gross internal migration flows for the Ballymena HMA are shown in Figure 4.18. When the inflows (blue line) exceed the outflows (red line), the HMA gains population, and vice versa. As can be seen, the inflows and outflows have tended to balance each other out over the past 20 years. As the internal migration data for 2019-20 only encompass the first four months of the pandemic, Covid-19 effects are difficult to detect. However, what can be noted is that, in that year, outflows fell to their lowest level in 10 years.

The gross internal flows for the Causeway Coast HMA are shown in Figure 4.19. Over the past decade, inflows have been broadly in balance with outflows, albeit outflows exceeded inflows in each of the three years from 2015-16 to 2017-18. In contrast to the Ballymena HMA, inflows dipped sharply in 2019 while outflows remained stable, leading to a net outflow of -2 per 1,000 (though that equates to just 120 persons, which is likely to be within the margin of error for the data series). Again, however, the 2019-20 internal flow data do not give a solid indication of potential Covid-19 effects.



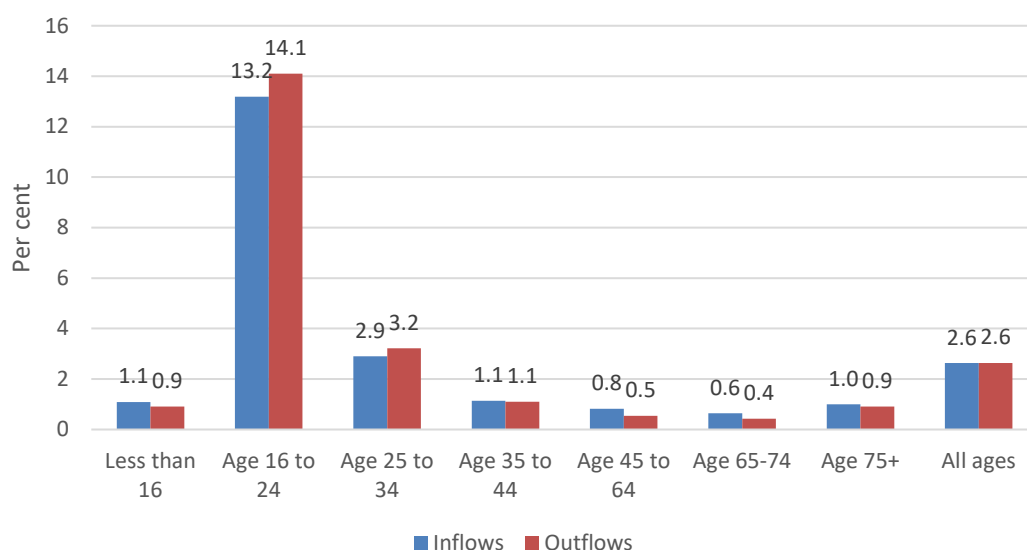
The gross and net internal migration flows for the seven-year period 2012-13 to 2018-19 are summarised for the two HMAs and the Causeway Coast subareas in Table 4.17. Focusing on the subareas, the higher inflow and outflow rates to and from Coleraine reflect the main town's higher order functions, i.e. the presence of a university campus and a regional hospital.

Table 4.17 Internal migration, per 1,000 population, annualised, seven-year average, 2012-13 to 2018-19

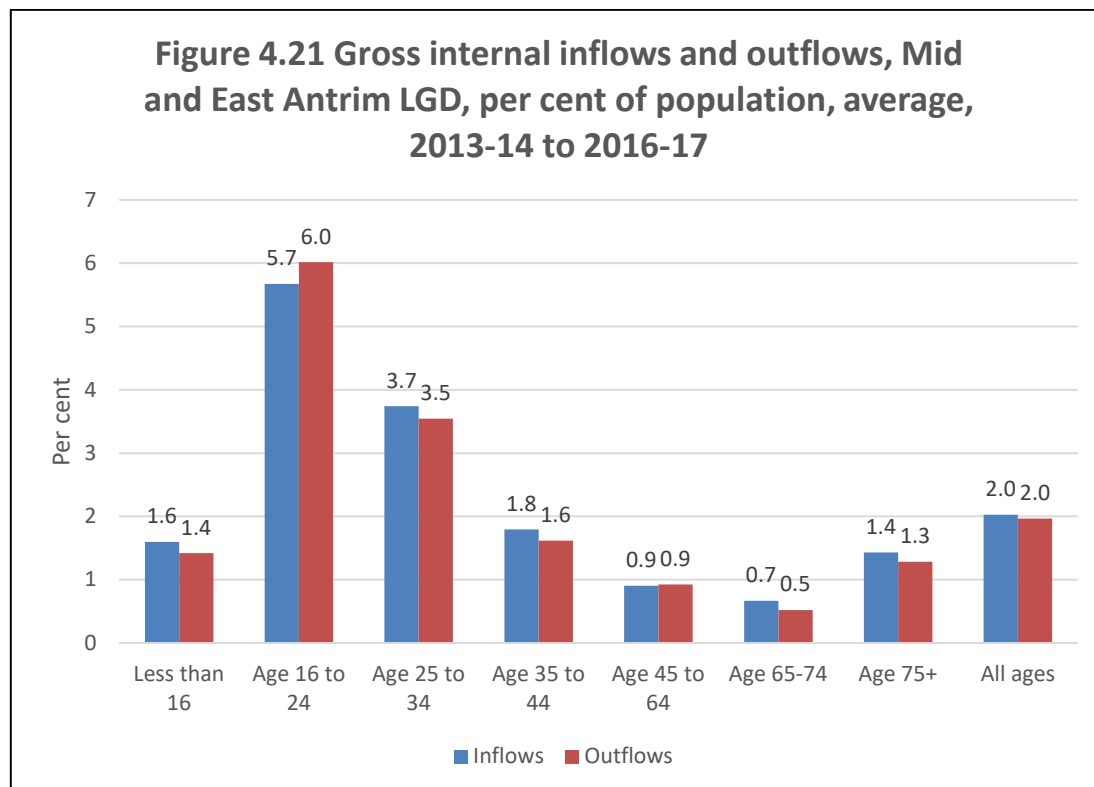
	Inflows	Outflows	Net
Causeway Coast HMA	26.3	26.3	0.0
Ballymoney	30.6	30.3	0.3
Coleraine	47.4	47.3	0.0
Limavady	20.4	20.4	0.0
Moyle	30.7	31.3	-0.7
Ballymena HMA	22.7	23.1	-0.4

Relative to the population, inflow and outflow rates are highest among young people aged 16-24. That reflects moves to look for or start a job or to commence higher education. The education effect is clear from the higher rates among those aged 16-24 flowing into and out of the Causeway Coast LGD (Figure 4.20) when compared with the Mid and East Antrim LGD (Figure 4.21). That contrast signals an important source of demand for rental accommodation in the Causeway Coast HMA.

Figure 4.20 Gross internal inflows and outflows, Causeway Coast and Glens LGD, per cent of population, average, 2013-14 to 2016-17



A second point to note is that, at least over the period 2013-14 to 2016-17, the internal migration data do not show any strong inflows or outflows of retirement age persons. With its clusters of second home-ownership, it is conceivable that the Causeway LGD may experience such inflows in future years.



4.3.4 Rest of UK

The annualised gross and net flows to and from the rest of the UK over the seven-year period from 2012-13 to 2018-19 are shown in Table 4.18. In that period, within both HMAs, flows to and from the rest of the UK have been broadly in balance, very slightly positive for the Causeway Coast HMA and slightly negative for the Ballymena HMA.

Across the four subareas within the Causeway Coast HMA, the gross flows per 1,000 population to and from Coleraine have been above the HMA average, which is at least partly likely to reflect the presence of a university. The Moyle subarea recorded the highest in-flow rate (7.5 per 1,000 population) and registered a net gain of 1.5 per 1,000 population.

In addition, it may be noted that the annual gross flow data do not show any discernible shifts in 2019-20 that may reflect an effect from the Covid-19 pandemic.

Table 4.18 Migration to and from the rest of the UK, per 1,000 population, annualised, seven-year average, 2012-13 to 2018-19

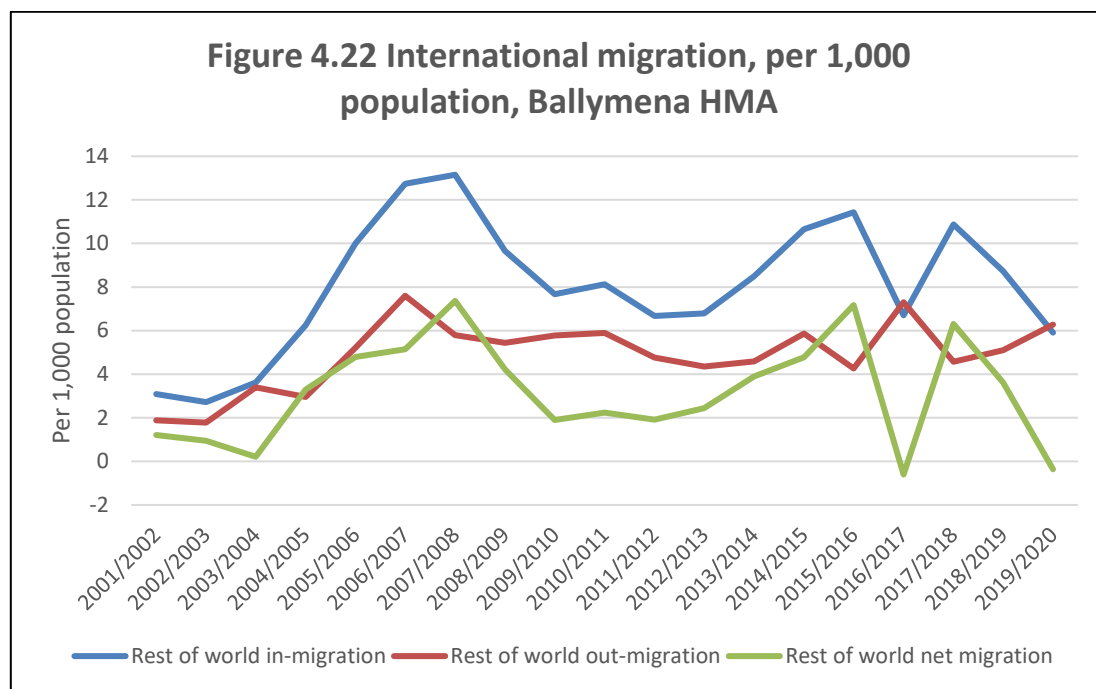
	Inflows	Outflows	Net
Causeway Coast HMA	6.0	5.9	0.1
Coleraine	7.0	7.0	0.0
Ballymoney	4.6	4.6	0.0
Limavady	4.8	5.2	-0.4
Moyle	7.5	5.9	1.5
Ballymena HMA	4.5	4.7	-0.2
N. Ireland	5.9	6.0	-0.1

4.3.5 International Migration

Over the past two decades, the Ballymena HMA has consistently gained population from net inflows of international migrants (Figure 4.22). The gains were especially strong in the years following the accession in 2004 of eight new EU member states. By the time of the 2011 Census, persons born in the EU (excluding the Republic of Ireland) accounted for 3.3 per cent of the Ballymena HMA population (Table 4.19). Net inflows from the EU were further boosted when free movement was extended to Romania and Bulgaria in 2014. Inflows dropped sharply in 2016-17 before rebounding in 2017-18; the reason for that drop is not known.

Table 4.19 Country of birth, 2011, per cent of usual residents

	N. Ireland	Rest of UK	Republic of Ireland	Other EU	All other
Causeway Coast HMA	90.6	5.0	1.5	1.6	1.3
Coleraine	88.7	5.5	1.7	2.3	1.8
Ballymoney	92.9	4.1	0.9	1.4	0.7
Limavady	91.9	4.5	1.6	0.9	1.1
Moyle	90.6	5.8	1.5	0.9	1.2
Ballymena HMA	90.8	3.9	0.8	3.3	1.3
N. Ireland	88.8	4.6	2.1	2.5	2.0
Source: Census of Population 2011, Table KS204					

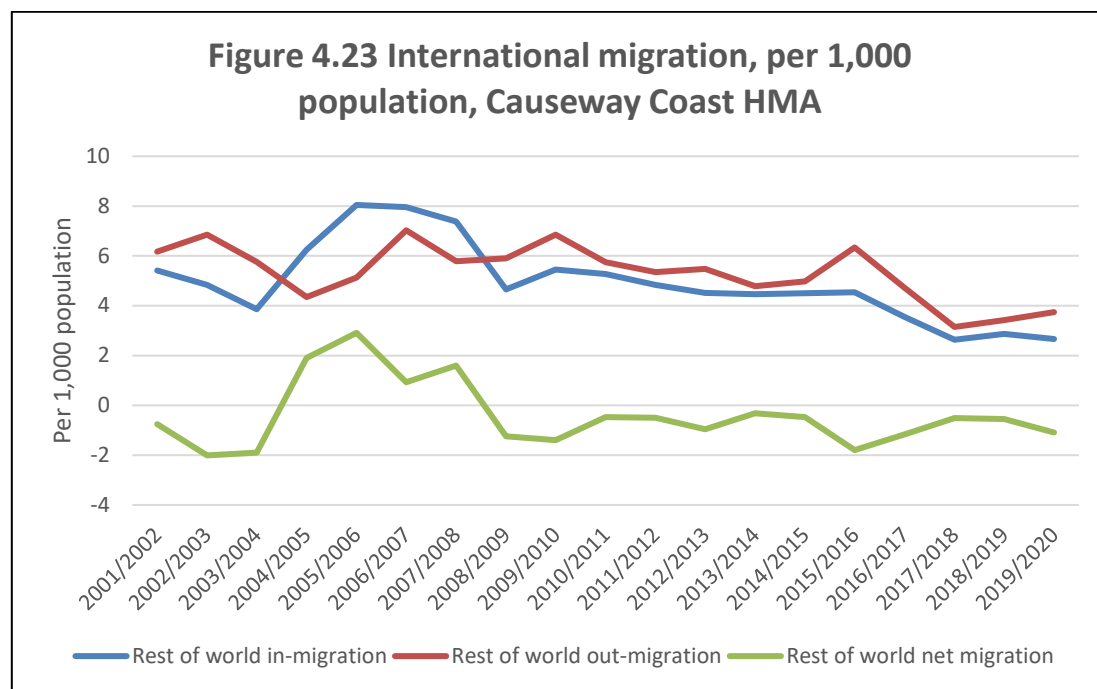


NISRA does not publish information on the international migration origins below the LGD level, both new and former.

According to the 2011 Census, the Ballymena HMA accounted for 84 per cent of Mid and East Antrim residents who had been born in the EU accession countries and 76 per cent of all EU-born residents living in the Borough (excluding the Republic of Ireland). Within that context, it can be noted that, between 2015 and 2020, Romania was the main country of origin for immigrants to the former Ballymena LGD. Between 2010 and 2014, Poland was the main country of origin.

By contrast, the Causeway Coast HMA has mostly experienced a net outflow of population due to international migration (Figure 4.23). The immediate post-EU accession years between 2005 and 2007 were an exception. In those years, international inflows rose substantially and the HMA registered positive net inflows. Since 2008-09, outflows have exceeded inflows leading to a loss of population due to international migration.

Nonetheless, it can be noted that EU countries have remained prominent as a source of inflows. Between 2010 and 2019, according to NISRA, Poland was the main country of origin for international inflows to the Causeway Coast and Glens.



The international migration trends are summarised in Table 4.20, showing the averages for the seven-year period 2012-13 to 2018-19 for the two HMAs along with the Causeway Coast subareas. Regarding the subareas, the main point of note is that gross inflow and outflow rates are considerably higher in Coleraine than in the remaining subareas. Indeed, the Coleraine subarea was the main source of outflows from the Causeway Coast HMA over the seven-year period. International migration rates, both in and out, are well below the HMA and NI averages in the three remaining subareas.

Table 4.20 Migration to and from the rest of the world, per 1,000 population, annualised, seven-year average, 2012-13 to 2018-19

	Inflows	Outflows	Net
Causeway Coast HMA	3.9	4.7	-0.8
Ballymoney	1.9	1.7	0.1
Coleraine	6.6	8.8	-2.2
Limavady	1.6	1.4	0.2
Moyle	2.8	2.8	0.0
Ballymena HMA	9.2	5.2	4.0
N. Ireland	7.1	6.0	1.1

Finally, the 2019-20 international migration flows need to be considered in the context of Brexit and the Covid-19 pandemic. In its report on the 2019-20 population estimates, NISRA estimates that Northern Ireland lost 3,300 persons due to the excess of out-migration from Northern Ireland over in-migration. By comparison, in the previous five years, in-migration had consistently exceeded out-migration, leading to an average annual net gain of 2,700 persons. From that perspective, the 2019-20 out-turn represents a turnaround of about -6,000. NISRA considers that it is not possible to precisely quantify the effect of the Covid-19 pandemic on the migration turnaround, for two reasons. First, migration flows to and from Northern Ireland are measured through registrations and de-registrations on the medical card register (MCR) and Covid-19 is not recorded as a reason for migration.

Second, it is plausible that the EU exit transition period influenced migration flows. The transition period ran from 1 February 2020 to 31 December 2020. Free movement did not legally end until 31 December 2020, with the passing of the Immigration Act in November 2020, but the uncertainty arising from Brexit may have reduced the attractiveness of a UK destination.

In the second quarter of 2020, NISRA observed a considerable fall in migration inflows alongside a sharp rise in migration outflows from the MCR. While the precise mix of reasons cannot be determined, it is not unreasonable to infer that the combined effects of the Covid-19 pandemic and Brexit influenced decisions to migrate to and from Northern Ireland in that period.

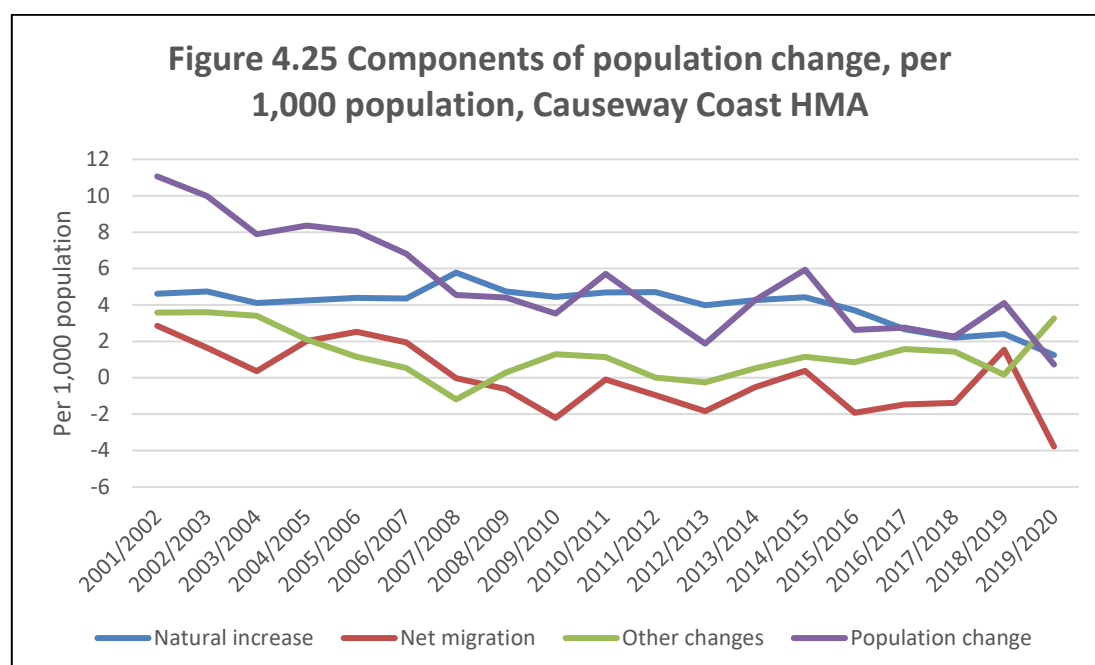
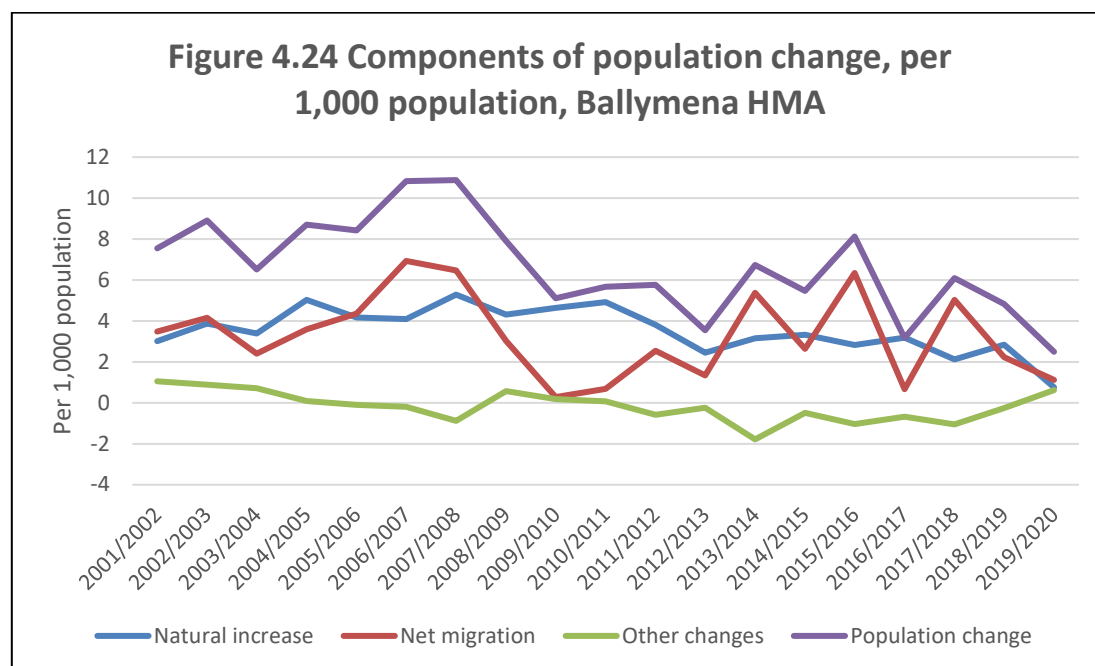
Nonetheless, Brexit and/or pandemic effects are not readily apparent in the international migration data for the Causeway Coast HMA. From Figure 4.23 it can be seen that gross international inflows and outflows had been trending downwards since about 2008-09 and appear to have remained on trend in 2019-20.

By contrast, the 2019-20 turnaround in international migration was certainly evident in the Ballymena HMA. As can be seen from Figure 4.22, international migration inflows to the Ballymena HMA fell sharply between mid-2019 and mid-2020, resulting in a fall in net inflows from 4-6 per 1,000 population to zero in 2019-20.

To the extent that they reflect restrictions on movements between countries, Covid-19 pandemic effects can be expected to unwind over time. In contrast, Brexit is a more 'structural' effect which might be expected to persist due to the ending of free movement between the UK and the EU (excluding the Republic of Ireland, as the common travel arrangements remain in place).

4.3.6 Components: Summary

The relative contributions of the components of change, per 1,000 population, are summarised in Figures 4.24 and 4.25. In the Causeway Coast HMA, natural increase (the excess of births over deaths) has been the major contributor to population change. The Ballymena HMA has benefitted both from a positive migration trend and natural increase. In both HMAs, the contribution from natural increase has been diminishing



The seven-year averages for 2012-13 to 2018-19 are summarised in Table 4.21. Within the Causeway Coast HMA, overall net out-migration has been predominantly linked with the Coleraine subarea.

Table 4.21 Components of population change, annualised net changes, seven-year average, 2012-13 to 2018-19				
	Natural change	Net migration	Other changes	Total
Causeway Coast HMA	3.4	-0.8	0.8	3.4
Ballymoney	4.6	0.4	-0.9	4.1
Coleraine	2.0	-2.2	3.0	2.8
Limavady	5.4	-0.2	-0.7	4.5
Moyle	2.0	0.9	-0.7	2.2
Ballymena HMA	2.9	3.4	-0.8	5.5
N. Ireland	4.6	1.0	-0.1	5.5

Also shown in both Figures 4.24 and 4.25, as well as Table 4.21, is the adjustment that NISRA makes which it calls 'other changes'. The 'other changes' figure includes changes in the Armed Forces and an adjustment made to reconcile the difference between the two methods that NISRA uses for sub-national population estimates¹⁶. For the Causeway Coast HMA, the 'other changes' adjustment has been positive on average, entirely reflecting the estimates for the Coleraine subarea. The 'other changes' adjustment for the Ballymena HMA was negative over the seven-year period in Table 4.21, albeit averaging out at almost zero over the entire period from 2001-02 onwards (see Figure 4.24).

¹⁶ NISRA produces its mid-year population estimates by taking the average of two methods, i.e. the components of change and ratio change methods. See the [Methodology Paper](#) accompanying the NISRA mid-year population estimates. As set out in the notes accompanying the mid-year population estimates: "The ratio change method applies the change in secondary (typically administrative) data sources to Census estimates. The cohort-component method updates the Census estimates by 'ageing on' populations and applying information on births, deaths and migration. An average of both methods is taken and constrained to the published population figures [for Northern Ireland]". Due to the use of two methods, the total population change from one year to the next cannot all be attributed to one or other of the components of change and the remainder is subsumed within the figures for 'other changes'. Note also that the Armed Forces are treated as a special population; they are removed from the start year population before ageing on and then added back after the components have been estimated.

4.4 Projections

The methodology used by NISRA for producing population projections is based around making assumptions about how the components of change might evolve in future years. The assumptions are trend-based and it is useful therefore to bear in mind the following points made in the Statistical Bulletin accompanying the [2018-based Population Projections for Areas within Northern Ireland](#):

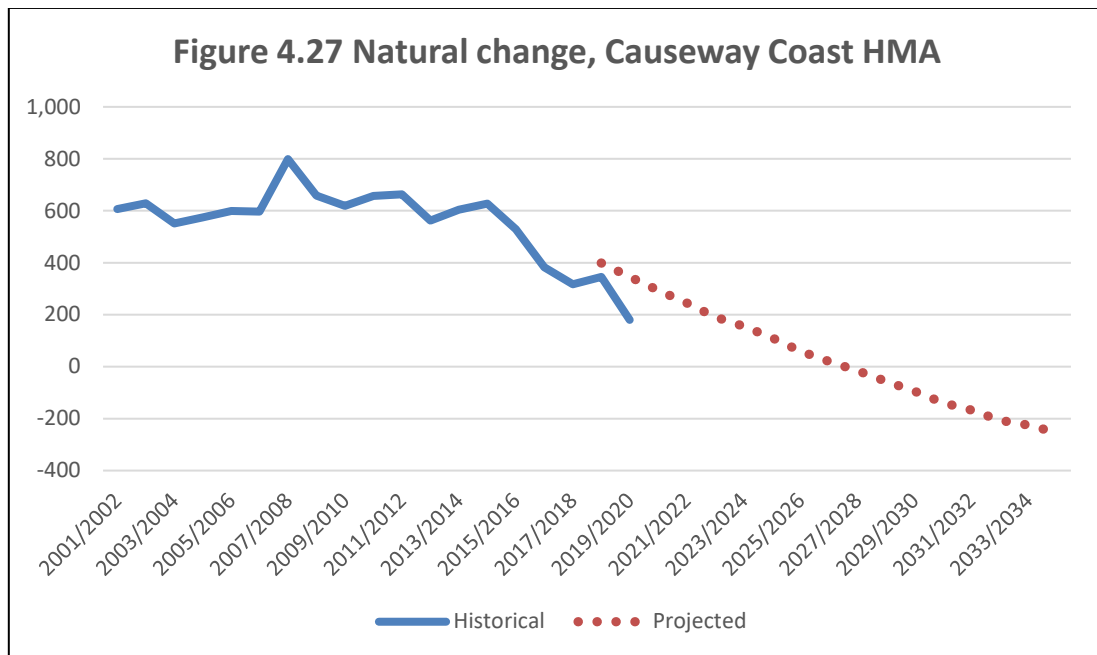
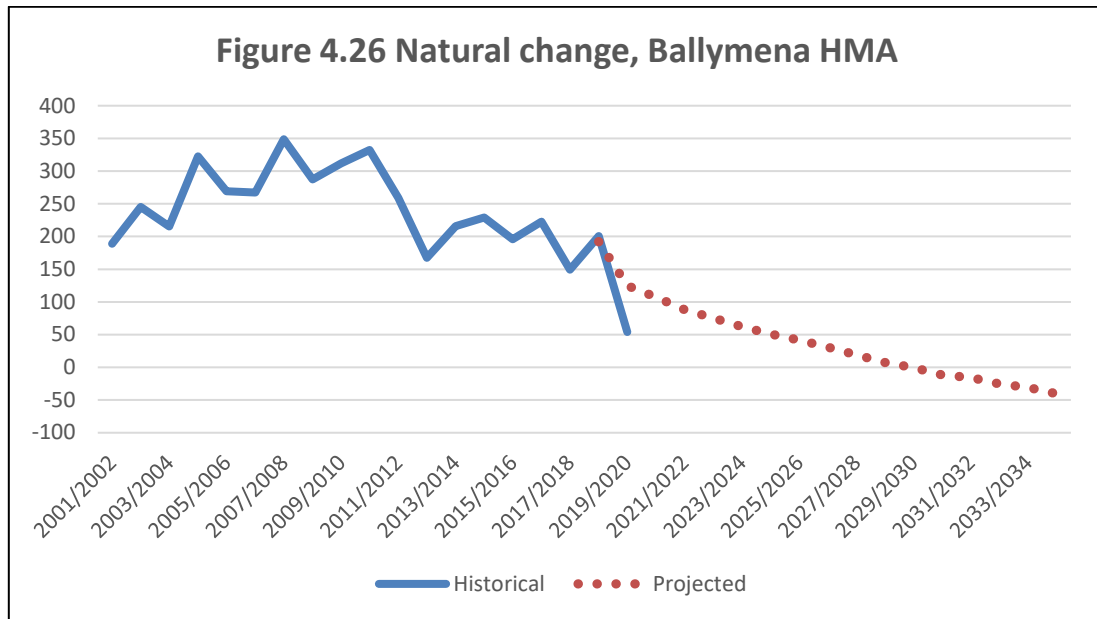
“... population projections are **not** forecasts and do not attempt to predict the impact that future government policies, changing economic circumstances or other factors might have on demographic behaviour. Due to the inherent uncertainty of demographic behaviour, any set of projections will inevitably differ from actual future outcomes to a greater or lesser extent.” (NISRA, 2019, p. 1).

The most recent population projections take as their starting point the 2018 mid-year population estimates. They are therefore referred to as the 2018-based projections. The 2018-based projections for LGDs were issued in Spring 2020 and replaced the previous 2016-based projections. The main assumptions underlying the 2018-based projections for Northern Ireland are summarised in Appendix A of the accompanying [Northern Ireland report](#).

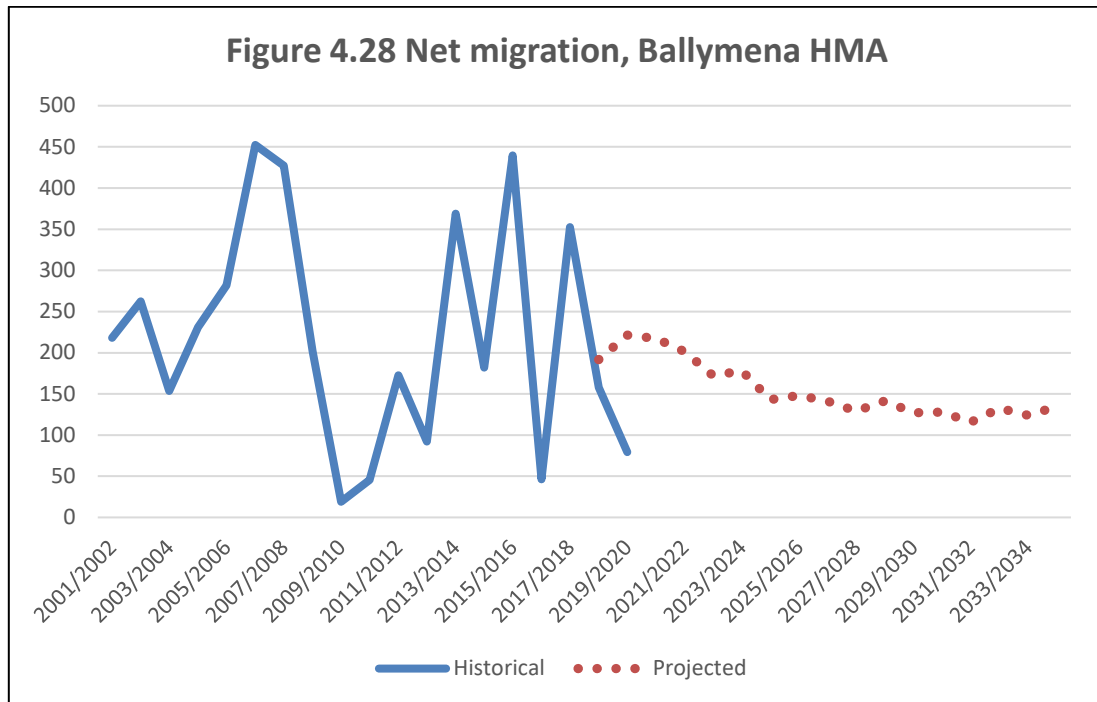
As the Causeway Coast HMA is coterminous with the Causeway Coast and Glens Borough Council, the official population projections for that LGD can be used without the need for any adjustment. NISRA also publishes projections for the 26 former LGDs. The central projections for the Causeway Coast subareas are based on the 2018-based population projections for their respective former LGDs.

The Ballymena HMA encompasses all of the former Ballymena LGD and a portion of the former Larne LGD. The central population projections for that HMA have been derived by combining the NISRA projections for the former Ballymena LGD and age by sex apportionment of the projections for the former Larne LGD.

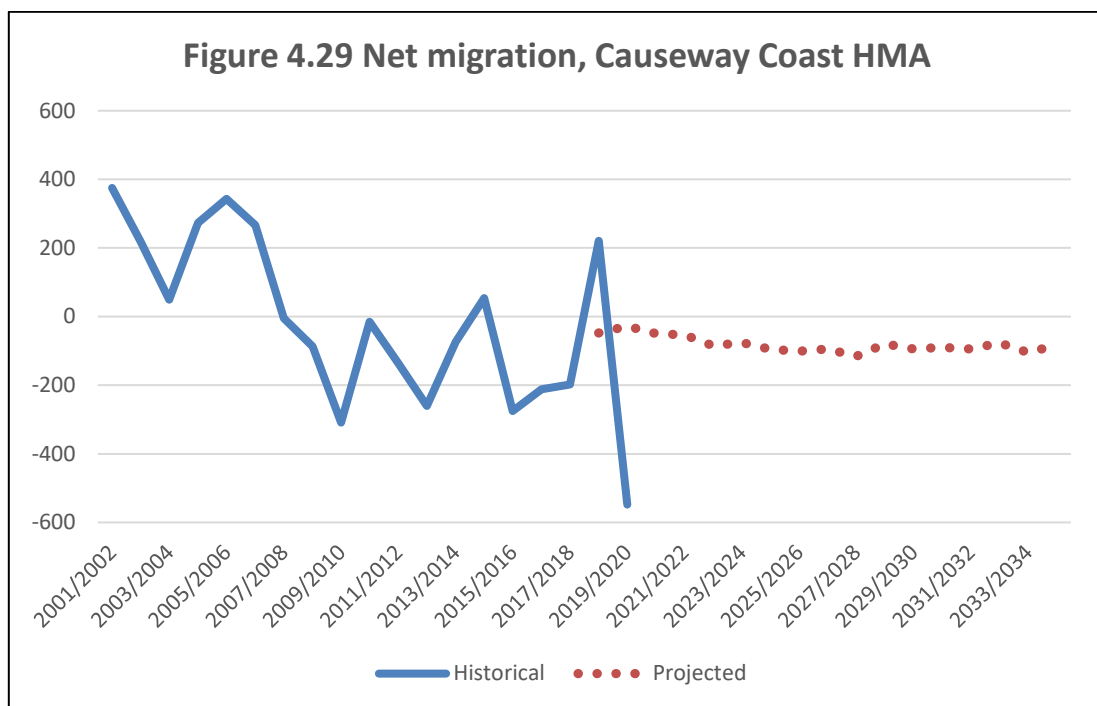
The assumptions for natural change (births minus deaths) are summarised in Figure 4.26 for the Ballymena HMA and Figure 4.27 for the Causeway Coast HMA. Over the projection period, and within each HMA, the natural change components are expected to continue the downward trends that commenced around the mid-2000s. An important point to note is that, within each HMA, the declining trend results in the natural change contribution turning negative (more deaths than births) over the projection period. That is expected to happen by 2027-28 in the Causeway Coast HMA and by 2030-31 in the Ballymena HMA. Cumulatively, over the period 2018 to 2035, natural change adds just 0.5 per cent to the Causeway Coast HMA population and one per cent to the Ballymena HMA.



The net migration assumptions underlying the 2018-based projections are shown in Figure 4.28 for Ballymena and Figure 4.29 for the Causeway Coast HMA. The main feature of the assumptions for the Ballymena HMA is that migration is assumed to continue at a positive level, based on the annualised trend for the seven years leading up to the projection baseline year (2018). Cumulated over the period from 2018 to 2035, the HMA is expected to gain a total of 2,650 from net migration, representing 3.7 per cent of the baseline 2018 population (70,630).



The net migration assumptions for the Causeway Coast HMA are also extrapolated from the annualised trend for the seven years to mid-2018. That results in a persistent negative net migration assumption, averaging a little under 100 per annum. However, when cumulated over the 15 years, the net migration assumption results in a population loss of 1,370, equating to 0.9 per cent of the mid-2018 baseline (144,250).



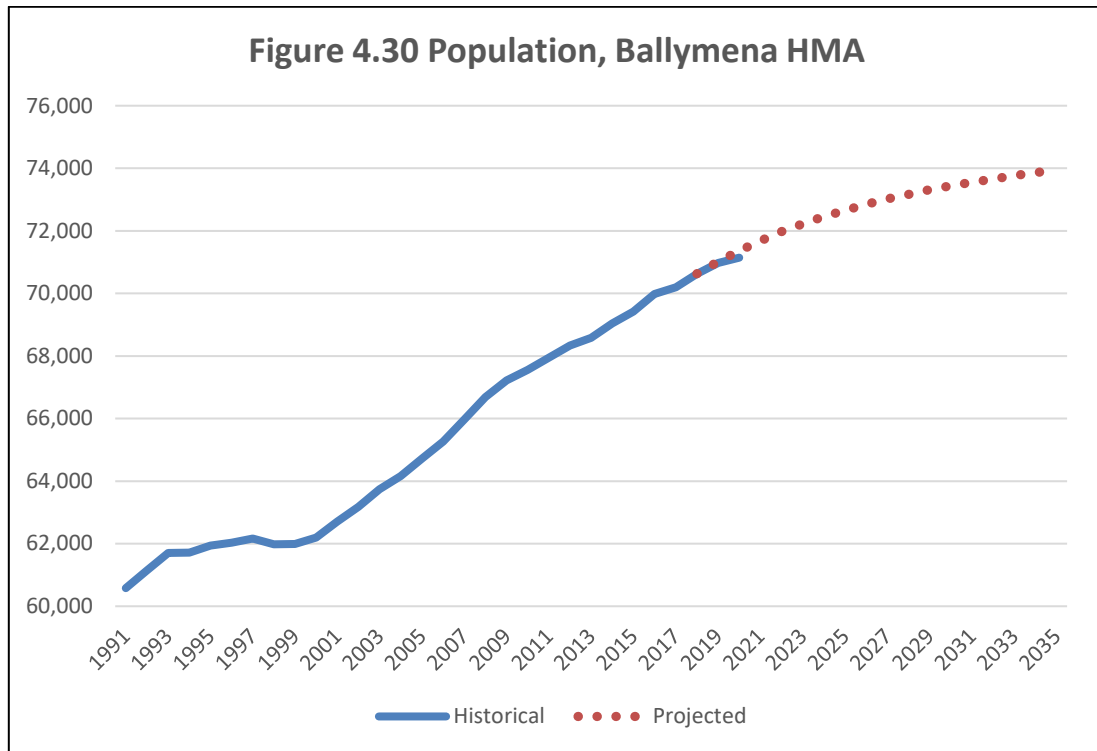
The natural change and net migration assumptions are summarised in Table 4.22. In the Ballymena HMA, the natural change component is assumed to add +1 per cent to the population over the period from 2018 to 2035, which is less than the Northern average of +3.3 per cent. However, the HMA's assumed gain from net migration is positive (+3.7 per cent) and ahead of the Northern Ireland gain (+1.5 per cent). Consequently, the Ballymena HMA is projected to grow in tandem with the Northern Ireland average (+4.7 per cent versus +4.8 per cent).

Conversely, with a considerably lower contribution from natural change and an assumed population loss due to migration, the Causeway Coast HMA is projected to lose population over the period to 2035, lagging behind the Northern Ireland average.

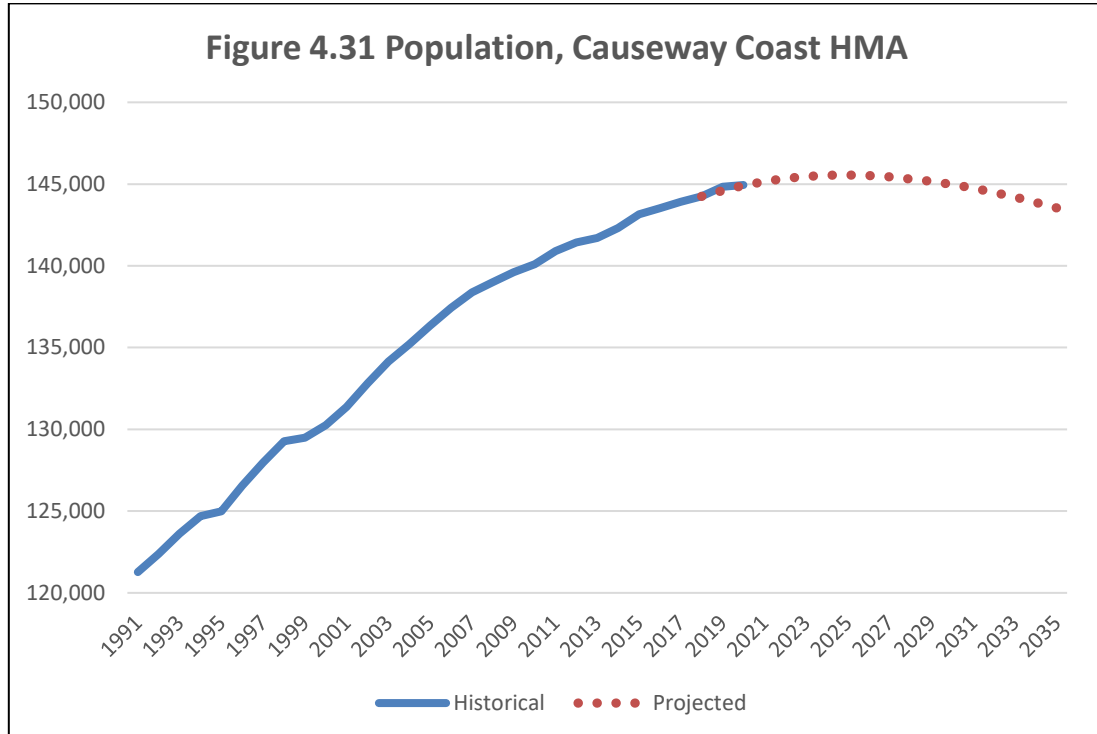
Within the Causeway Coast HMA, the assumptions for the subareas present an uneven picture. In both Coleraine and Moyle, natural change is expected to have a negative effect on population growth between 2018 and 2035. As Coleraine is also assumed to experience negative net migration, the subarea is projected to lose population by 2035.

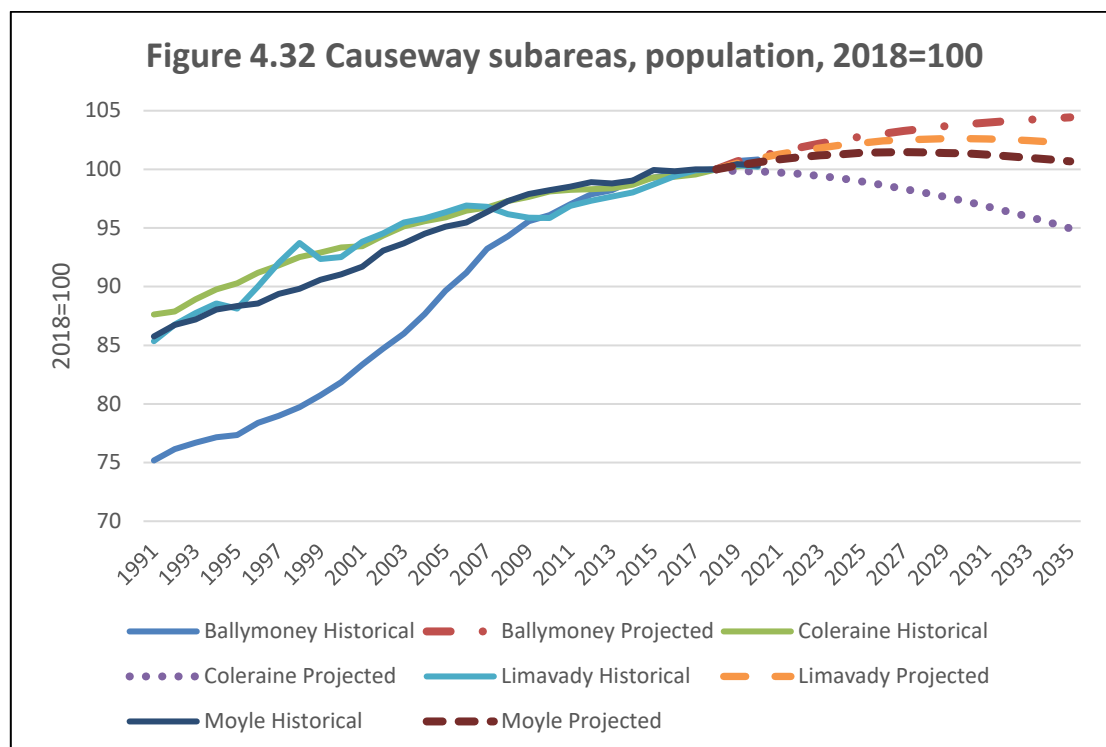
Table 4.22 Population projections, components of change, 2018 to 2035, per cent of 2018 population			
	Natural change	Net migration	Population change
Causeway Coast HMA	0.5	-0.9	-0.5
Ballymoney	3.7	0.7	4.4
Coleraine	-2.3	-2.7	-5.0
Limavady	3.0	-0.8	2.2
Moyle	-1.0	1.7	0.7
Ballymena HMA	1.0	3.7	4.7
N. Ireland	3.3	1.5	4.8

The total population projection for the Ballymena HMA is shown in Figure 4.30. The population is projected to rise from 70,630 in 2018 to 73,950 by 2035, an increase of 4.7 per cent.



The total population projection for the Causeway Coast HMA is shown in Figure 4.31. The population is projected to fall slightly, from 144,240 in 2018 to 143,540 by 2035, a decline of 0.5 per cent.



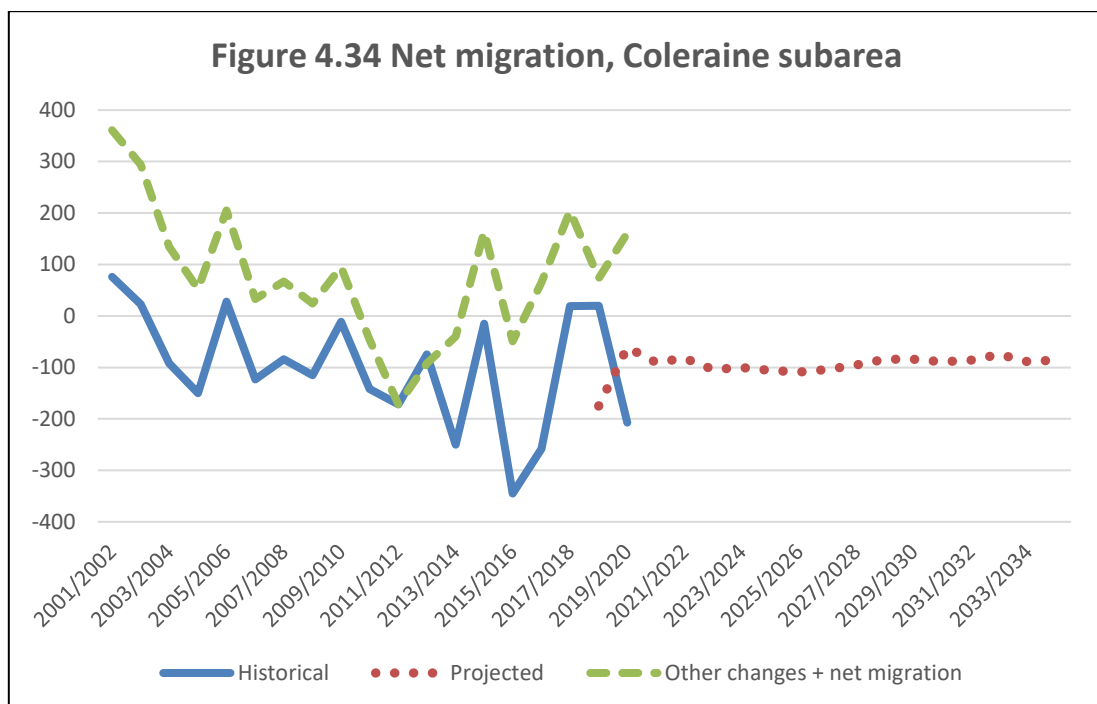
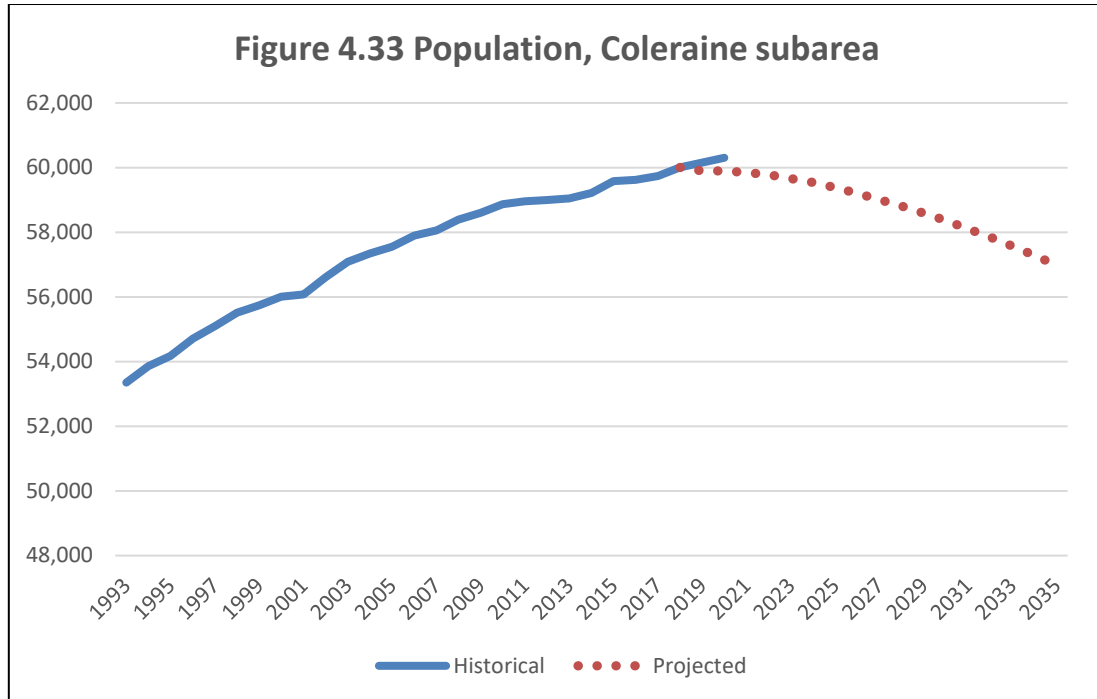


The projections for the Causeway Coast subareas are shown in Figure 4.32 and can be summarised as follows:

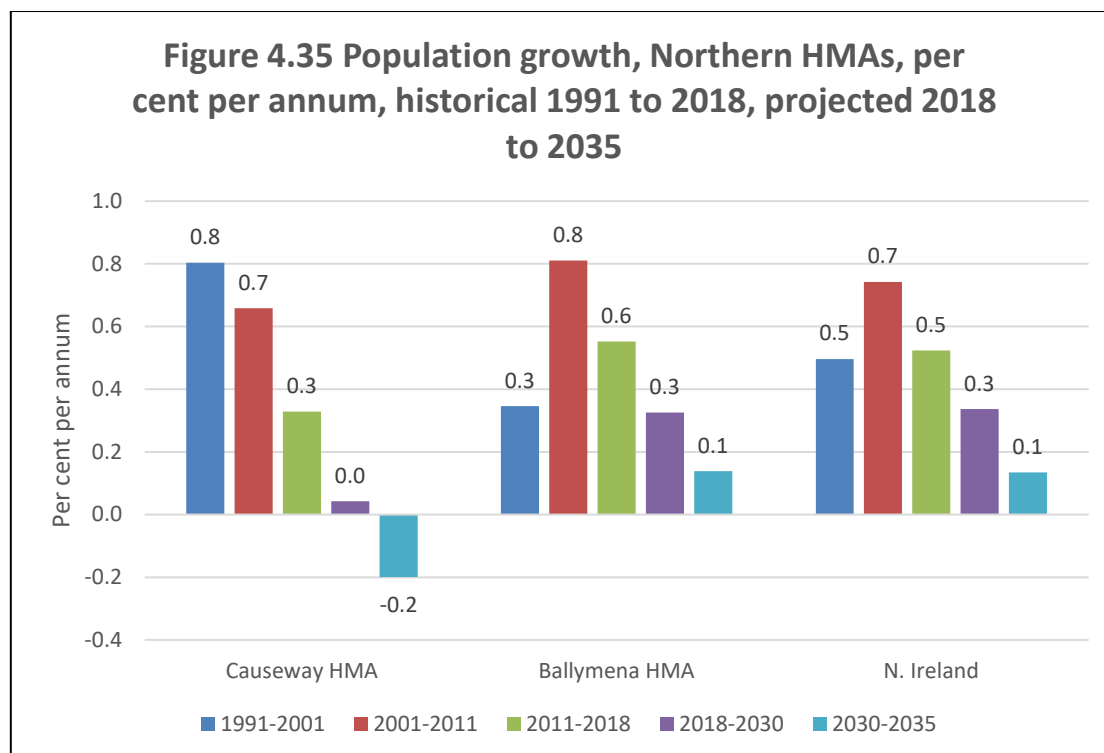
- Coleraine – projected to fall from 60,000 in 2018 to 56,980 by 2035, a drop of 5.0 per cent.
- Ballymoney – projected to rise from 32,230 in 2018 to 33,660 by 2035, a gain of 4.4 per cent.
- Limavady – projected to rise from 34,690 in 2018 to 35,460 by 2035, up by 2.2 per cent.
- Moyle – projected to grow slightly, from 17,320 in 2018 to 17,440 by 2025, an increase of 0.7 per cent.

The projections for Coleraine are especially severe and shown separately in Figure 4.33. As can be seen, the projections anticipate population decline from the outset (off the 2018 baseline). That is to immediately reverse the historical pattern of modest population growth. The main factor driving that reversal in the projections is the net migration assumption, shown in Figure 4.34. As can be seen, the Coleraine net migration assumption takes the standard approach of extrapolating the annual average over the most recent seven years. In the historical mid-year estimates, the 'other changes' adjustment (see footnote accompanying Table 4.21 above) has typically more than offset the negative net migration estimates derived from the components of change method (see Table 4.21 above).

However, the population projections are based solely on the components of change method, so the 'other changes' adjustment is absent. Hence, there is no offset from that source to the negative net migration assumptions underlying the population projections.



Similar to the rest of Northern Ireland, both HMAs are projected to see population growth rates fall over the period 2018 to 2035 (Figure 4.35). In the case of the Causeway Coast HMA, the drop-off in the growth rate extends a historical trend dating back to the 1990s. The Ballymena HMA more closely follows the Northern Ireland average, with projected growth falling in line with the historical pattern of more modest growth 2011-2018 compared with 2001-2011. The projected decline in population growth rates provides an important context for the household projections discussed in Section 5 and the projections for new dwelling requirements in Section 8.



The projections are summarised for both HMAs and the Causeway Coast subareas in Table 4.23, showing percentage changes, and Table 4.24, showing the projected population levels. In both tables, selected historical years are also shown for comparison.

Focusing on the Causeway Coast subareas, it can be seen that the projected trajectories are variable. As discussed above, Coleraine is projected to decline in population through 2035.

Reflecting the natural change component, the three remaining subareas are projected to see their rates of population growth fall steadily over the projection period. Between 2030 and 2035, Limavady and Moyle also lose population, albeit the declines are modest at -0.4 and -0.6 per cent respectively. Only Ballymoney maintains a positive growth rate over the entire period, though the rate of growth slows sharply between 2030 and 2035 compared with the preceding period 2018 to 2035.

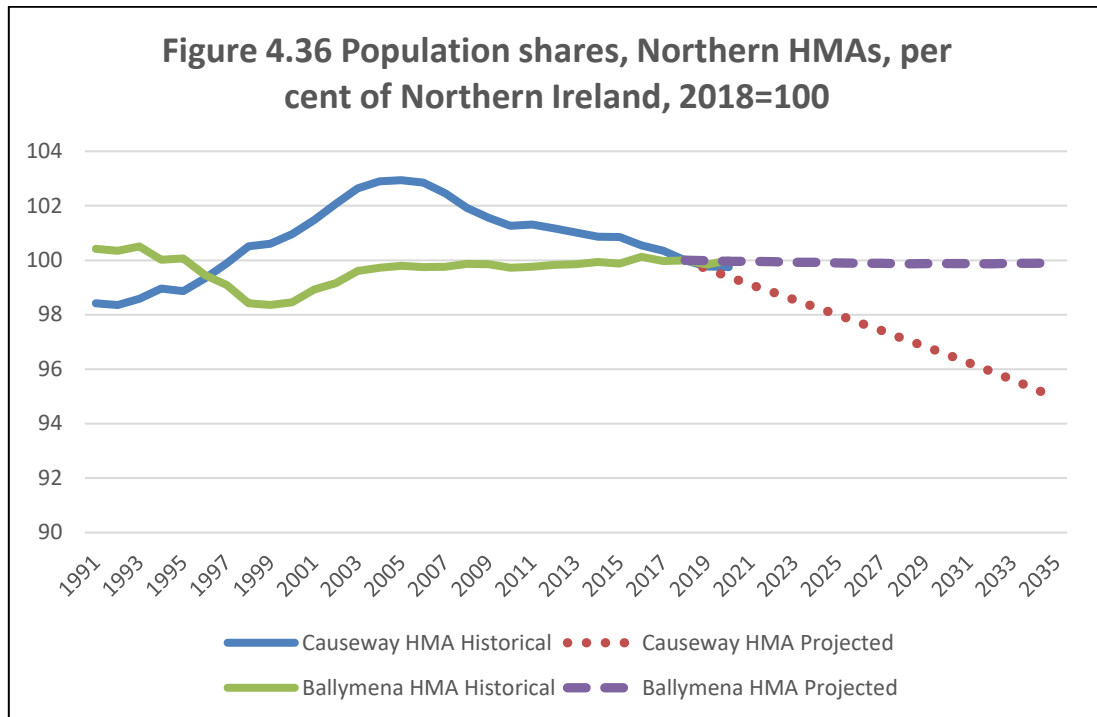
Table 4.23 Population change, Northern HMAs, per cent, historical 1991-2018, projected 2018-2035

	1991-2001	2001-2011	2011-2018	2018-2030	2030-2035	2018-2035
	%	%	%	%	%	%
Causeway Coast HMA	8.3	7.3	2.4	0.5	-1.0	-0.5
Coleraine	6.6	5.1	1.8	-2.7	-2.4	-5.0
Ballymoney	10.9	16.4	3.1	3.8	0.6	4.4
Limavady	9.9	3.3	3.2	2.6	-0.4	2.2
Moyle	6.9	7.4	1.5	1.4	-0.6	0.7
Ballymena HMA	3.5	8.3	4.0	4.0	0.7	4.7
N. Ireland	5.1	7.4	3.7	4.1	0.7	4.8

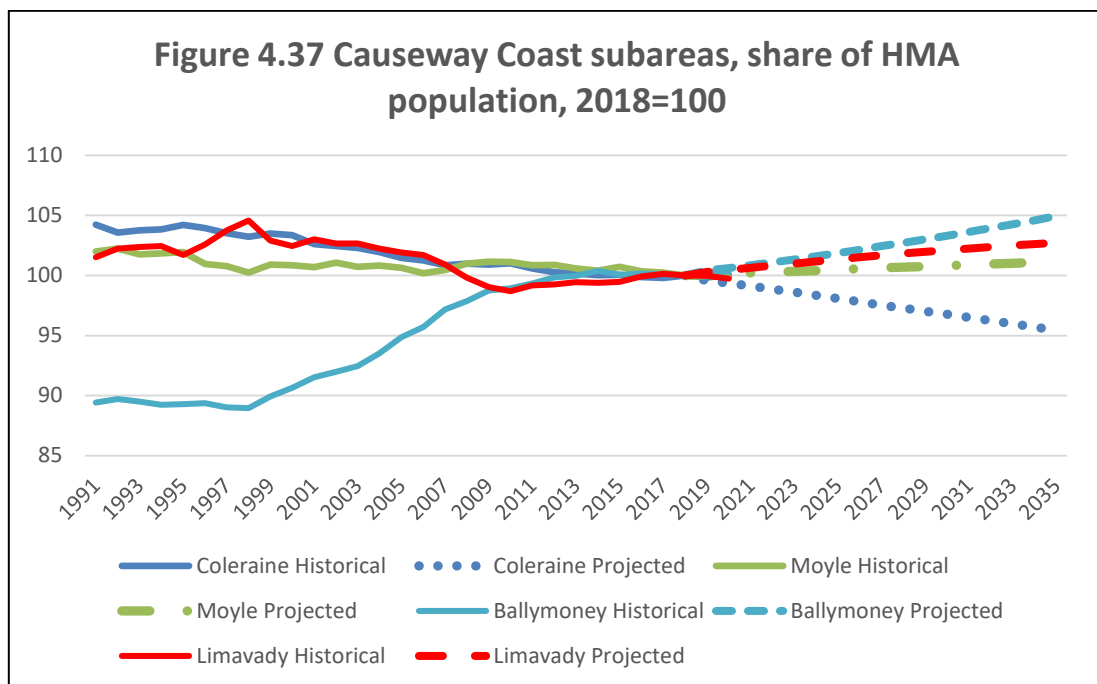
Table 4.24 Population, Northern HMAs, historical 1991-2018, projected 2018-2035

	1991	2001	2011	2018	2030	2035
	000s	000s	000s	000s	000s	000s
Causeway Coast HMA	121.3	131.4	140.9	144.2	145.0	143.5
Coleraine	52.6	56.1	59.0	60.0	58.4	57.0
Ballymoney	24.2	26.9	31.3	32.2	33.5	33.7
Limavady	29.6	32.5	33.6	34.7	35.6	35.5
Moyle	14.9	15.9	17.1	17.3	17.6	17.4
Ballymena HMA	60.6	62.7	67.9	70.6	73.4	74.0
N. Ireland	1,607.3	1,688.8	1,814.3	1,881.6	1,959.0	1,972.2

As it is projected to grow in line with the Northern Ireland average, the Ballymena HMA population share is expected to remain constant in the projections (Figure 4.36). That is consistent with the historical experience. The Causeway Coast HMA share of the Northern Ireland population has been declining since 2003. That trend is expected to continue over the projection period 2018 to 2035, though with the share falling more sharply in the projection period compared with the historical trend.



Within the Causeway Coast HMA, Coleraine is projected to lose share of the HMA population, falling from 42 per cent in 2018 to 40 per cent in 2035. The remaining subareas are projected to gain in share, led by Ballymoney, followed by Limavady and then Moyle (Figure 4.37). The projection for Moyle is a reversal of the recent trend in the subarea's share, which had been falling between 2009 and 2018.



4.5 Age Composition

Similar to the rest of Northern Ireland, and driven by rising life expectancies, population ageing has been a key feature shaping the age composition of the population in each of the two HMAs over the last three decades. Looking first at Ballymena, the proportion of the population aged 65 and over rose from 14 per cent in 1991 to 18 per cent by 2018 (Figure 4.38 and Table 4.25). The 2018-based population projections anticipate a continuation, and even acceleration, of the ageing trend, especially in the 75+ age group (Figure 4.39).

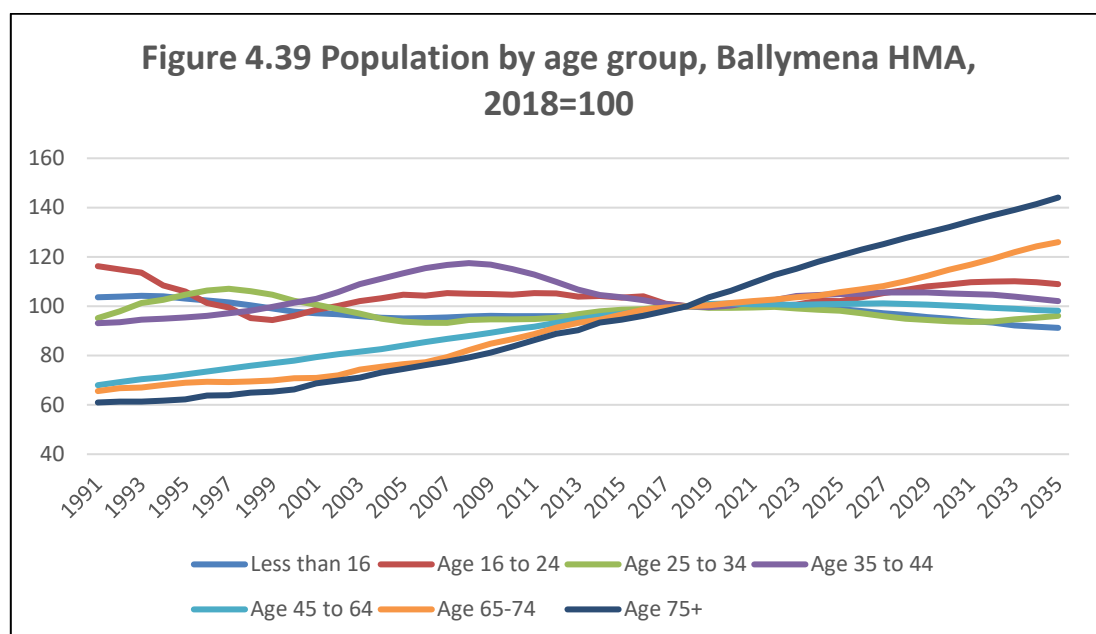
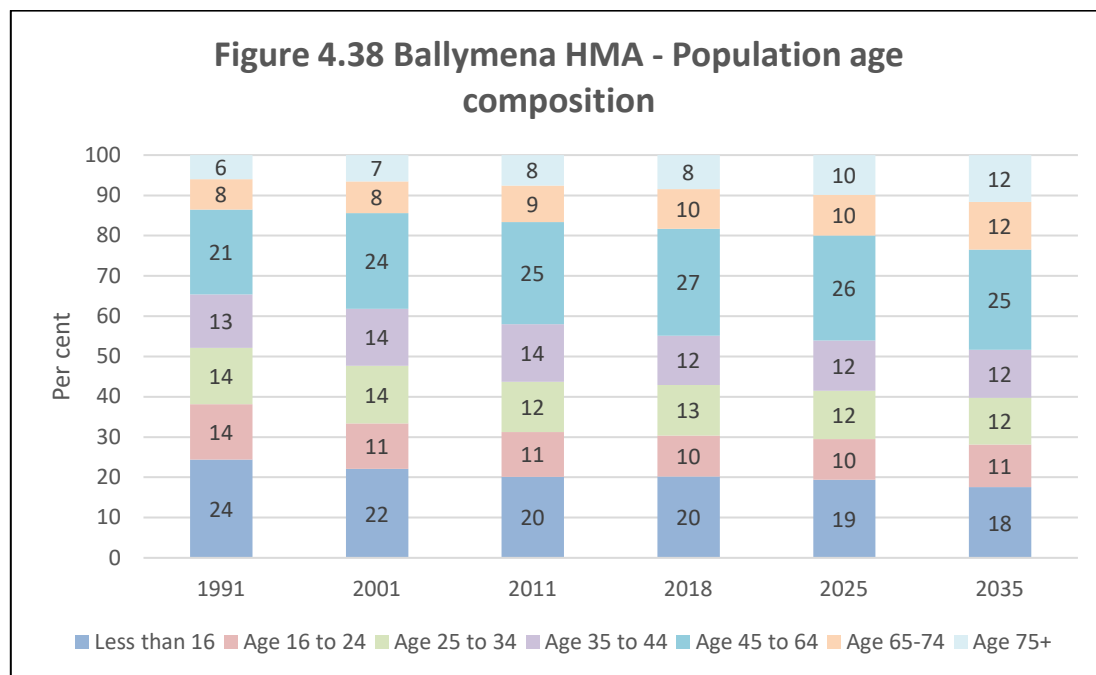
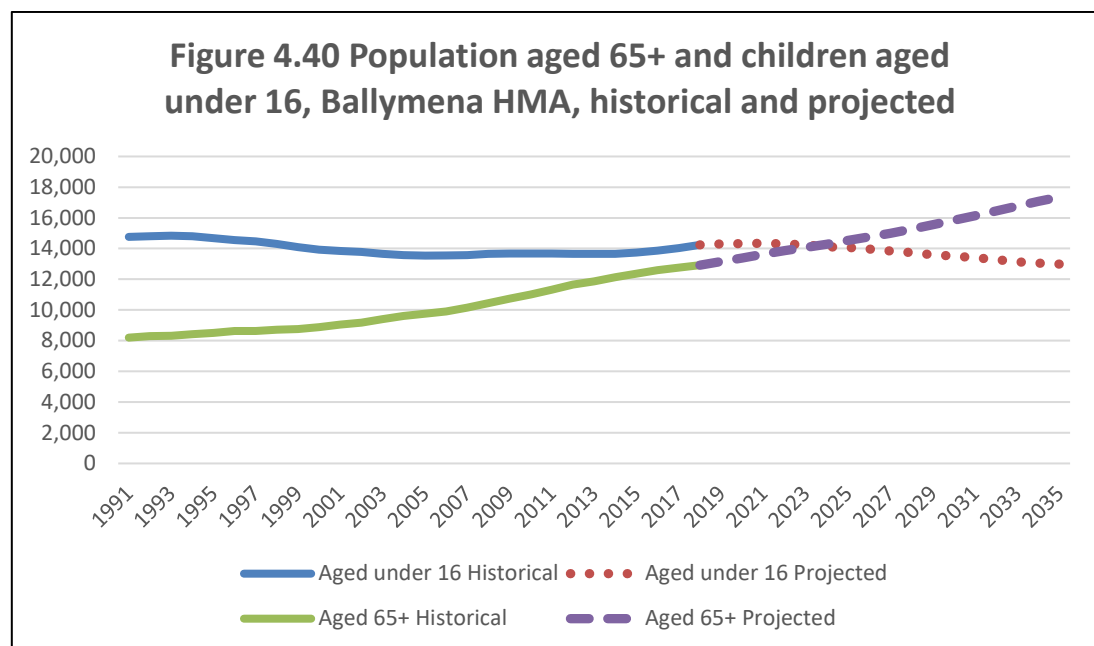


Table 4.25 Population age composition, Ballymena HMA

	1991	2001	2011	2018	2025	2035
	%	%	%	%	%	%
Less than 16	24	22	20	20	19	18
Age 16 to 24	14	11	11	10	10	11
Age 25 to 34	14	14	12	13	12	12
Age 35 to 44	13	14	14	12	12	12
Age 45 to 64	21	24	25	27	26	25
Age 65-74	8	8	9	10	10	12
Age 75+	6	7	8	8	10	12
All ages	100	100	100	100	100	100

In the Ballymena HMA, the population aged 65+ is projected to rise by 34 per cent between 2018 and 2035, from 12,920 to 17,350 (Figure 4.40). Over the same period, the number of children aged under 16 is projected to fall by -9 per cent, from 14,240 to 12,990. By the early 2020s, the population aged 65+ is expected to surpass the number of children aged under 16.



The trends are very similar across the Causeway Coast HMA, with a stronger shift towards the older age groups in the composition of the population. Thus, the proportion of the population aged 65 and over rose by six percentage points between 1991 and 2018, from 12 per cent to 18 per cent (Figure 4.41 and Table 4.26). Similar to the rest of Northern Ireland, the 2018-based population projections anticipate a continuation of the ageing trend, with considerably faster growth in both the 75+ and 65-74 age groups (Figure 4.42).

Figure 4.41 Causeway Coast HMA - Population age composition

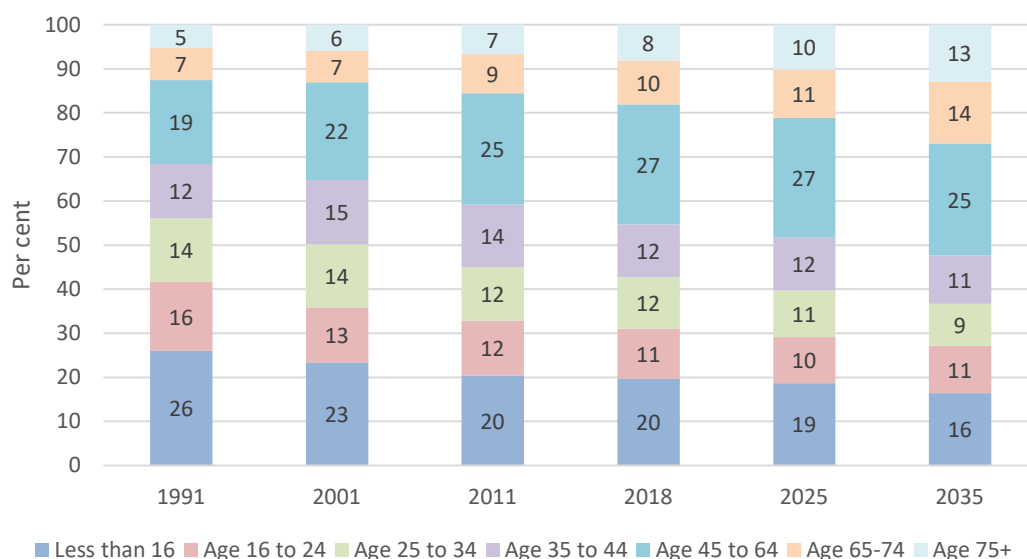


Figure 4.42 Population by age group, Causeway Coast HMA, 2018=100

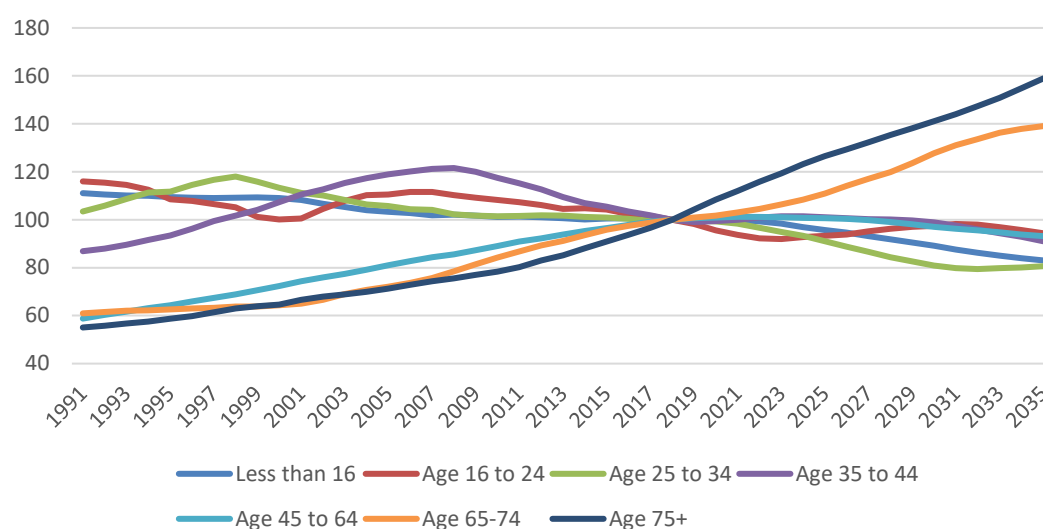
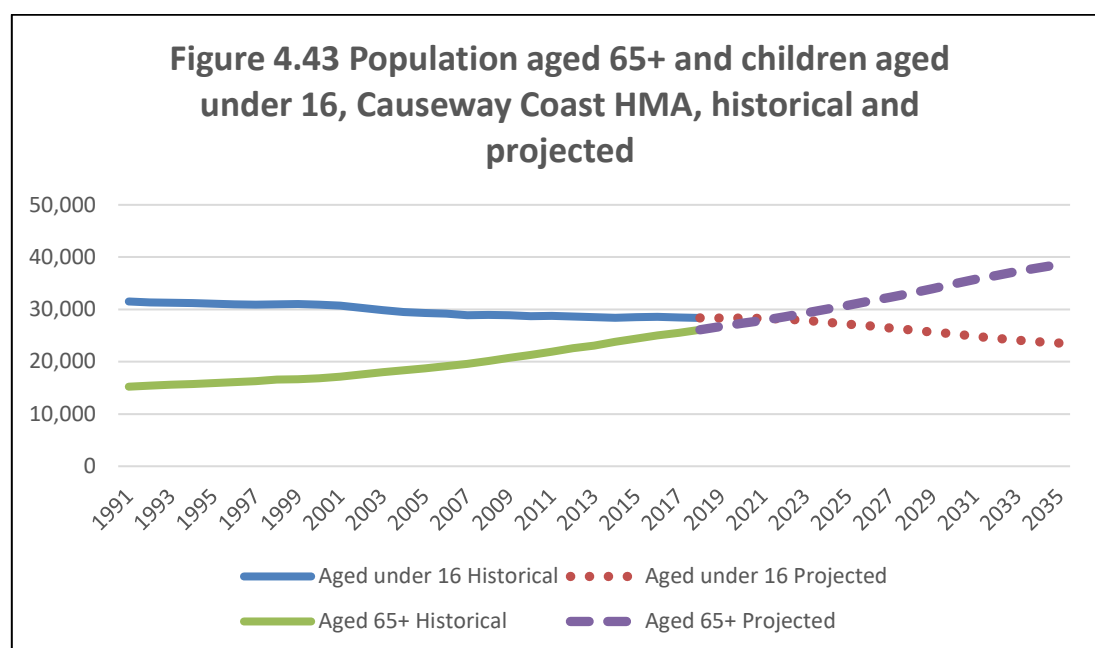


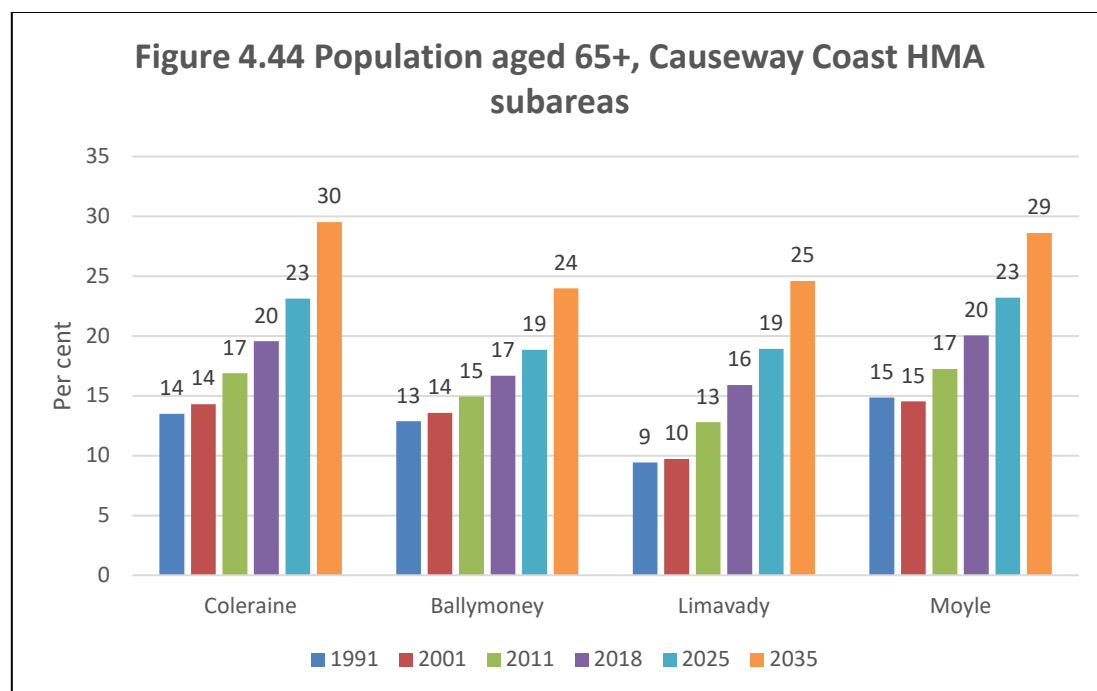
Table 4.26 Population age composition, Causeway Coast HMA

	1991	2001	2011	2018	2025	2035
	%	%	%	%	%	%
Less than 16	26	23	20	20	19	16
Age 16 to 24	16	13	12	11	10	11
Age 25 to 34	14	14	12	12	11	9
Age 35 to 44	12	15	14	12	12	11
Age 45 to 64	19	22	25	27	27	25
Age 65-74	7	7	9	10	11	14
Age 75+	5	6	7	8	10	13
All ages	100	100	100	100	100	100

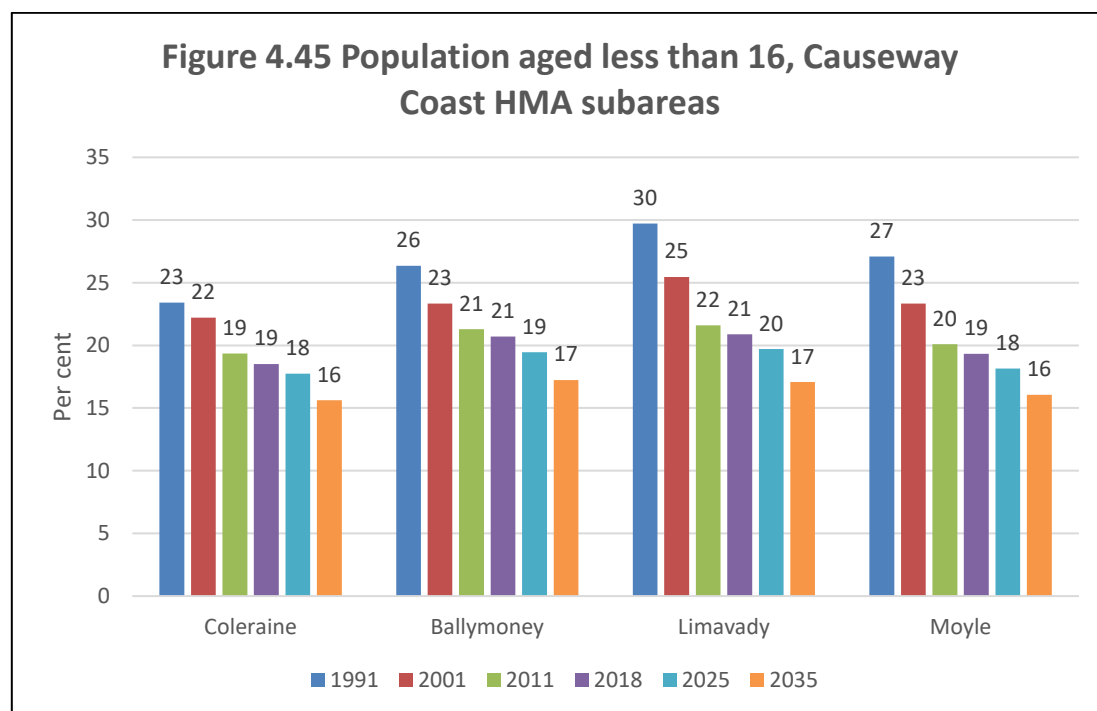
The population aged 65+ is projected to rise by 48 per cent between 2018 and 2035, from 26,100 to 38,620 (Figure 4.43). Over the same period, the number of children aged under 16 is projected to fall by -17 per cent, from 28,370 to 23,560. As in the Ballymena HMA, by the early 2020s, the population aged 65+ is expected to surpass the number of children aged under 16.



The age composition projections for the Causeway Coast subareas mirror those for the HMA. Thus, in each subarea, the population aged 65+ climbs in the projections, reaching 30 per cent in the Coleraine subarea and 29 per cent in Moyle (Figure 4.44).



Conversely, in each subarea, the population aged under 16 declines in the projections, falling to 16-17 per cent by 2035 (Figure 4.45).



4.6 Population Change Scenarios

As outlined above, the principal NISRA 2018-based population projections are based on the extrapolation of historical trends to derive assumptions for the components of change. The assumptions made are inevitably subject to uncertainty: trends can change direction; cyclical events and longer-term trends can be more or less difficult to disentangle; external and/or unanticipated 'shocks' may occur; the economic climate may change. As the NISRA projections were made based on information that pre-dates the Covid-19 pandemic and the UK's exit from the European Union, those uncertainties are especially relevant at this juncture.

Within that context, and in order to highlight some of the risks around the NISRA projections, a number of population change scenarios have been constructed. The scenarios are mainly focused around migration, which is of particular interest in a housing market analysis as movements into an area can give rise to new household formation within that area while movements out of an area can result in a reduction in the number of households. Two migration scenarios were constructed¹⁷, as follows:

- **Zero net external migration.** In this scenario, the flows between Northern Ireland and elsewhere (rest of UK and rest of world) are set to net zero. Migration still occurs, but no area gains or loses population in net terms due to external migration movements.
- **Zero net migration.** For each area, internal and external migration flows are set to net zero. Migration still occurs, but no area gains or loses population in net terms due to migration movements, whether internal or external.

In addition, a 'constant share' scenario was constructed for each area, i.e. a scenario in which each area sees population grow at the same rate as the projections for Northern Ireland.

The three scenarios are 'stylised' projections intended to highlight a particular source of uncertainty in the principal population projections used in this SHMA as the main input to the household projections (discussed in Section 5) that in turn serve as the main driver in projecting new dwelling requirements (Section 8).

¹⁷ The migration scenarios were constructed by varying the assumptions for in- and out-migration flows in NISRA's 2018-based principal population projections. The detailed assumptions, by single year of age and sex, were supplied by NISRA for this SHMA and modelled using the components of change method.

The scenarios are summarised in Table 4.27, showing the projected population change 2018-2035, conditional on the assumptions made for the scenario, along with the principal 2018-based projected changes.

Table 4.27 Population change scenarios, Northern HMAs				
	Scenario:			
	Principal (2018- based)	Zero external migration	Zero net migration	Constant share of NI
	Population change, 2018 to 2035			
	<i>No.</i>	<i>No.</i>	<i>No.</i>	<i>No.</i>
Causeway Coast HMA	-700	480	-450	6,940
Coleraine	-3,020	-790	-1,940	2,880
Ballymoney	1,430	970	880	1,550
Limavady	770	990	1,100	1,670
Moyle	120	-690	-480	840
Ballymena HMA	3,320	-490	300	3,400
	Per cent change, 2018 to 2035			
	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>
Causeway Coast HMA	-0.5	0.3	-0.3	4.8
Coleraine	-5.0	-1.3	-3.2	4.8
Ballymoney	4.4	3.0	2.7	4.8
Limavady	2.2	2.9	3.2	4.8
Moyle	0.7	-4.0	-2.8	4.9
Ballymena HMA	4.7	-0.7	0.4	4.8
N. Ireland	4.8	2.9	3.1	4.8

In the preceding discussion of the population projections for the Causeway Coast HMA it was noted that the historical pattern of an increasing population turns into a falling population by 2025 in the NISRA projections (see Figure 4.31). The NISRA projections are especially severe for the Coleraine subarea, with population projected to be in decline from 2018 onwards, despite a historical pattern of population increase, albeit at a modest pace (see Figure 4.33). One reason for that is the extrapolation, in the NISRA projections, of a net loss of population due to external migration. When that source of population loss is 'switched off' in the zero external migration scenario, the HMA is projected to record a slight gain in population between

2018 and 2035 of +0.3 per cent compared with -0.5 per cent in the principal projection. The effect is more pronounced in the Coleraine subarea where a principal projection of -5 per cent is reduced to -1.3 per cent in the zero external migration scenario. That could be seen as more plausible than the principal projection, especially since the scenario gives a more balanced spread of population growth across the subareas when compared with the principal projection.

For the Causeway Coast HMA, setting the combined internal and external flows to net zero gives a projection which is not hugely different from the principal projection. That is because NISRA's principal projections assume a positive net inflow due to internal migration flows. Switching that source of population gain off in the zero net migration scenario serves to offset the population gain from zero net external migration.

The migration effects in the Ballymena HMA are different. From the zero external migration scenario, the HMA is clearly vulnerable to a downturn in external migration flows, particularly international migration, which has been an important source of population growth. Thus, in the zero external migration scenario, the HMA is projected to lose population (-0.7 per cent) compared with population gain (+4.7 per cent) in the principal projection.

For each HMA and subarea, the constant share scenario has been designed to replicate the Northern Ireland rate of population growth over the period 2018 to 2035 (+4.8 per cent). For an area that is expected to see its share of the Northern Ireland population fall in that time period, the scenario will give a population projection that is higher than the principal projection, and vice versa.

As it is projected to maintain its share of the Northern Ireland population, the scenario is not relevant to the Ballymena HMA; it gives almost the same population growth as the principal projection.

For the Causeway Coast HMA, the scenario illustrates, in the first instance, a population growth trajectory based on a modest pace of growth, similar to the last decade.

Second, the scenario shows the potential population gain from a reversal of the historic trend of a falling population share. From Figure 4.36, it can be seen that the falling trend dates back to 2005, but previously the HMA had been on a rising trend in its share of the Northern Ireland population.

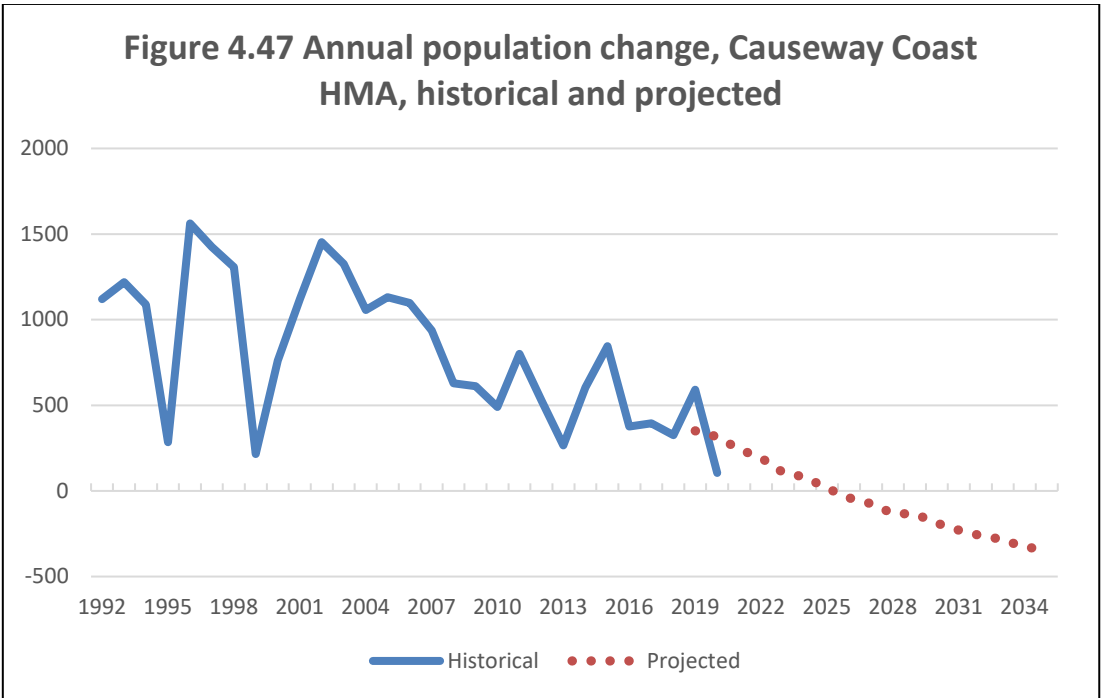
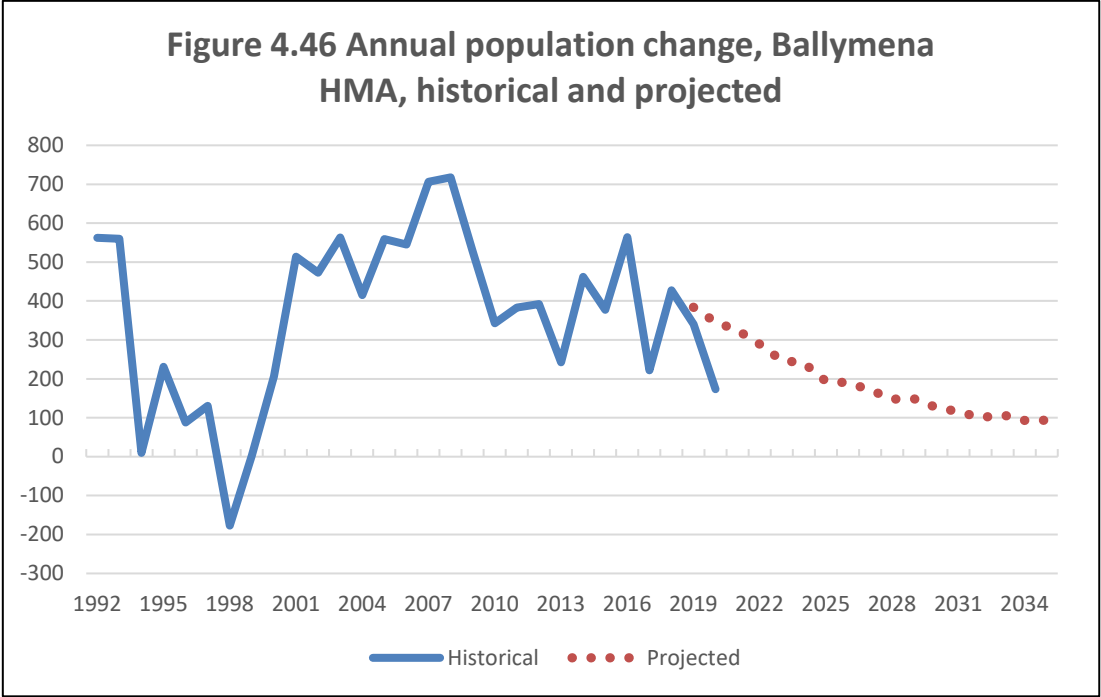
4.7 Key Points Summary

The key points from the review of population trends are as follows:

- In both HMAs, the pace of population growth was slower in the period 2011-2020 compared with the previous decade from 2001-2011.
- Between 2011 and 2020, the Ballymena HMA population increased by 4.7 per cent, slightly ahead of the Northern Ireland average (4.5 per cent). The HMA's share of the Northern Ireland population has remained steady in that period, at a little under four per cent.
- Over the same period, the Causeway Coast HMA population also increased, by 2.9 per cent, more slowly than the Northern Ireland average. Consequently, the HMA's share of the Northern Ireland population has been steadily falling, down to 7.6 per cent in 2020.
- Since 2011, within both HMAs, the rural population shares have remained relatively constant.
- Within the Causeway Coast HMA, between 2011 and 2020, the four Causeway Coast subareas have grown at broadly similar rates. In that period, population growth varied between 1.8 per cent (Moyle) and 3.9 per cent (Ballymoney), a spread of just over two percentage points.
- The population living in second homes clusters along the Northern area coast has been almost flat since 2011. The main cluster (Portrush and Dunluce Ward) has been losing population consistently over the past three decades. Within that Ward, by 2020 there were more dwellings than people, suggesting a rise in second home ownership.
- Brexit and Covid-19 combined to slow population growth in the short-term at least, with both HMAs experiencing a reduction in the rate of growth between mid-2019 and mid-2020 compared with the period 2011-2019. That was due to a rise in deaths and a sharp fall in in-migration.
- Similar to the rest of Northern Ireland, natural change (the excess of births over deaths) has been declining as a contributor to population growth in both HMAs. Over the seven-year period 2012-13 to 2018-19, natural change made a lower contribution to population change in both HMAs compared with the Northern Ireland average. Partly, that reflects their older population profiles.
- Over the past decade, the Causeway Coast HMA has tended to lose population due to migration, mainly net international out-migration. By

contrast, the Ballymena HMA has consistently gained population due to net international in-migration, mainly from EU countries.

When the natural change and migration trends are extrapolated forward, the result is a decreasing rate of population growth over the next 15 years in both HMAs (Figures 4.46 and 4.47).



According to NISRA's 2018-based population projections, between 2018 and 2030, the Ballymena HMA population is expected to rise by four per cent, followed by a 0.7 per cent rise between 2030 and 2035. That trajectory is almost identical to the projection for Northern Ireland as a whole, indicating that the HMA's population share will remain constant.

The NISRA projections expect the Causeway Coast HMA population to rise by just 0.5 per cent between 2018 and 2030 followed by a drop of -1 per cent over the five years to 2035. The HMA is therefore expected to see its population share continue to fall.

The projections for the Coleraine subarea are especially severe, with a population loss of -5 per cent projected for the period 2018 to 2035.

Similar to the rest of Northern Ireland, population ageing has been a key feature shaping the age composition of the population in each of the two HMAs over the last three decades. The 2018-based population projections anticipate a continuation, and even acceleration, of the ageing trend.

Between 2018 and 2035, the population aged 65+ is projected to rise by 34 per cent in the Ballymena HMA and by 48 per cent within the Causeway Coast HMA. In both HMAs, the population aged 65+ is projected to exceed the child population (aged under 16) by the early- to mid-2020s.

Reflecting the uncertainties around the population projections, and to highlight some of the risks around the underlying assumptions, especially migration, a number of population change scenarios have been constructed, i.e. zero net external migration, zero net migration and a constant share scenario.

In each of the migration scenarios, the Causeway Coast HMA population falls by less than in the principal NISRA projection. By contrast, the projected population growth of the Ballymena HMA is reduced in both migration scenarios.

In the constant share scenario, both HMAs grow at the Northern Ireland average (+4.8 per cent), giving a population growth trajectory based on a modest pace of growth, similar to the last decade.

Annex 4 Data Sources: Population

The Northern Ireland HMAs do not correspond to any statistical or administrative geography. Further, there is not a one-to-one mapping from existing administrative statistical units for which time series population data are regularly published. In the Northern area, the Causeway Coast HMA is coterminous with the new Causeway Coast and Glens LGD. However, the Ballymena HMA is not coterminous with any existing administrative geography; it accounts for about half the new Mid and East Antrim LGD.

In addition, the SHMA is required to report on urban and rural areas, for which no historical time series data are published.

The approach taken to meeting the reporting requirements within the context of the complexities of the HMA geography was to construct a Small Area dataset, by single year of age and sex. The Small Area estimates were scaled to be consistent with published population estimates and benchmarked using the 2011 Census of Population Small Area counts for the [usually resident population by single year of age and sex](#).

The historical data series used as inputs to the construction of the Small Area dataset for analysis of population trends (Section 4.2) were derived from the [NISRA mid-year population estimates 2020](#). The published NISRA data include the following tables:

- The 11 new LGDs – estimates by single year of age and sex, 2001 to 2020.
- The 26 former LGDs – estimates by single year of age and sex, 1991 to 2020
- Super Output Areas (SOAs) – for each of the 890 SOAs, population by sex and four broad age groups, 2001 to 2020.
- Small Areas (SAs) – for each of the 4,537 SAs, total population, 2001 to 2020.

While the Small Area estimates by age and sex have been scaled to be consistent with higher geographies, it is important to appreciate that those estimates serve strictly as building blocks for higher level geographies for which population time series are not available. For example, to build the Ballymena HMA by adding a portion of the former Larne LGD to all of the former Ballymena LGD.

The main data source for the components of change analysis (Section 4.3) was the [NISRA mid-year population estimates 2020](#). Components of change data are published for the 11 new Local Government Districts and the 26 former Local Government Districts. The components for the Causeway Coast HMA and its four subareas were extracted directly from the published

tables. To build the Ballymena HMA data series, the Small Area dataset for the population trends analysis was used to apportion the data for the former LGDs of Ballymena and Larne.

The population projections reported in Section 4.4 are based on NISRA's [2018-based population projections for areas within Northern Ireland](#). NISRA publishes projections for the 11 new LGDs and the 26 former LGDs, by single year of age and sex, from which it was possible to derive HMA-level projections.

NISRA does not publish variant subnational population projections. The population scenarios in this Section were produced by running a components of change projection model using the same natural change assumptions as in the central NISRA projections, but with alternative migration assumptions. The natural change assumptions were based on unpublished tables supplied by NISRA for the purpose of this project.

5 Households

5.1 Introduction

This Section examines household growth trends across the Northern HMAs. The Section commences with an overview on the longer-term historical trends in household growth between 1991 and 2011.

The Section then considers the household projections. As the 2011 Census of Population is the most recent source of key data inputs for making such projections, there is considerable uncertainty around the rate of household growth across the HMAs in the period since 2011. Those uncertainties are considered in detail in Appendix A of the accompanying [Northern Ireland report](#), which also includes a range of household projection scenarios that have been developed to reflect uncertainties around the future pace of new household formation. It can also be noted that, to ensure a consistent approach, the household projection scenarios specified for the previous SHMAs are also deployed in this SHMA.

The Section concludes with a key points summary.

5.2 Trends

The number of households at a point in time can be calculated from the household population¹⁸ divided by the number of persons per household, or average household size (AHS)¹⁹. Thus, the change in the number of households depends on changes in the household population combined with the trend in average household size. These are the components of household change.

Historical data for the number of households at the geographical level required for this SHMA are only available from the decennial Census of Population, with the most recent available data for 2011. The main trends between 1991 and 2011 are summarised for the Northern HMAs in Table 5.1.

¹⁸ The household population comprises the resident population minus those who are living in communal establishments, which include hospitals, prisons, hostels, student residences, etc. In 2011, one per cent of the resident population in the Ballymena HMA lived in communal establishments. The proportion was 1.6 per cent of the Causeway Coast resident population.

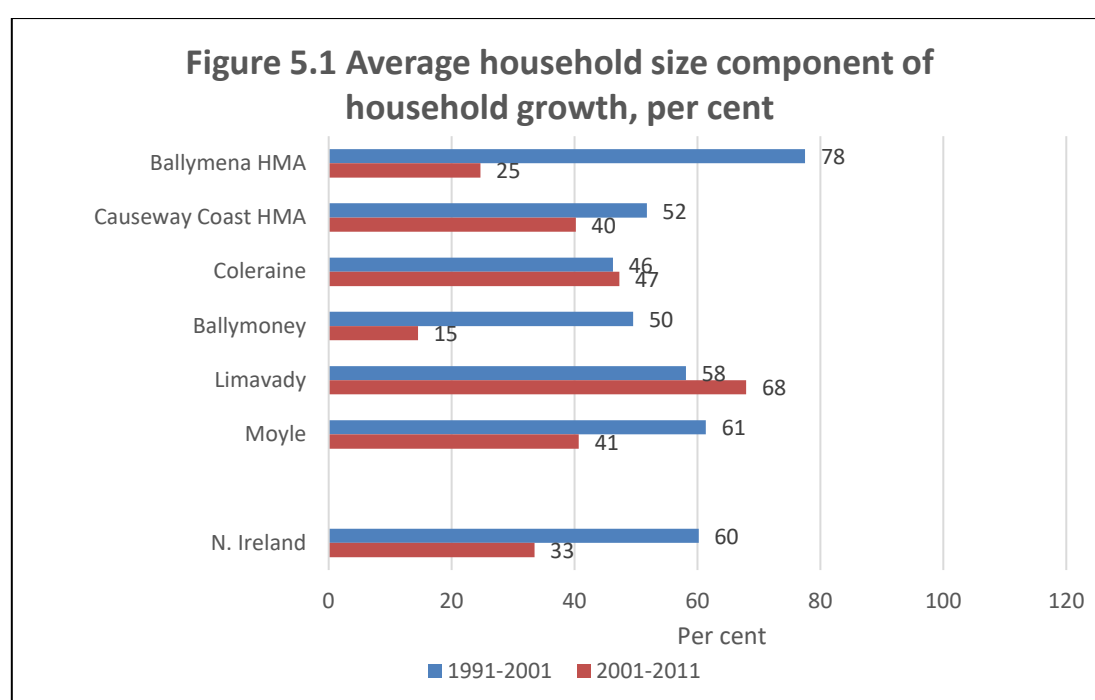
¹⁹ An alternative formulation is to calculate the number of households as the product of the household population aged 16+ and the proportion of the household population aged 16+ heading a household, i.e., the household representative rate (HRR) (also termed the 'headship rate', mainly in the US literature). The two formulations are essentially equivalent, since the AHS can be calculated as the inverse of the household representative rate, with an adjustment for the proportion of the household population aged 16+. The AHS formulation is preferred in this section as it (a) refers to the total household population and (b) is a more intuitive indicator for presenting trend analysis. Also, NISRA's [Household Projections Methodology](#) is not based on HRRs and is more readily interpreted within an AHS framework.

Over the two decades 1991 to 2011, the number of households rose by 30 per cent in the Ballymena HMA and by 40 per cent in the Causeway Coast HMA. In each decade, growth in the household population combined with falling average household size (fewer people per household) to drive positive growth in the number of households (Table 5.1).

Table 5.1 Households, population and average household size, 1991-2011, Northern HMAs and subareas

	Levels			Change	
	1991	2001	2011	1991-2001	2001-2011
	No.	No.	No.	%	%
Households					
Ballymena HMA	20,200	23,400	26,200	15.6	12.2
Causeway Coast HMA	38,500	47,800	53,700	24.1	12.5
Coleraine	17,500	21,600	23,500	23.0	8.9
Ballymoney	7,700	9,600	11,500	24.7	19.7
Limavady	8,500	10,700	12,100	25.7	13.2
Moyle	4,700	5,900	6,600	24.5	12.3
N. Ireland				18.7	12.2
Household population					
Ballymena HMA	59,800	61,700	67,200	3.1	8.9
Causeway Coast HMA	117,300	129,400	138,600	10.3	7.1
Coleraine	49,700	55,300	57,800	11.2	4.5
Ballymoney	24,000	26,700	31,100	11.1	16.3
Limavady	28,900	31,600	32,900	9.4	3.9
Moyle	14,600	15,800	16,900	8.2	7.0
N. Ireland				6.7	7.8
Average household size				<i>Persons</i>	
Ballymena HMA	2.96	2.64	2.56	-0.32	-0.08
Causeway Coast HMA	3.05	2.71	2.58	-0.34	-0.13
Coleraine	2.83	2.56	2.46	-0.27	-0.10
Ballymoney	3.12	2.78	2.70	-0.34	-0.08
Limavady	3.40	2.96	2.72	-0.44	-0.24
Moyle	3.09	2.69	2.56	-0.40	-0.13
N. Ireland	2.95	2.65	2.54	-0.30	-0.10
Source: Estimated from Census of Population data.					

The mix between the components of change varied across the two decades. Between 1991 and 2001 the main component of growth was falling average household size²⁰, more so in the Ballymena HMA than in the Causeway Coast HMA. In the Ballymena HMA, the household population grew modestly (3.1 per cent) between 1991 and 2001, but the number of households increased by 15.6 per cent. The contrast between the growth in the household population and the change in the number of households was due to a sharp fall in the AHS, down by -0.32 persons over the decade. In that period, the fall in average household size accounted for 78 per cent of the increase in the number of households (Figure 5.1). By contrast, between 2001 and 2011, the fall in AHS was more modest (-0.08 persons) and contributed just 25 per cent to the growth in the number of households. Consequently, population (+8.9 per cent) and household growth (+12.2 per cent) were more closely aligned between 2001 and 2011.



The Causeway Coast HMA exhibited a similar pattern, though with less of a contrast in the relative contributions by component. Between 1991 and 2001 the number of households rose by 24 per cent, driven by a 10.3 per cent increase in the household population and a sharp drop in average household size (-0.34 persons). In that period, the strongly rising household population and falling AHS contributed in almost equal measure to the change in the number of households (see Figure 5.1).

²⁰ Note that a fall in the AHS means fewer people per households. The more rapid the fall in the AHS, the larger the change in the number of households for a given rate of household population change.

Indeed, with household population growth above the Northern Ireland average (+6.7 per cent) and a comparable drop in average household size (-0.34 persons also across Northern Ireland), the increase in the number of households living in the Causeway Coast HMA was above the Northern Ireland average between 1991 and 2001 (24.1 per cent versus 18.7 per cent).

In the following decade, slower household population growth (+7.1 per cent between 2001 and 2011) and a slackening in the fall in AHS (-0.13 persons compared to -0.34 persons in the previous decade) combined to result in a slower rate of household growth in the Causeway Coast HMA (+12.2 per cent compared with +18.7 per cent in the preceding decade). In that period, the fall in AHS contributed 40 per cent to the rise in the number of households, down from 52 per cent in the previous decade (Figure 5.1). Furthermore, between 2001 and 2011, the Causeway Coast HMA's rate of growth in the household population was slightly below the Northern Ireland average (7.1 per cent versus 7.8 per cent) and, with similar AHS falls, the growth in the number of households was on a par with the Northern Ireland average (+12.5 per cent versus +12.2 per cent).

Within the Causeway Coast HMA, the subareas exhibited both similarities and contrasts. Similar to the wider HMA and the Northern Ireland pattern, in each subarea average household size fell sharply between 1991 and 2001 (from -0.27 persons in the Coleraine subarea to -0.44 persons in Limavady), followed by more muted falls between 2001 and 2011 (from -0.10 persons in Coleraine to -0.24 persons in Limavady). However, household population growth rates diverged sharply, most notably between 2001 and 2011. In that decade, the growth of the household population ranged from 4.5 per cent in Coleraine to 16.3 per cent in Ballymoney. Consequently, the change in the number of households varied between 8.9 per cent in Coleraine and 19.7 per cent in Ballymoney.

Reflecting the contrasts, the balance between the population growth and AHS components varied across the Causeway subareas. In the Coleraine subarea, in both decades, falling AHS and the rise in the household population contributed in about equal measure to household growth. Though, in the Coleraine subarea in 1991, average household size was below the HMA and Northern Ireland average, providing less scope for falling AHS to contribute to new household growth. By contrast, average household size was relatively high in Limavady in 1991 and fell sharply through the next two decades (-0.69 persons over the two decades), by larger margins than either the HMA (-0.47) or Northern Ireland (-0.44). Thus, the fall in average household size was the main component of household growth in Limavady both in 1991-2001 (58 per cent) and 2001-2011 (68 per cent). By 2011, Limavady's average household size had converged strongly on the wider HMA, standing 0.14 persons above the Causeway Coast average AHS compared with 0.35 persons in higher in 1991.

The slowdown in new household formation between 2001 and 2011 has implications for projecting future household growth, especially in light of the projected slower population growth discussed in Section 4. In that respect, it can be noted that the slowdown was less pronounced in Northern Ireland than in the rest of the UK, notably England where the AHS was virtually flat over the decade. Nonetheless, the question posed by [Holmans \(2014\)](#) in the context of projecting future household growth is relevant to Northern Ireland:

“The central question for the household projection is whether what happened in 2001-11 was a structural break from a 40-year trend; or whether household formation was forced downwards by economic and housing market pressures that are likely to ease with time.”

Alternatively, was new household formation ‘suppressed’ over the period 2001-2011 due to cyclical factors, notably the housing market boom and bust of the 2000s along with the recession of 2008-09 and the accompanying credit restrictions on access to mortgage finance? Or, has there been a longer-term ‘structural’ shift in household behaviour, e.g. younger adults choosing to live longer with their parents?

For example, [Bentley and McCallum \(2018\)](#) argue that housing costs and affordability pressures continue to restrain new household formation. They point in particular to the increasing proportion of young adults living with their parents. That proportion has been rising UK-wide, including Northern Ireland; ONS estimates that, across Northern Ireland, the proportion of young adults aged 20-34 living with their parents increased from 21 per cent in 1999 to 27 per cent in 2019²¹.

[Simpson \(2014\)](#) takes an alternative perspective, arguing that the slower pace of new household formation reflects long-term demographic trends and is unlikely to be reversed. For example, he notes that the increased number of young adults living with their parents commenced at the start of the millennium, before the downturn, albeit the increase did accelerate after 2008.

The trend in the proportion of ‘concealed families’ provides one indicator for the presence of suppression effects. Concealed families are defined as families living in households where the family head is not the household head, for example, lone parents or couples with children. Concealed families represent potential households which have not yet formed. That may be through choice or constraint, perhaps due to inability to afford their own self-contained accommodation. A rise in the incidence of concealed families may signal constraints on household formation due to housing costs.

²¹ ONS, 2019, [Young adults living with their parents](#).

The Census of Population reports on the numbers of concealed families. In 2001, such families accounted for 1.2 per cent of all families in the Ballymena HMA (Table 5.2). By 2011, their share had risen to 1.7. Conversely, the concealed families' share in the Causeway Coast HMA hardly changed between 2001 and 2011.

Table 5.2 Concealed families¹, per cent of all families

	Ballymena HMA		Causeway Coast HMA	
	2001	2011	2001	2011
	%	%	%	%
Lone Parent	0.6	0.9	0.9	0.9
Couple	0.6	0.8	0.6	0.7
All concealed families	1.2	1.7	1.5	1.6
<i>Base (All families)</i>	<i>16,319</i>	<i>18,173</i>	<i>34,796</i>	<i>38,398</i>
1 Concealed families are defined as families living in households where the family head is not the household head. Sources: Census of Population 2011, Table CT0164; Census of Population 2001, Table CAS011.				

The question of whether the slowdown in household formation rates is structural, cyclical or some mix of the two cannot be answered by this SHMA. The results from the 2021 Census of Population will help to illuminate the issues. In the absence of Census data post-2011, the approach taken in this SHMA is to produce a range of scenarios for the future path of household growth.

Finally, the following points may be noted regarding the potential impacts of the Covid-19 pandemic. Immediately following the onset of the pandemic, it is likely that AHS rose, mainly due to younger people returning home (perhaps having lost a job or due to university lockdown) or delaying their move away from the family home. However, there are no statistics available to say whether and to what extent that may have happened in Northern Ireland and how long any such effect of the pandemic on AHS might have lasted²².

²² The [Continuous Household Survey \(CHS\) results](#) for 2020-21 actually show a large drop in average household size, falling to 2.29 compared to a 2.43 average in the previous three years (2017-18 to 2019-20). However, due to the pandemic, the achieved sample size in the 2020-21 CHS was much reduced compared to previous years (1,403 in 2020-21 versus 4,557 in 2019-20). The 2020-21 AHS estimate cannot therefore be considered robust or reliable.

The working hypothesis for this SHMA is that AHS effects from the pandemic, and especially the lockdown periods, will have largely receded or unwound by 2021. Up-to-date statistics on that issue are currently lacking for Northern Ireland.

However, the evidence from the U.S. is that the household size effects of the pandemic were short-lived²³. There was an increase in average household size in the early stages of the pandemic in the U.S., due mainly to young adults living in their parents' homes (whether having returned home or by delaying their departure from the family home). However, by March 2021, that effect was no longer evident in the published data on new household formation in the U.S. Clearly, the U.S. experience is not necessarily transferable to Northern Ireland, but it is nonetheless interesting to observe. As discussed in Section 2, a common thread across many indicators affected by the pandemic was an initial spike during the first lockdown followed by recovery towards more 'normal' levels.

5.3 Projections

The most recent set of official [Northern Ireland household projections](#), which were commissioned by the Housing Executive and prepared by NISRA, were published in December 2018. The projections are for the years 2016 to 2041, both for Northern Ireland as a whole and for each of the 11 Local Government Districts. They are referred to as the 2016-based projections because they are tied to NISRA's [2016-based population projections for areas within Northern Ireland](#). Though, the household trends used to convert the population projections to household projections were derived from Census of Population data for the years 2001 to 2011.

As the 2016-based population projections have now been superseded by the [2018-based population projections](#)²⁴, an updated set of household projections has been prepared by the authors for this SHMA, following the approach set out in the published NISRA [methodology paper](#) (see Box 5.A).

The updated projections replicate the NISRA household projections by LGD for 2016. Beyond 2016, the updated projections differ from the NISRA projections to reflect the changes between the most recent 2018-based population projections and the previous 2016-based population projections. A comparison of the updated household projections with the NISRA 2016-based projections is provided and discussed in Appendix A of the accompanying [Northern Ireland report](#).

²³ For an assessment of pandemic effects at an early stage in the U.S., see [Garcia and Paciorek, 2020](#). Writing in March 2021, [McCue](#) finds that: "The surge in young adults living in their parents' homes during the early months of the COVID-19 pandemic appears to have been short-lived".

²⁴ See Appendix A of the accompanying [Northern Ireland report](#) for a comparison between the 2018-based population projections and the preceding 2016-based population projections.

Box 5.A Household projections

The Northern Ireland household projections are based on the extrapolation of changes in household membership probabilities.

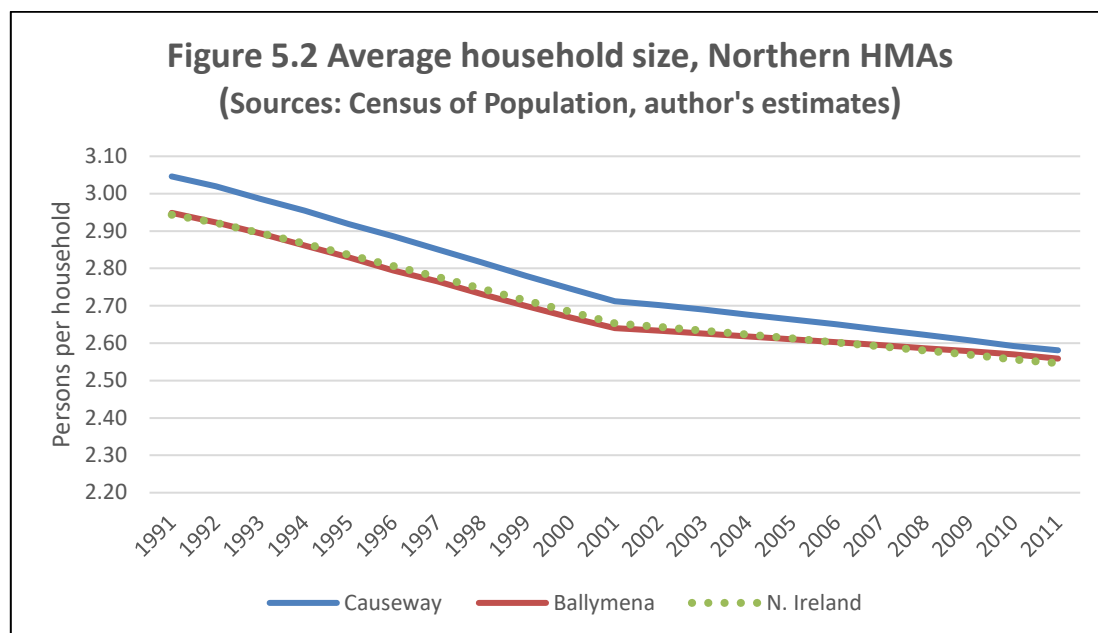
Briefly, in each projection period, for each of 14 age groups and separately for males and females, the probability of being in one of 18 household types is calculated (see NISRA's [Methodology Report](#) published in December 2018). The probabilities are then applied, by age and sex, to the projected population living in households, i.e. the total population minus those projected as living in communal establishments. The results can then be summed across the household types to derive the projected total number of households, with appropriate weightings for household size, i.e. divide the projected population living in two-person households by two, and so on.

In NISRA's approach, the household membership probabilities are extrapolated forward based on changes between the 2001 and 2011 Population Censuses. That is, household trends between 1991 and 2001 are given zero weight.

The household membership probability tables are published only for Northern Ireland as a whole (in Tables B.1 and B.2 accompanying the NISRA [Methodology paper](#)). On request, NISRA supplied the same tables for the Belfast Metropolitan HMA and the rest of Northern Ireland combined. HMA-level tables were then estimated by combining the NISRA-supplied tables with age, sex, and household size counts from the Census of Population. The derived household membership tables served as inputs to a computer programme designed to mirror the NISRA methodology.

The fundamental issue in translating population projections into household projections is the assumptions to be adopted regarding the trend in average household size. For a given rate of population growth, the faster the assumed decline in the AHS, the faster will be the rate of new household formation, and vice versa. In the NISRA methodology, household projections are based on the extrapolation of the AHS trend between the 2001 and 2011 Censuses of Population. As discussed above, and summarised in Figure 5.2 below, in both HMAs, AHS declined at a slower pace between 2001 and 2011 when compared with the preceding decade. In that period, house prices boomed and then crashed, accompanied by a deep recession. It is plausible that, over that period, new household formation was suppressed by those cyclical factors²⁵.

²⁵ [Paciorek \(2016\)](#) provides a useful discussion of the cyclical factor in new household formation.



Insofar as cyclical factors acted to suppress new household formation between 2001 and 2011, the unwinding of those effects in the economic recovery of the 2010s arguably served to boost new household formation, especially as the housing market also rebounded from about 2013 onwards (discussed in Section 6). The true picture will not be known until the results of the 2021 Census of Population are published.

However, to the extent that the rate of household formation may have been positively affected by the economic recovery and accompanying housing market improvement, the reliance on the 2001-2011 trend means that the NISRA 2016-based projections and the updated 2018-based projections run the risk of under-stating the future path of household change.

For that reason, and to manage the uncertainty around the future path of household growth in projecting future new dwelling requirements, a number of scenarios have been prepared based on varying the assumptions underlying the household projections²⁶, as follows:

- **Medium growth scenario.** For this scenario, new households are projected by extrapolating from a weighted average of the 1991 to 2001 and 2001 to 2011 trends, with a two-thirds weighting given to the 2001 to 2011 trends.

²⁶ Fuller details on the development of the scenarios at Northern Ireland level is provided in Appendix A of the accompanying [Northern Ireland report](#). Note also that in both scenarios, the NISRA assumptions for the trends in households with children were also modified. In addition, a 'fast growth' scenario was also prepared; that is discussed in Appendix A and is not reported here as the assessment was made that the assumptions underlying the 'fast growth' scenario are not sustainable.

- **High growth scenario.** In this scenario, households are projected from the 1991 to 2011 trends, i.e. with equal weighting given to the trends from 1991 to 2001 and 2001 to 2011.

The average household size projections in the scenarios are shown in Figure 5.3 for the Ballymena HMA and summarised in Table 5.3. As would be expected, the AHS projections in the updated 2018-based scenario closely track the NISRA 2016-based projections; the slight difference shown in Table 5.3 reflects the faster rate of population ageing in the 2018-based population projections compared with the 2016-based population projections. Compared with the updated 2018-based projections, the medium and high growth scenarios both yield larger falls in average household size over the period to 2035.

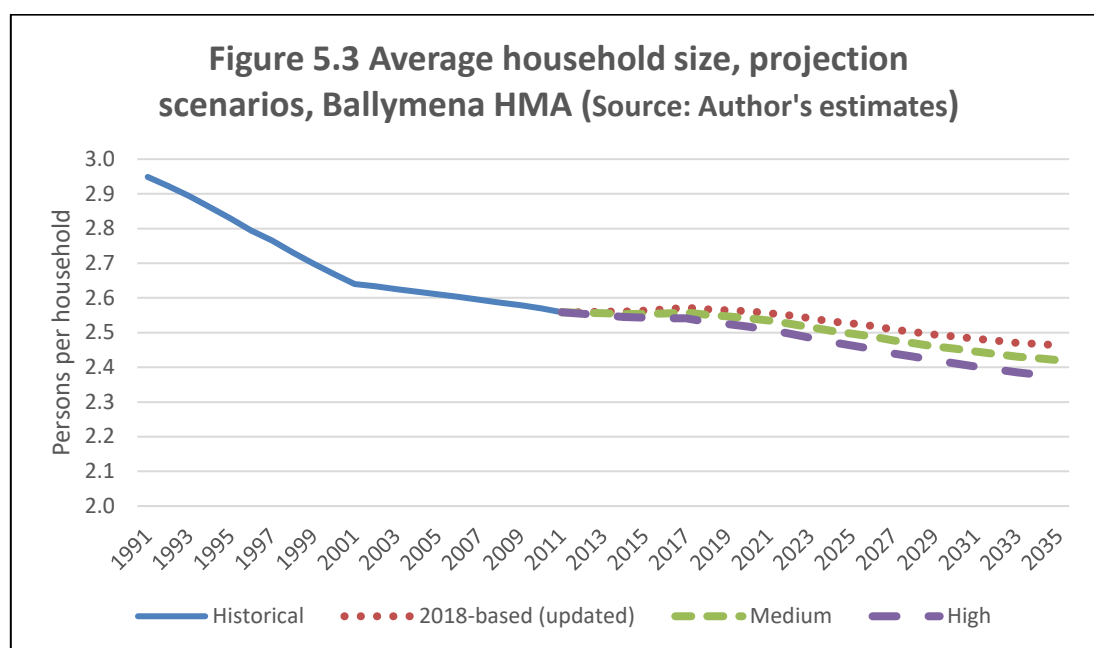


Table 5.3 Household projection scenarios, average household size, Ballymena HMA

	2011	2018	2035	<i>Change, 2018-2035</i>
	<i>Persons</i>	<i>Persons</i>	<i>Persons</i>	<i>Persons</i>
NISRA 2016-based	2.56	2.57	2.48	-0.09
Updated (2018-based)	2.56	2.57	2.46	-0.10
Scenarios				
Medium growth	2.56	2.55	2.42	-0.13
High growth	2.56	2.53	2.37	-0.16
Sources: NISRA; Author's estimates.				

The average household size projections for the Causeway Coast HMA are shown in Figure 5.4 and summarised in Table 5.4. Again, the AHS projections in the updated 2018-based projections differ only slightly from the NISRA 2016-based projections, due to the faster rate of population ageing in the underpinning population projections. Compared with the Ballymena HMA projections, two points may be noted. First, in the Causeway Coast HMA, AHS falls between 2011 and 2018 while remaining flat in the Ballymena HMA. That is because, in the Ballymena HMA (and more generally in Northern Ireland), there was a rise in the number of children aged under 16 between 2011 and 2018. All else equal, an increase in the child population will tend to raise the AHS. That effect was absent in the Causeway Coast HMA, where the child population declined over the same period.

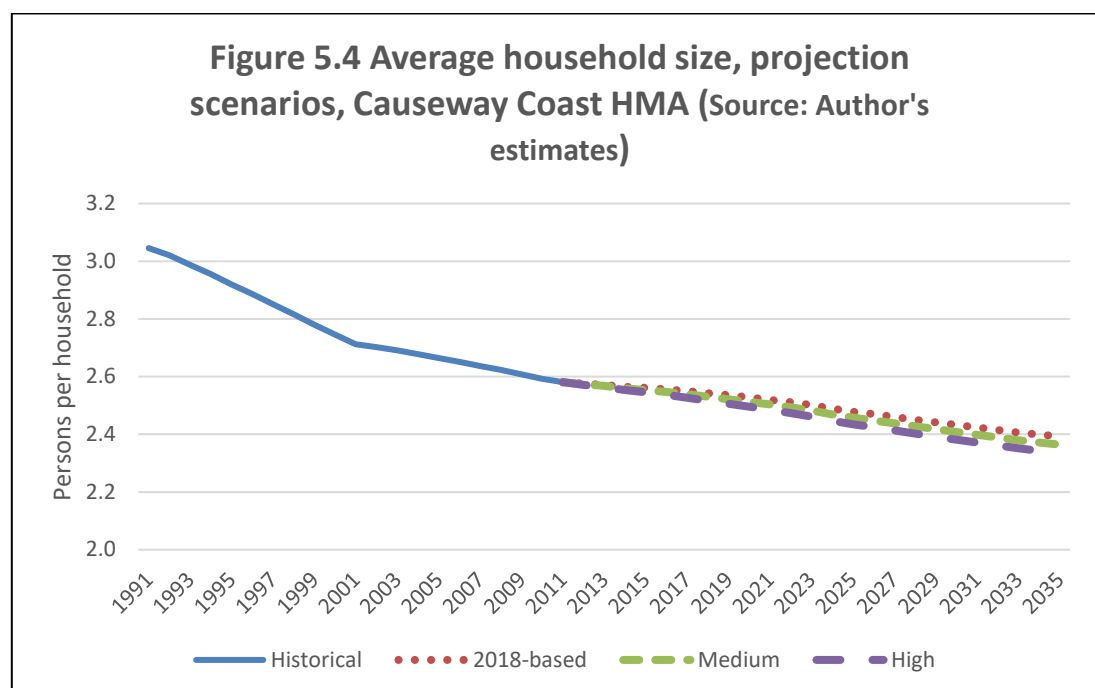


Table 5.4 Household projection scenarios, average household size, Causeway Coast HMA

	2011	2018	2035	<i>Change, 2018-2035</i>
	<i>Persons</i>	<i>Persons</i>	<i>Persons</i>	<i>Persons</i>
NISRA 2016-based	2.58	2.54	2.41	-0.14
Updated (2018-based)	2.58	2.54	2.39	-0.15
Scenarios				
Medium growth	2.58	2.53	2.36	-0.17
High growth	2.58	2.52	2.33	-0.18
Sources: NISRA; Author's estimates.				

Second, in each scenario, AHS falls more sharply in the scenarios in the Causeway Coast HMA by comparison with the Ballymena HMA. That is because, as outlined in Section 4, population ageing is projected to proceed at a faster pace in the Causeway Coast HMA than in the Ballymena HMA²⁷. All else equal, a faster rate of population ageing will tend to push the AHS down.

The household projections resulting from the combination of the household population and AHS projections are shown for the Ballymena HMA in Figure 5.5 and summarised in Table 5.5. The projections for the Causeway Coast HMA are shown in Figure 5.6 and summarised in Table 5.6.

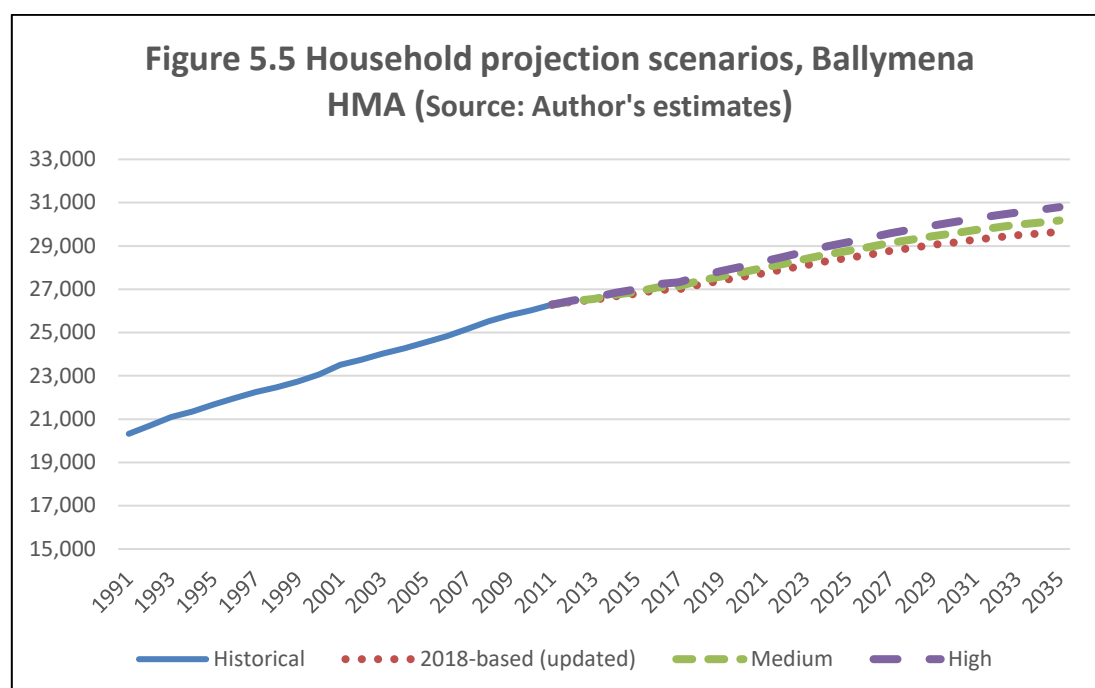


Table 5.5 Household projection scenarios, summary, Ballymena HMA

	2018	2035	Change	
	No.	No.	No.	%
NISRA 2016-based	27,180	29,700	2,520	9.3
Updated (2018-based)	27,220	29,650	2,430	8.9
Scenario:				
Medium growth	27,390	30,180	2,790	10.2
High growth	27,600	30,790	3,190	11.6
Sources: NISRA; Author's estimates.				

²⁷ In the 2018-based population projections, by 2035, the proportion aged 65+ is anticipated to rise to 24 per cent in the Ballymena HMA (Table 4.25) compared with 28 per cent in the Causeway Coast HMA (Table 4.26).

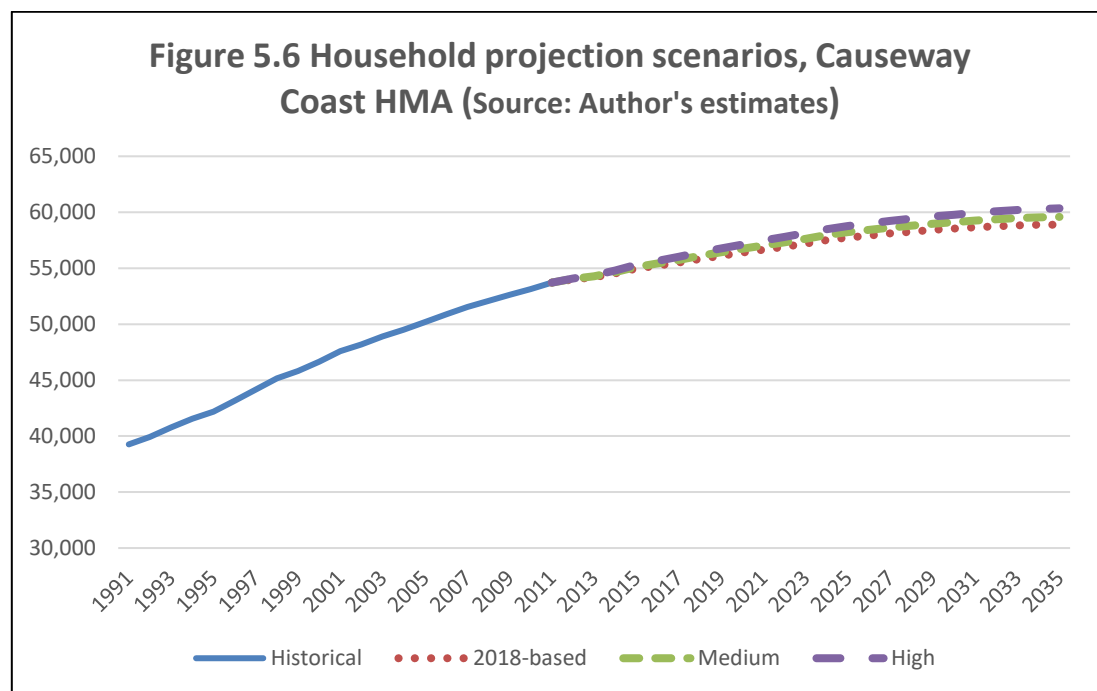


Table 5.6 Household projection scenarios, summary, Causeway Coast HMA

	2018	2035	Change	
	No.	No.	No.	%
NISRA 2016-based	55,780	58,770	2,990	5.4
Updated (2018-based)	55,840	58,880	3,050	5.5
Scenario:				
Medium growth	56,100	59,580	3,480	6.2
High growth	56,420	60,350	3,930	7.0
Sources: NISRA; Author's estimates.				

Comparing the updated 2018-based projections with the 2016-based projections, it can be seen they do not differ greatly over the projection period. That is despite the 2018-based population projections yielding lower population levels in 2035 by comparison with the 2016-based projections²⁸. However, the faster ageing of the population in the 2018-based projections means that AHS falls more in the updated household projections by comparison with the 2016-based projections. That AHS difference has the effect of offsetting the slower population growth in the 2018-based population projections.

²⁸ The household population in the 2018-based projections for the Ballymena HMA are lower than in the 2016-based projections by a margin of -760. The difference is -690 in the Causeway Coast HMA.

Nonetheless, across each of the scenarios, the household projections need to be understood in the first instance within the context of the slower population growth projected for the period 2018 to 2035 by comparison with the historical growth in population (see Figure 4.35 in Section 4). Over the period 2018-2035, the household population of the Ballymena HMA is projected to rise by 0.3 per cent per annum, down from 0.9 per cent per annum between 2001 and 2011. The effect of slower population growth is offset to an extent by the anticipated drop in AHS. However, the slower pace of population growth is expected to drive a reduction in the rate of new household formation in future years, illustrated for the medium growth scenario in Figure 5.7. Thus, over the period 2018 to 2035, the number of households in the Ballymena HMA is projected to rise by 0.5-0.7 per cent per annum, compared with 1.2 per cent per annum in the period 2001-2011.

With the household population projected to decline slightly between 2018 and 2035 (down by -0.8 per cent over the period), the projected slowdown in the rate of new household formation in the Causeway Coast HMA is even more pronounced. Over the period 2018 to 2035, the number of households in the Causeway Coast HMA is projected to rise by 0.2-0.5 per cent per annum, compared with 1.2 per cent per annum in the period 2001-2011.

It is also apparent that the updated 2018-based projections result in lower levels of household change compared with the medium and high growth scenarios. That is to reflect the larger AHS falls from 2018 to 2035 associated with the medium and high growth scenarios. The updated 2018-based projections can therefore be considered a slower growth scenario.

The household growth scenarios play a key role in the projections for new dwelling requirements presented in Section 8 of this SHMA. The assessment of the scenarios for that purpose is presented and discussed in detail in Appendix A of the accompanying [Northern Ireland report](#).

The assessment concludes that the medium growth scenario would best serve as the central scenario for the purpose of projecting new dwelling requirements. The high growth scenario is useful in considering upside risks to new dwelling requirement projections while the updated 2018-based projections provide an indication of slower than expected growth.

The uncertainties around the rate of new household formation were an important ingredient in the selection of the medium growth scenario as the central scenario for projecting new dwelling requirements.

In the absence of up-to-date historical household formation data, a second element in the assessment was to compare the household projections with observed supply side changes that have actually occurred over the period since 2011 to 2020. The rationale is that supply side changes ought to reflect the level and pattern of demand for housing, which may be expected to be linked with changes in the number of households.

The published [LPS housing stock counts](#) provide a direct supply-side measure, i.e. the total number of dwellings available for occupation²⁹. From the LPS data, between 2011 and 2020 there was a net increase in the Ballymena HMA dwelling stock of 2,120 properties (Table 5.7). Over that same period, the updated 2018-based projections anticipate an additional 1,280 households were formed, i.e. 60 per cent of the change in the housing stock. The medium growth projections indicate an additional 1,500 households (71 per cent of the change in the dwelling stock) while the high growth scenarios indicate an additional 1,760 households formed over the period (83 per cent of the dwelling stock change).

The household projections for the Causeway Coast HMA are more aligned with the observed change in the stock of domestic properties. Between 2011 and 2020, the stock increased by 3,180 dwellings, which can be compared with an additional 2,670 households projected in the updated 2018-based projections (84 per cent of the change in dwellings), rising to 3,010 households (95 per cent) in the medium growth scenario and 3,410 (107 per cent) in the high growth scenario.

Table 5.7 The stock of domestic properties and household projections, changes 2011 to 2020, Northern HMAs

	Domestic properties, change ¹	Household projections, net changes ²		
		2018-based (updated)	Medium growth	High growth
	No.	No.	No.	No.
Ballymena HMA	2,120	1,280	1,500	1,760
Causeway Coast HMA	3,180	2,670	3,010	3,410
		<i>Per cent of domestic properties</i>		
Ballymena HMA		60.4	70.6	83.3
Causeway Coast HMA		84.0	94.7	107.1
1. Source: LPS, Housing Stock Statistics 2008-2020 , 2 June 2020.				
2. Authors' estimates.				

²⁹ Land and Property Services (LPS) publish annual data giving a count of properties valued as domestic or mixed for the purposes of rating. The counts refer to "properties in the Valuation List which are used for the purposes of a private dwelling".

It should be emphasised that the comparisons between the household projections and the dwelling stock changes have not been made to draw any conclusions regarding the balance between demand and supply in the housing market. Rather, the LPS dwelling counts are actual data points, which provide relevant and interesting points of comparison for the household projections. Within that context, the dwelling stock comparisons for the two HMAs should be viewed as in the nature of a 'sense check' on the assumptions underlying the household projection scenarios. From that perspective, the medium growth scenario works well for the Causeway Coast HMA. The scenario may seem to understate household growth between 2011 and 2020 in the Ballymena HMA. However, that is likely due to the flattening of the AHS curve over the same period, as discussed above. In the projection period, the trajectory of the AHS is more aligned with the historical trends.

The medium growth scenario is summarised in Table 5.8, both for the HMAs and the Causeway Coast subareas. The subarea projections should be interpreted with caution, as uncertainties will be greater for smaller areas. Clearly, the household projections vary considerably by subarea, from +1 per cent for the Coleraine subarea to +11 per cent in both Ballymoney and Limavady. Primarily, that reflects the disparities in household population growth rates across the subareas. Indeed, the household population in Coleraine is projected to decrease by 2035, with new household formation sustained only by a falling AHS.

Table 5.8 Households, population and average household size, projections, medium growth scenario, 2018-2035, Northern HMAs and subareas

	Levels			Change, 2018-2035	
	2018	2025	2035	Per annum	Period
	No.	No.	No.	%	%
Households					
Ballymena HMA	27,400	28,800	30,200	0.6	10.2
Causeway Coast HMA	56,100	58,200	59,600	0.4	6.2
Coleraine	24,100	24,500	24,400	0.1	1.0
Ballymoney	12,100	12,800	13,400	0.6	10.8
Limavady	12,900	13,700	14,300	0.6	11.2
Moyle	6,900	7,300	7,400	0.4	7.0
Household population					
Ballymena HMA	69,900	71,800	73,000	0.3	4.5
Causeway Coast HMA	141,900	143,100	140,900	0.0	-0.8
Coleraine	58,800	58,100	55,600	-0.3	-5.5
Ballymoney	32,000	32,900	33,400	0.3	4.5
Limavady	33,900	34,700	34,600	0.1	1.9
Moyle	17,200	17,400	17,300	0.0	0.6
Average household size				Persons	
Ballymena HMA	2.55	2.50	2.42		-0.13
Causeway Coast HMA	2.53	2.46	2.36		-0.17
Coleraine	2.44	2.37	2.28		-0.16
Ballymoney	2.64	2.57	2.49		-0.15
Limavady	2.63	2.54	2.41		-0.22
Moyle	2.47	2.40	2.32		-0.15
Source: Author's estimates.					

5.4 Key Points Summary

Historical data for the number of households at the geographical level required for this SHMA are only available from the decennial Census of Population, the most recent of which was taken in 2011.

Over the two decades 1991 to 2011, the number of households rose by 30 per cent in the Ballymena HMA and by 40 per cent in the Causeway Coast HMA. In each decade, growth in the household population combined with falling average household size (fewer people per household) to drive positive growth in the number of households.

The most recent official population projections indicate that population growth will provide less of an impetus to household growth over the next 15 years. Consequently, household growth is likely to be slower than had been the case up to 2011.

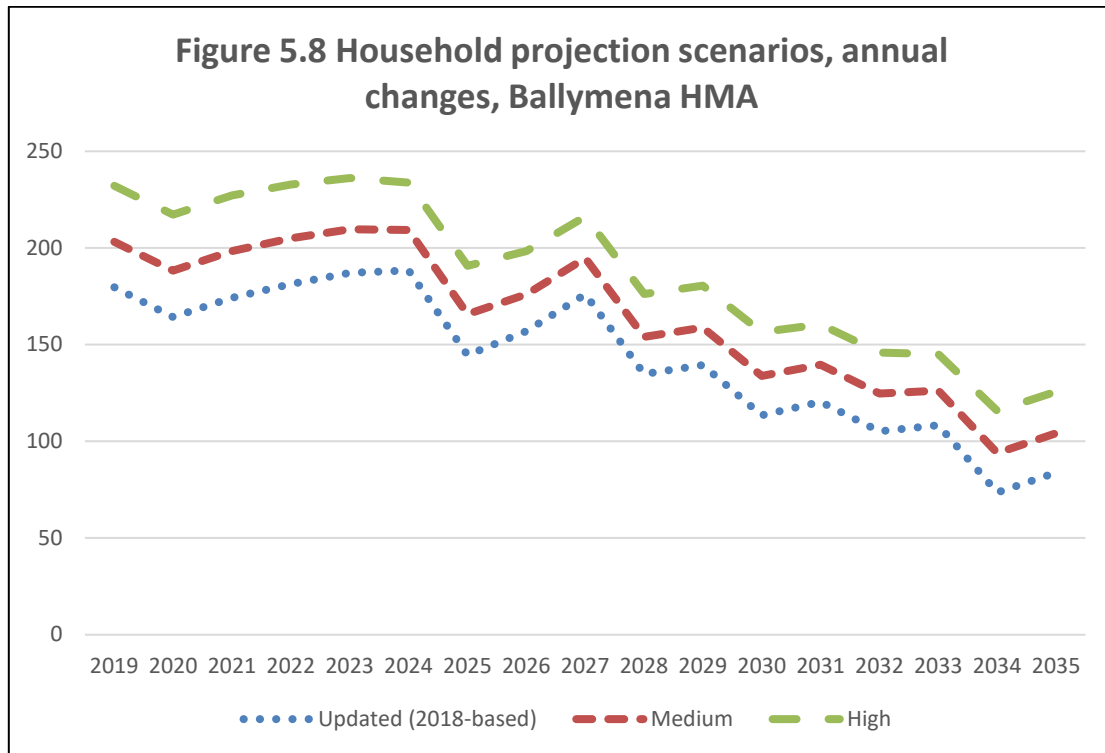
However, there is uncertainty around the future pace of household growth, especially with regard to the trend in average household size. The uncertainty is reflected in the range of scenarios that can be considered around the future evolution of average household size.

The NISRA 2016-based household projections have been updated to take account of the 2018-based population projections. In addition, medium and high growth scenarios for household growth have been generated which are linked to the official population projections, but with varying assumptions around the trend in average household size.

Compared to the medium growth scenario, average household size falls more quickly in the high growth scenario and more slowly in the updated scenario. Hence, the updated household projections yield a slower growth scenario.

For the Ballymena HMA, between 2018 and 2035 the medium growth scenario projects growth of 10.2 per cent in the number of households (+2,790 newly arising households). The updated scenario yields a slower rate of growth (+8.9 per cent or 2,430 newly arising households) while the fast growth scenario projects a rise of 11.6 per cent (+3,190 newly arising households).

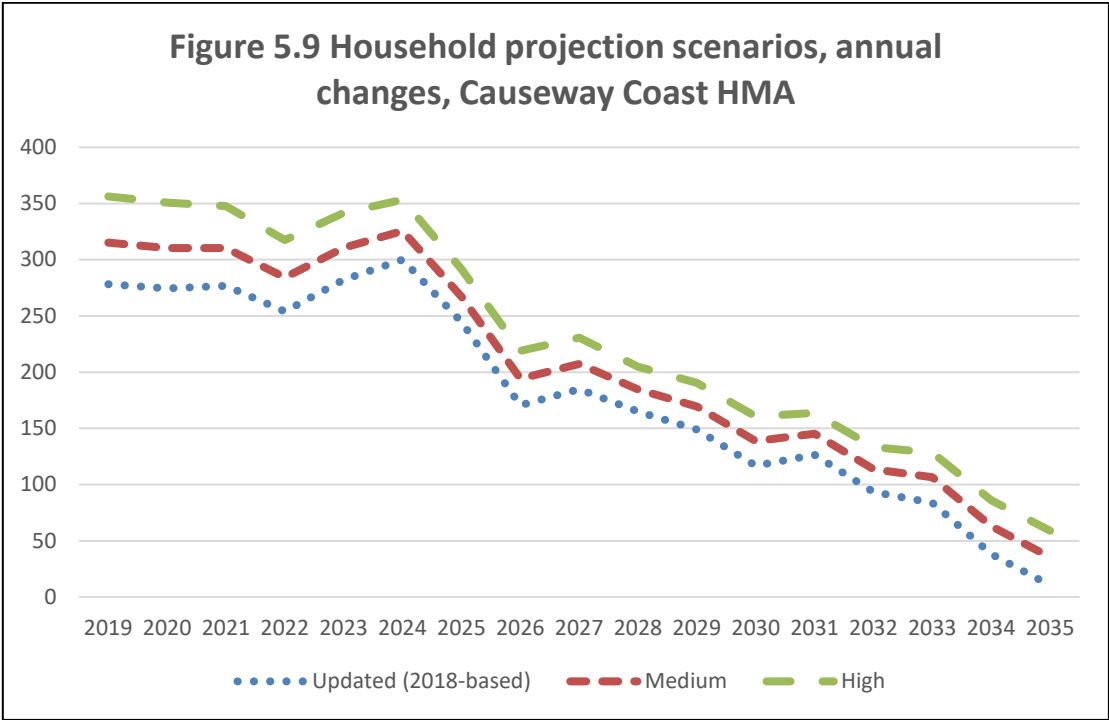
The growth in the number of households is projected to be fastest in the period up to 2025. From the mid-2020s onwards, in each of the projection scenarios, household growth is projected to slacken in tandem with a slower pace of population growth (Figure 5.8).



For the Causeway Coast HMA, between 2018 and 2035 the medium growth scenario projects growth of 6.2 per cent in the number of households (+3,480 newly arising households). The updated scenario yields a slower rate of growth (+5.5 per cent or 3,050 newly arising households) while the fast growth scenario projects a rise of seven per cent (+3,930 newly arising households).

Similar to the Ballymena HMA, the growth in the number of households is projected to be fastest in the period up to 2025. From the mid-2020s onwards, in each of the projection scenarios, household growth is projected to slacken in tandem with a slower pace of population growth (Figure 5.9).

As the future path of household growth plays the major role in the level of demand for housing, the household growth scenarios are key inputs to projecting future housing requirements.



6 Housing Market

6.1 Introduction

This Section presents a review of housing market trends under the following headings:

- House prices.
- Jobs and incomes.
- House price to earnings ratios.
- Residential property transactions.
- Completions.
- Private sector rents.
- Receipt of Housing Benefit.
- Tenure.

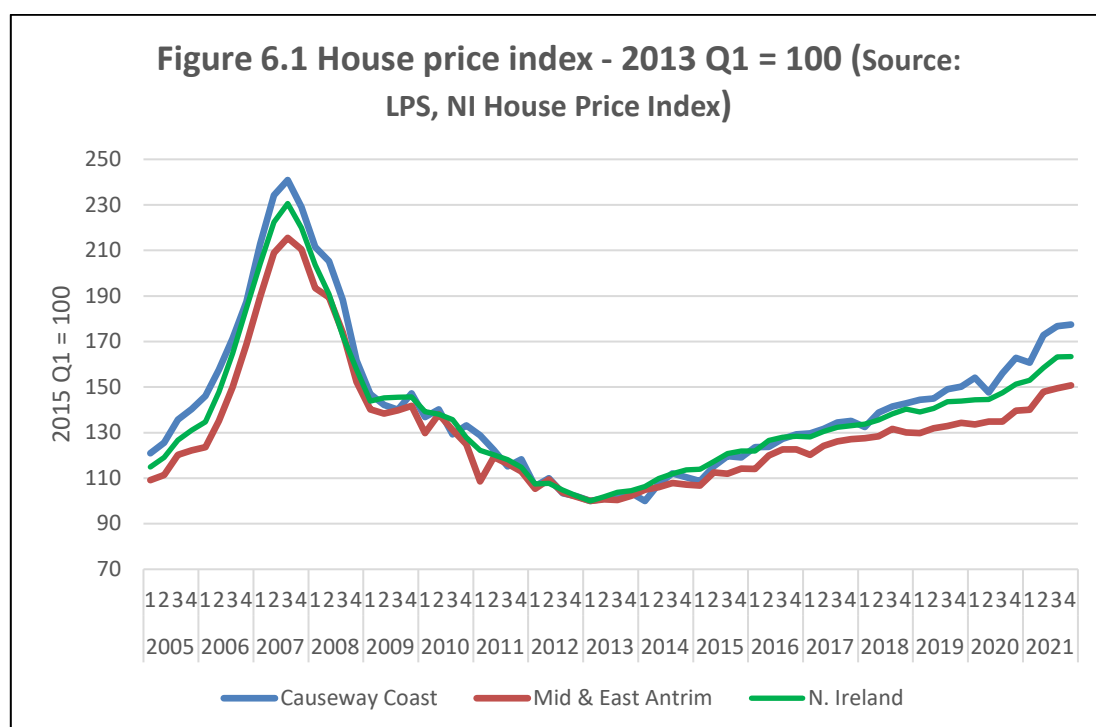
In reviewing the residential property market, the conclusion drawn in the previous SHMAs was that, by 2019, the Northern Ireland housing market had largely recovered from the severe and protracted downturn that followed the 2005-2007 house price boom. That issue is assessed separately at Northern Ireland level in Appendix B of the accompanying [Northern Ireland report](#). The conclusion drawn is that the sharp price adjustment that lasted until spring 2013 led to improved affordability and, by 2019, a recovery to more sustainable levels of activity in the mortgage market and residential property transactions.

The extent to which the recovery in the Northern Ireland market has been shared by the Causeway Coast and Ballymena HMAs is a central focus also of this Section. Of course, since spring 2020, the covid-19 pandemic has had wide-ranging effects on the economy and society and has been highly disruptive in the housing market.

The full impacts of the Covid-19 pandemic are not yet known, particularly in relation to distinguishing short-term effects that will unwind as the pandemic is brought under control from longer-term effects that may persist. Within the constraints on data availability, the approach taken in this Section is to provide up-dated data on the position in 2020-21 and comment on what can be observed to date.

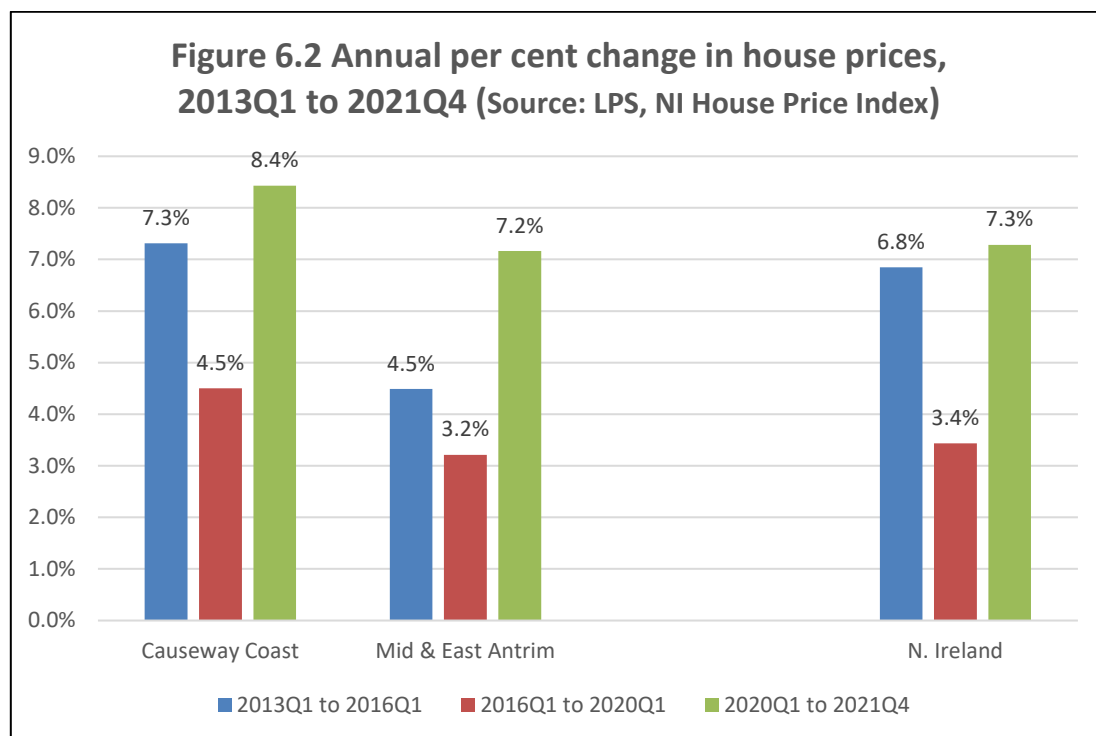
6.2 House Prices

Reflecting the influence of common factors such as mortgage interest rates and the economic cycle, house price movements in the Causeway Coast and Mid and East Antrim LGDs³⁰ have broadly followed the path of the [Northern Ireland House Price Index \(NIHPI\)](#) (Figure 6.1). In the period of rapid house price inflation between 2005 and 2007, prices peaked in both LGDs in the third quarter of 2007, in concert with the Northern Ireland average. In the subsequent period of sharply falling house prices, the trough was reached in each LGD in the first quarter of 2013. By then, house prices had more than halved, falling to 42 per cent of their peak in Causeway Coast and Glens and 46 per cent in Mid and East Antrim. The corrections nonetheless resulted in a marked improvement in affordability in both areas, which underpinned the post-2013 recovery.



Since the 2013 trough, and through the first quarter of 2020, the NIHPI rose by 44 per cent, faster in the initial stages of the recovery (6.8 per cent per annum between 2013 Q1 and 2016 Q1) and at a more modest pace between 2016 and the first quarter of 2020 (3.4 per cent per annum) (Figure 6.2). The recovery was slightly faster in the Causeway Coast. Mid and East Antrim lagged the Northern Ireland average in the initial stages of the recovery, between 2013 and 2016, but grew at about the same modest rate between 2016 and the first quarter of 2020 (3.2 per cent per annum).

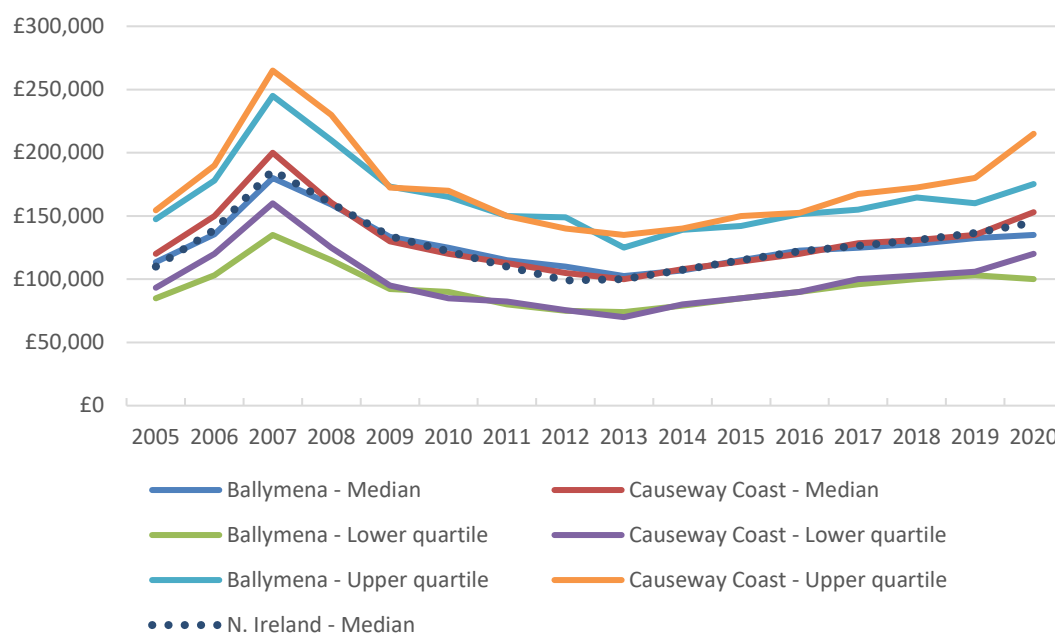
³⁰ Quarterly house prices are published for the 11 new LGDs, but not for geographical units below LGD level, hence the use of the data for Mid and East Antrim to track the most recent trends.



Along with the rest of Northern Ireland, the rate of house price growth in both LGDs quickened following the onset of the Covid-19 pandemic in spring 2020 (Figure 6.2). Since then, Causeway Coast prices have risen more quickly than the Northern Ireland average while Mid and East Antrim prices have risen at close to the Northern Ireland average.

On an annual basis, the median and lower quartile and upper quartile house prices within each of the two HMAs have followed the house price cycle (Figure 6.3. See also Box 6.A). As can be seen, in the Causeway Coast HMA, each price point ticked sharply upwards between 2019 and 2020. Partly, that is likely to reflect a shift in the composition of dwelling sales by property type. Similar to the rest of Northern Ireland, prices for detached properties are well above their respective HMA averages (Figure 6.4). Between 2019 and 2020, in both HMAs, there was a shift in the mix of property sales towards detached dwellings (Table 6.1). As the all-properties median is not mix-adjusted (unlike the NIHPI), that would tend to pull the median up. Though, the Causeway Coast HMA median rose by 13 per cent in 2020 compared with a (mix-adjusted) seven per cent rise in the standardised house price index. That may suggest that house price growth in the Causeway Coast HMA was driven also by shifting preferences, which could include growth in demand for second homes in the area. Conversely, in the Ballymena HMA, where the detached share rose even more sharply (+4 percentage points between 2019 and 2020), median house prices rose by just 1.9 per cent in 2020. In the Ballymena HMA, the property type mix effect is perhaps more reflected in the rise in the upper quartile house price (+9.5 per cent), which can be seen in Figure 6.3.

Figure 6.3 Median, lower quartile and upper quartile house prices (Source: LPS)

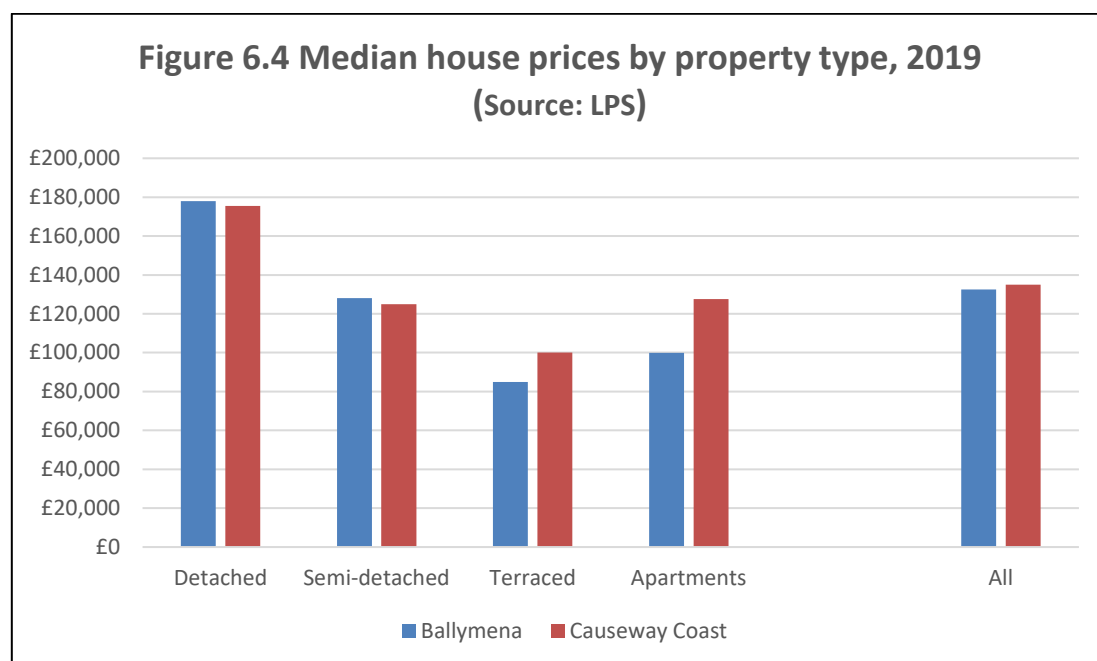


Box 6.A Median and quartile values

The **median** is the middle value in a set of numbers arrayed in rank order from lowest to highest. That is, 50 per cent of values lie below the median and 50 per cent lie above the median. For example, across the Ballymena HMA, the median value of all dwellings sold in 2019 was £132,500. In that year, half the dwellings sold had a value below £132,500 while the remaining half sold for more than £132,500. As it lies in the middle of a distribution, median values are less affected by extremely high (or low) values. For that reason, the median is often used to measure the 'typical' value at which a property sells.

In an ordered set of numbers, the **lower quartile** is the value separating the 25 per cent of lowest-valued numbers from the rest of the distribution. For example, across the Ballymena HMA, the lower quartile value of all dwellings sold in 2019 was £103,000. In that year, 25 per cent of the dwellings sold had a value below £103,000 while the remaining three-quarters sold for more than £103,000. In a housing market analysis, the lower quartile is often selected as the entry point for first-time buyers.

Similarly, the **upper quartile** is the value separating the 25 per cent of highest-valued numbers in the distribution. The upper quartile will typically be accessed by households who are not constrained by affordability.

**Table 6.1 Composition of house sales, 2019-2021**

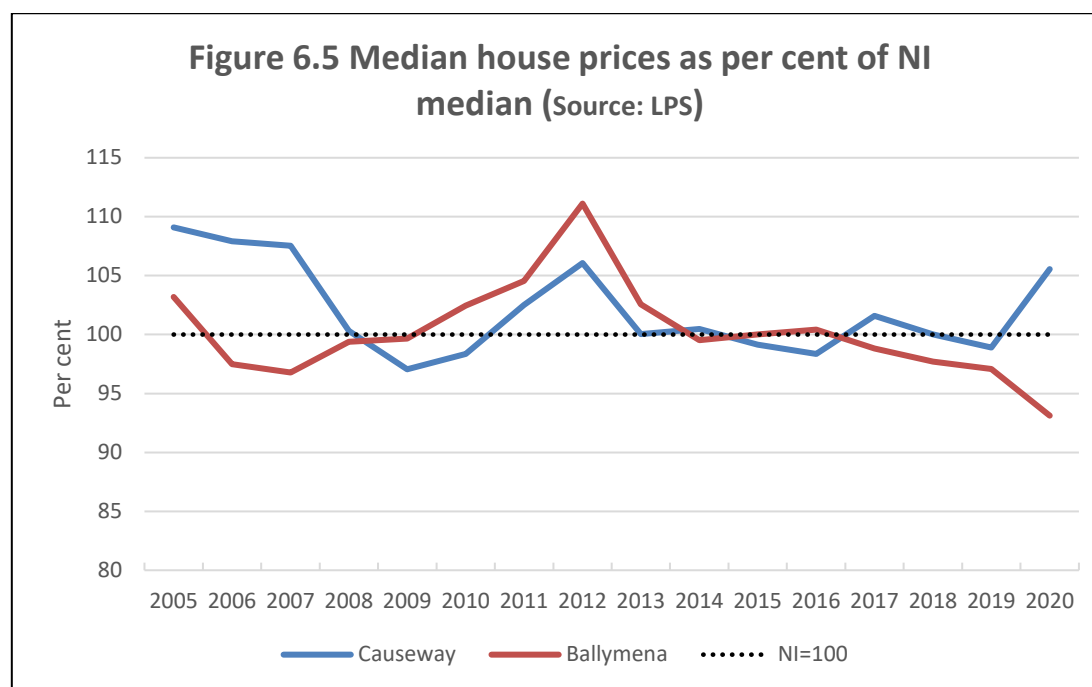
	2019	2020	2021	Median price as % of all properties, 2019
	Col%	Col%	Col%	%
Ballymena HMA				
Detached	37	41	41	134.3
Semi-detached	35	33	30	96.6
Terraced	22	23	25	64.2
Apartments	6	4	5	75.4
Causeway Coast HMA				
Detached	39	41	42	130.0
Semi-detached	32	32	30	92.6
Terraced	22	19	19	74.1
Apartments	7	9	9	94.4

Sources: LPS; Ballymena 2021 – Authors' estimates.

A further point to note is that, in the Causeway Coast HMA, the median price of an apartment in 2019 was close to the average for all properties (94 per cent). That is above the NI average – 79 per cent in 2019. That may reflect a second homes effect, as apartment properties in the HMA are concentrated in areas where second homes are prominent, especially the Coleraine

subarea. For example, in 2019, apartments accounted for 44 per cent of house sales in the Portrush and Dunluce Ward.

In both HMAs, the median has tended to cycle around the Northern Ireland average with no discernible and sustained trend towards divergence (Figure 6.5). The Causeway Coast HMA median was above the Northern Ireland median in the boom years and fell more sharply in the downturn. The Ballymena HMA median lagged in the boom years of 2006 and 2007, but rose above the Northern Ireland average in the early 2010's.



Relative to the Northern Ireland average, the Ballymena HMA median fell in 2020. Again, from past experience, the HMA median may be expected to rise back to the Northern Ireland average.

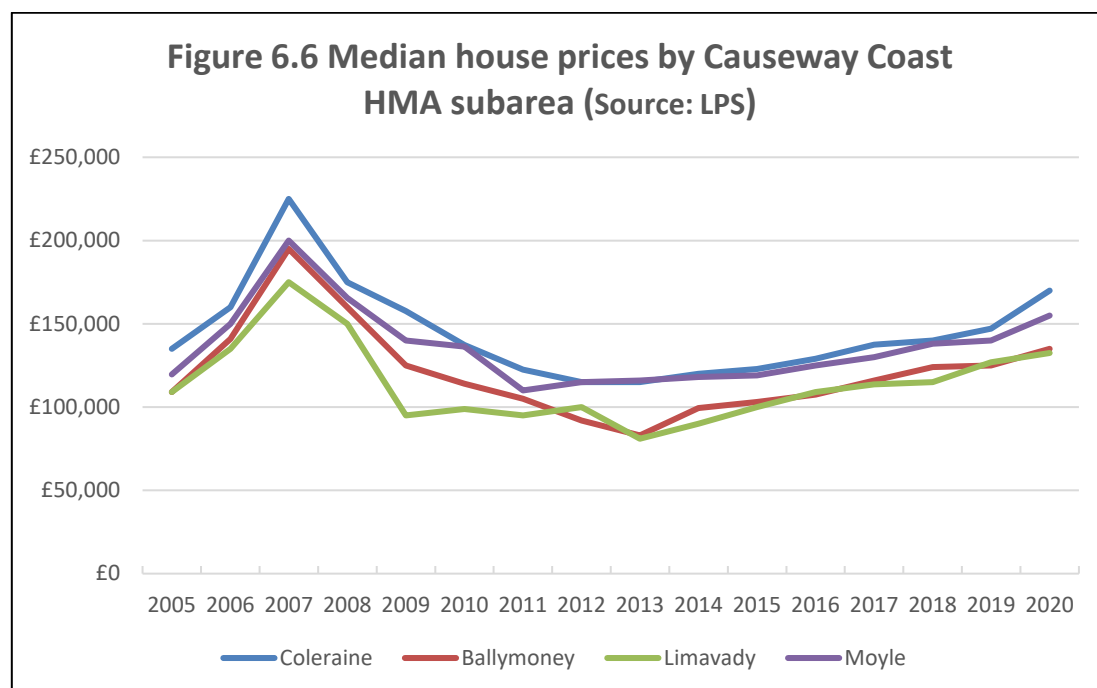
Most recently, in 2020, the median house price in the Causeway Coast HMA has risen sharply relative to the Northern Ireland average. Historically, when that has happened, the Causeway median has reverted to the Northern Ireland level. Within the Causeway Coast HMA, median house prices in Coleraine and Moyle are relatively higher than in Ballymoney and Limavady (Table 6.2 and Figure 6.6). That is not simply a function of the mix of properties transacted within each subarea. As shown in Table 6.2, across the range of property types, median prices in Coleraine were 8-12 per cent above the HMA averages in 2019. Bearing in mind that the published data do not allow for analysis by 'attributes' such as rooms and quality, at the median price point there would appear to be a 'premium' for properties within Coleraine and Moyle. For example, for some set of properties, prices may reflect the amenity value of proximity to the coast.

Table 6.2 Causeway Coast HMA subareas, house prices by property type as per cent of HMA median, 2019

	Detached	Semi-detached	Terraced	Apartments	All properties
	%	%	%	%	%
Median					
Coleraine	108	110	112	111	109
Ballymoney	91	94	108	n.a.	93
Limavady	91	98	76	n.a.	94
Moyle	105	93	115	n.a.	104
Causeway Coast	100	100	100	100	100
Lower quartile					
Coleraine	111	106	103	104	105
Ballymoney	95	94	106	n.a.	104
Limavady	95	97	82	n.a.	81
Moyle	105	86	113	n.a.	100
Causeway Coast	100	100	100	100	100

n.a. Not available as the number of transactions was below the threshold for publication (30 sales that can be used in the NIHPI calculations).

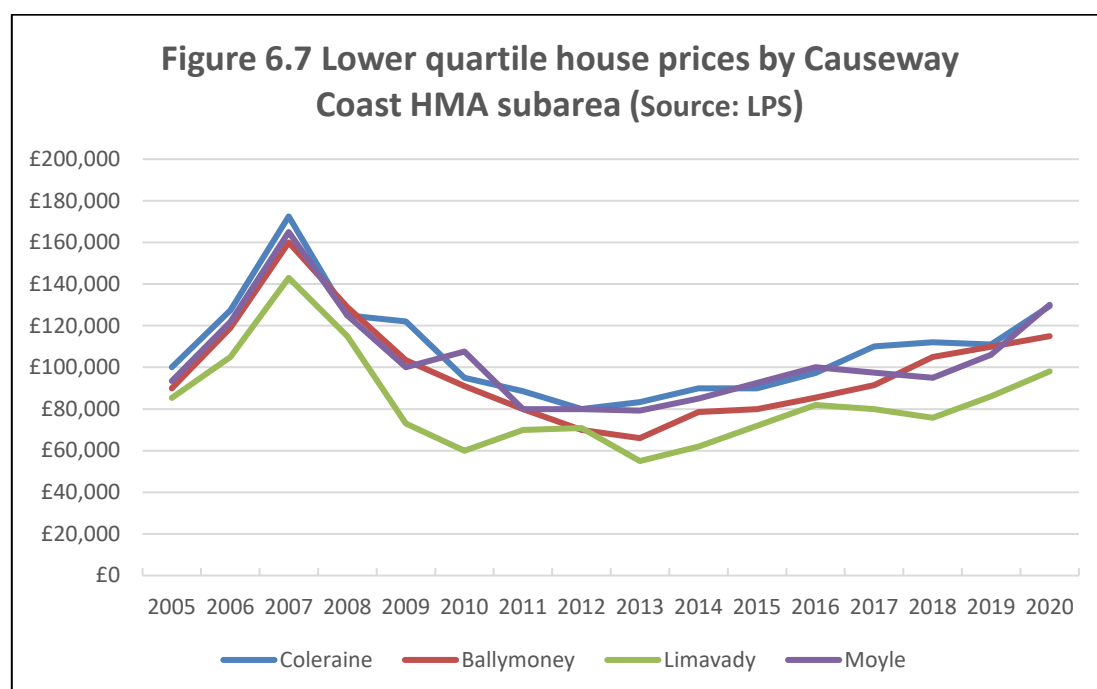
Source: LPS.



Apart from detached dwellings, in 2019 the differential by property type between Coleraine and the rest of the HMA was less pronounced at the lower quartile, ranging between 3-6 per cent above the HMA averages. Limavady lagged the HMA average at the lower quartile in 2019 and has done in most years since 2008 (Figure 6.7).

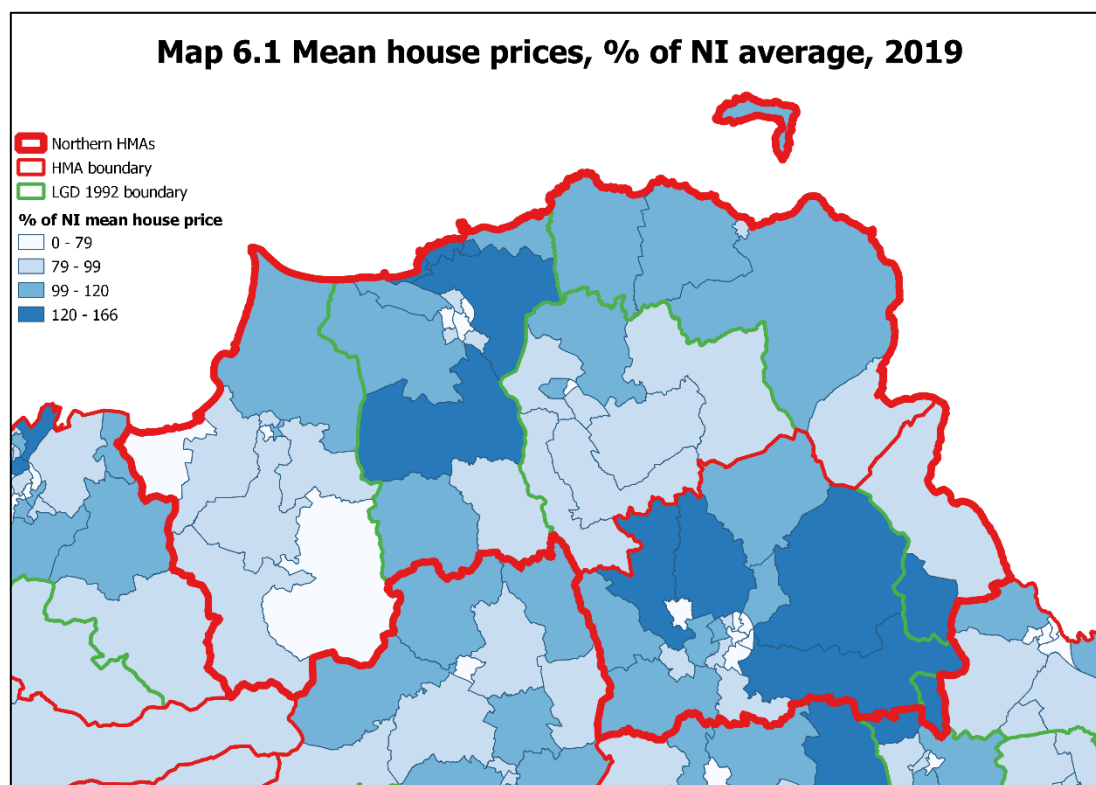
At the lower quartile, Moyle has been more erratic, mostly tracking Coleraine but also falling back to parity with Ballymoney in some years.

Similar to the median house price, the lower quartile prices in Coleraine and Moyle both moved sharply upward in 2020, whereas Limavady and Ballymoney remained on the steady upward trajectory that they have followed since 2013.



Given the diversity of the Northern HMAs, understanding of the spatial differences in house prices across the two HMAs would benefit from analysis at Ward level. The published data for Electoral Wards include median and lower quartile prices. However, values are not available across many Wards, due to the number of transactions falling below the publication threshold. Consequently, analysis of median and lower quartile prices below subarea level is not possible.

It is nonetheless possible to estimate mean house prices for each Ward. The mean house prices relative to the Northern Ireland average are shown in Map 6.1. There are two main caveats in the interpretation of mean house prices. First, house price distributions tend to be skewed, which affects the mean more than the median or lower quartile statistics. Second, the published data are not mix-adjusted.



Source: LPS.

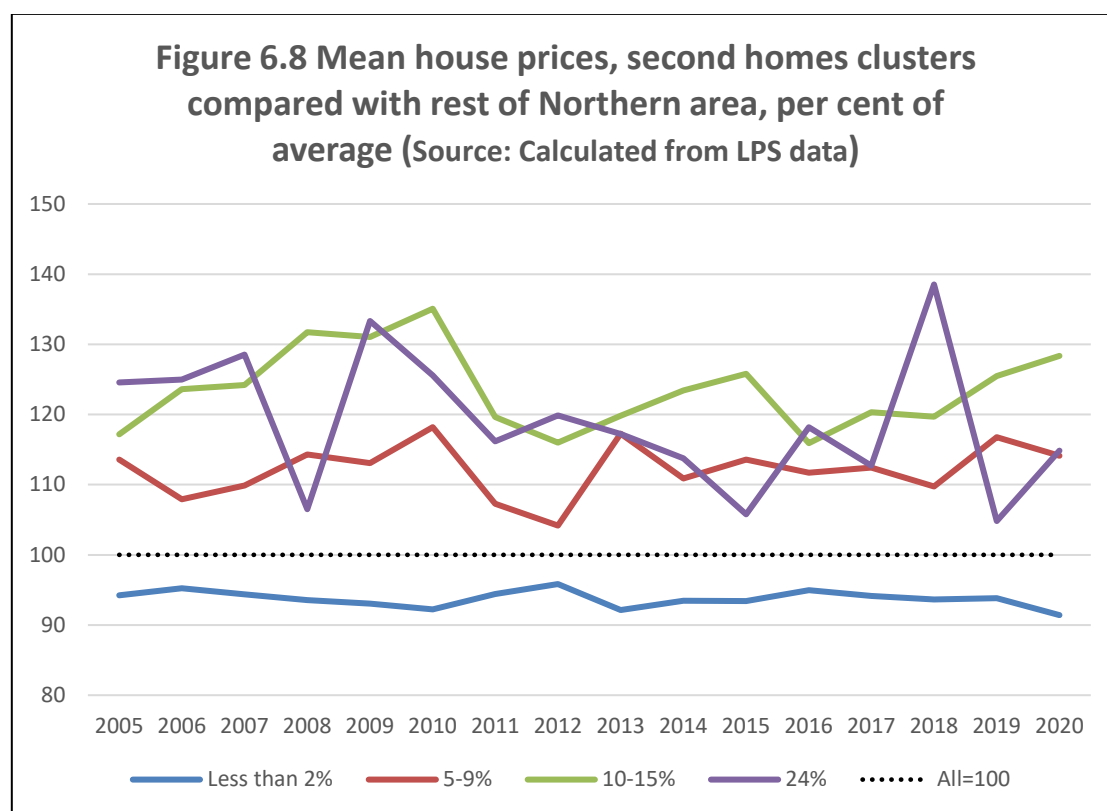
Having regard to those caveats, it can be seen that mean house prices within the Causeway Coast HMA tend to be higher along the coast, with the highest relative values mainly in the Wards surrounding Coleraine. In the Ballymena HMA, above-average means are mainly observed in rural Wards surrounding Ballymena Town.

Clearly, the variability in mean house prices reflects a range of factors. As noted above, the mix of dwellings transacted is one such influence. Generally, the higher the share of detached dwellings, the higher the mean house price. That is part of the explanation for relatively higher mean values in Glenwhirry (85 per cent detached share) and Slemish (91 per cent) in Ballymena. Both Wards are also relatively high income with low levels of deprivation. That is to illustrate the strong link between house prices and household incomes.

The range of factors is more complex in the Causeway Coast HMA. There, the highest ranking Wards on mean house prices are Aghadowey, Dundooan, Atlantic and Portstewart. Bordering the south-eastern fringe of Coleraine Town, Aghadowey is relatively high income with detached dwellings accounting for the large majority of transactions (83 per cent). In the other three Wards, the detached dwellings share ranges from 22 per cent (Atlantic) to 41 per cent (Dundooan). It can, however, be noted that those three Wards all fall within the Northern area second homes cluster.

Thus, after controlling for the mix of property types, as well as rural/urban location and household incomes, there is a statistically significant positive effect on mean house prices from a location within a second homes cluster. Whether that reflects an amenity effect or demand for second homes, or both, is a moot point.

Nonetheless, considered as a pure amenity effect, higher house prices within the second homes clusters do not appear to spill over into house prices more widely across the Northern area. The evidence for that is the fairly steady ratio of mean house prices outside the cluster to the average HMA mean house prices (Figure 6.8). Between 2008 and 2019, the ratio of mean house prices outside the second homes clusters to the Northern areas mean ranged between 92 per cent and 96 per cent, with no discernible tendency towards a trend deviation from the wider house price mean. Alternatively, mean house prices outside the second homes clusters have moved independently of house price changes within the second homes cluster.



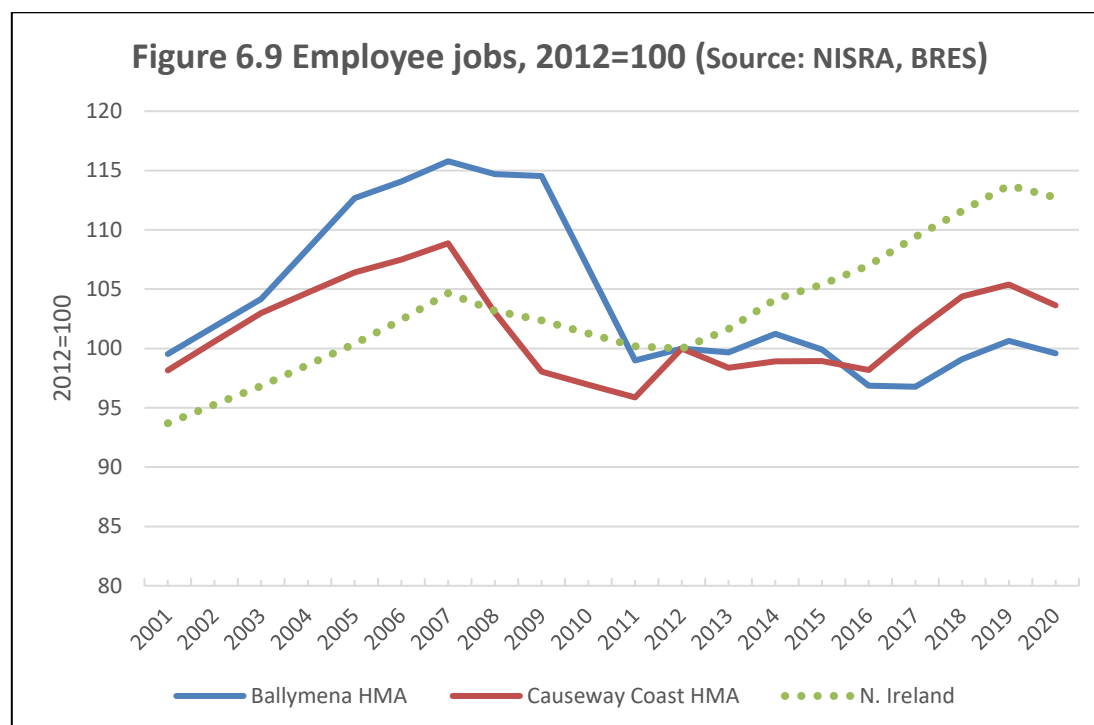
6.3 Jobs and Incomes

The Northern Ireland labour market was badly affected by the Great Recession of 2008-09 that occurred alongside the housing market downturn. Between 2008 and 2012, employee jobs fell by almost six per cent. Since 2012, and prior to the onset of the coronavirus pandemic, the Northern Ireland labour market had been performing strongly, posting a 14 per cent rise in employee job numbers between 2012 and 2019 (Table 6.3). However, both the Causeway Coast and Ballymena HMAs have lagged behind the Northern Ireland average growth in employee jobs (Figure 6.9). Ballymena has been affected in particular by falling employee jobs in the Broughshane and Maine Wards.

Table 6.3 Employee jobs, per cent change

	2012-2019	2019-2020	2012-2020
	%	%	%
Ballymena HMA	0.6	-1.0	-0.4
Causeway Coast HMA	5.4	-1.7	3.6
N. Ireland	13.8	-0.9	12.7

Sources: NISRA, Business Register and Employment Survey (BRES).



While the employee jobs trend is useful, the more important indicator from a housing market perspective is the working age employment rate, i.e. the proportion of the population aged 16-64 with employment. Higher employment rates have a positive effect on household incomes and the concomitant capacity to obtain a mortgage for those households that may wish to purchase a home.

Unfortunately, employment rate data are not published on a regular basis below the LGD level³¹. It is therefore necessary to use the employment rate results published for the Mid and East Antrim LGD, of which the Ballymena HMA comprises about 50 per cent.

Historically, the Mid and East Antrim area has enjoyed an above-average employment rate. In 2009, with an employment rate of 72 per cent (Table 6.4), the LGD ranked highest of the 11 LGDs³². As the LGD lagged the Northern Ireland average in employment growth³³, the ranking slipped to fifth highest in 2020. Nonetheless, the Mid and East Antrim employment rate has remained above the Northern Ireland average.

Table 6.4 Employment rate, population 16-64

	2009	2019	2020
	%	%	%
Causeway Coast and Glens	61.6	67.6	67.9
Mid and East Antrim	72.2	74.2	72.8
N. Ireland	65.1	71.9	70.9
Source: NISRA, Labour Force Survey (LFS).			

By contrast, the Causeway Coast employment rate has historically been below the Northern Ireland average, ranking ninth in 2009 and eighth in 2020. Though, the rate has risen by over six percentage points in that time period. At the time of the 2011 Census, the Coleraine, Limavady and Moyle subareas each had employment rates below the Northern Ireland average, with Ballymoney the only subarea on a par with the average.

³¹ The annual employment rate data published by NISRA is drawn from the Labour Force Survey and the sample size is not large enough to permit publication below LGD level.

³² At the 2011 Census of Population, among those aged 16-74, the Ballymena HMA recorded the highest employment rate of the 11 HMAs.

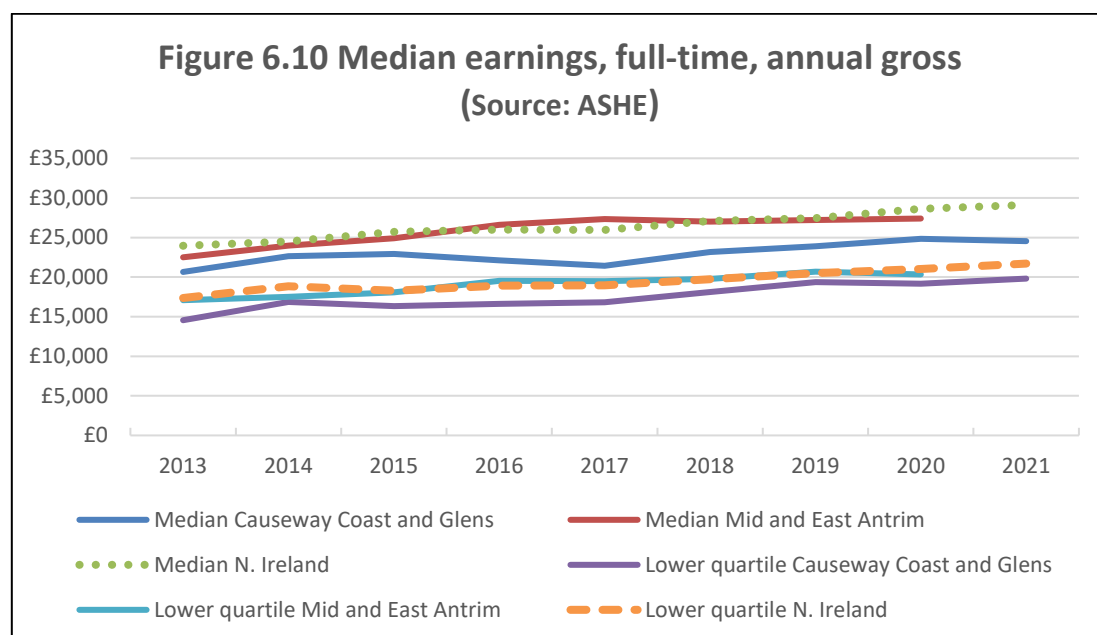
³³ Between 2012 and 2020, the Mid and East Antrim LGD as a whole lagged the Northern Ireland average growth in employee jobs, rising by 2.4 per cent.

Across Northern Ireland as a whole, the rise in employment rates between 2009 and 2020 has been accompanied by declining rates of economic inactivity, i.e. the proportion of the population of working age who are not in employment or unemployed (Table 6.5). Economic inactivity is due to a combination of study, looking after the home or sickness/disability. Generally, higher rates of economic inactivity are associated with lower household incomes and above-average receipt of state benefits, including Housing Benefit or the housing element of Universal Credit.

Table 6.5 Economic inactivity rate, population 16-64			
	2009	2019	2020
	%	%	%
Causeway Coast and Glens	38.4	32.4	32.1
Mid and East Antrim	27.8	25.8	27.2
N. Ireland	34.9	28.1	29.1
Source: NISRA, Labour Force Survey (LFS).			

As can be seen from Table 6.5, between 2009 and 2019, economic inactivity rates fell in the Causeway Coast (-6 percentage points), roughly in tandem with the Northern Ireland average (-6.8 percentage points). Reflecting the more sluggish labour market conditions, the rate fell by less in the Mid and East Antrim LGD (-2 percentage points). As they are survey-based, a single year change in economic inactivity rates should be interpreted with caution. Thus, the upward shift in the economic activity rate in Mid and East Antrim between 2019 and 2020 (+1.4 percentage points) may reflect a Covid-19 effect but could also be due to sampling error.

The [Annual Survey of Hours and Earnings \(ASHE\)](#) is the main source of information on median earnings of employees. As the ASHE is a sample survey, the results are only published to LGD level. Further, the results can vary from one year to the next due to sampling variability, which can make the assessment of trends more difficult. Bearing those caveats in mind, the following points can be noted from the ASHE results by LGD (see Figure 6.10 and Table 6.6). Since 2013, median earnings of employees living in the Mid and East Antrim (2.9 per cent annum) and Causeway Coast (2.6 per cent per annum) LGDs have each grown at broadly similar rates, in line with the Northern Ireland average (2.6 per cent). Median earnings growth was therefore slightly faster than the rate of consumer price inflation (1.4 per cent per annum between 2013 and 2020).



Note: Median earnings data were not published for Mid and East Antrim in 2021 due to high variability in the sample and consequent lack of precision.

Table 6.6 Median and lower quartile earnings, full-time, annual gross, residence-based, 2020

	£'s	NI=100	Change, 2013-2020, % per annum
Median			
Causeway Coast and Glens	24,831	87	2.7
Mid and East Antrim	27,391	96	2.9
N. Ireland	28,624	100	2.6
Lower quartile			
Causeway Coast and Glens	19,171	91	4.0
Mid and East Antrim	20,340	97	2.5
N. Ireland	21,021	100	2.8

Source: NISRA, [Annual Survey of Hours and Earnings \(ASHE\)](#).

Lower quartile earnings followed a similar path, slightly faster in the Causeway Coast (+4 per cent per annum). Consequently, across both LGDs, residence-based earnings relative to the Northern Ireland average have been stable since 2013, i.e close to the Northern Ireland average in Mid and East Antrim and about 10 per cent below average in the Causeway Coast.

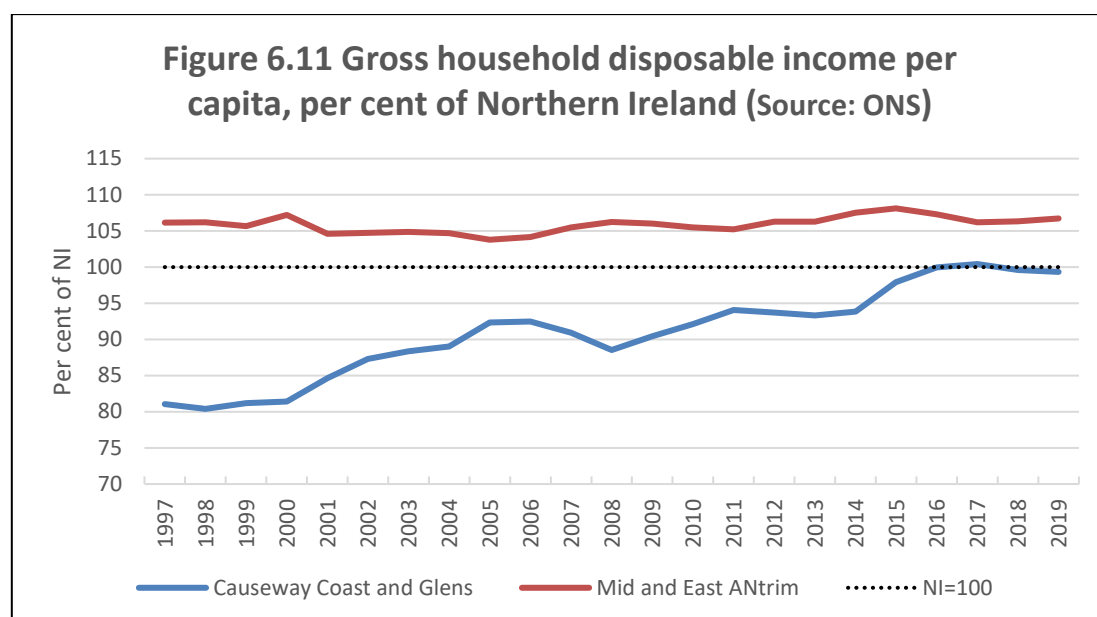
A second indicator for the trend in incomes is the [Regional Gross Disposable Household Income](#) series published by the ONS. The ONS defines gross disposable household income (GDHI) as: “The amount of money that all of the individuals in the household sector have available for spending or saving after income distribution measures (for example, taxes, social contributions and benefits) have taken effect. GDHI does not provide measures relating to actual households or family units”. It is, therefore, only possible to track changes in per capita GDHI, rather than the average per household.

Between 2013 and 2019, per capita household incomes grew by 26 per cent in the Causeway Coast, an annual rate of 3.9 per cent (Table 6.7). That was above the Northern Ireland rate (2.8 per cent). Thus, over that period, and dating back to around 2008, per capita disposable incomes in the Causeway Coast have been steadily converging on the Northern Ireland average. In 2008, the average household income per capita was 89 per cent of the Northern Ireland average (Figure 6.11). By 2019, the Causeway Coast had risen to parity with Northern Ireland.

Table 6.7 Gross disposable household income per capita, 2020

	Per cent of NI	Change, 2013-2020	
	<i>NI=100</i>	<i>Per cent change</i>	<i>% per annum</i>
Causeway Coast and Glens	99	26	3.9
Mid and East Antrim	107	19	2.9
N. Ireland	100	18	2.8

[Source: ONS, Regional Gross Disposable Household Income.](#)



By contrast, the growth in household income per capita in Mid and East Antrim (2.9 per cent per annum) has tracked the Northern Ireland growth rate, thereby maintaining a persistent differential of 6-7 per cent above the Northern Ireland per capita household income level (Figure 6.11).

6.4 House Price to Earnings Ratios

In 2007, at the peak of the house price boom, the Northern Ireland wide ratio of median house prices to median earnings stood at 9:1. By the time house prices had reached their trough, in 2013, the ratio had more than halved, to 4.2:1. The ratio ticked upward in the early phase of the house price recovery, from 2013 to 2016, but remained stable at around five from 2017 through April 2020 (Figure 6.12 and Table 6.8). In 2021, the ratio increased, albeit to a modest degree, to 5.2:1.

As noted above, comparable earnings data by LGD are only available since 2013. Nonetheless, it can be seen that the median house price to earnings ratios in both the Mid and East Antrim and Causeway Coast and Glens LGDs have tracked the Northern Ireland average over the period since 2013. It is also evident that, in both LGDs, median house prices relative to median earnings followed the Northern Ireland ratio to more sustainable levels following the house price boom of 2006-07. The main point of contrast is that, while the Mid and East Antrim ratio has closely followed the Northern Ireland average, the Causeway Coast ratio has remained more elevated. By 2020, the Causeway Coast ratio stood at six, compared to the Northern Ireland average of five. That disparity points to more acute house purchase affordability in the Causeway Coast compared to the Northern Ireland average.

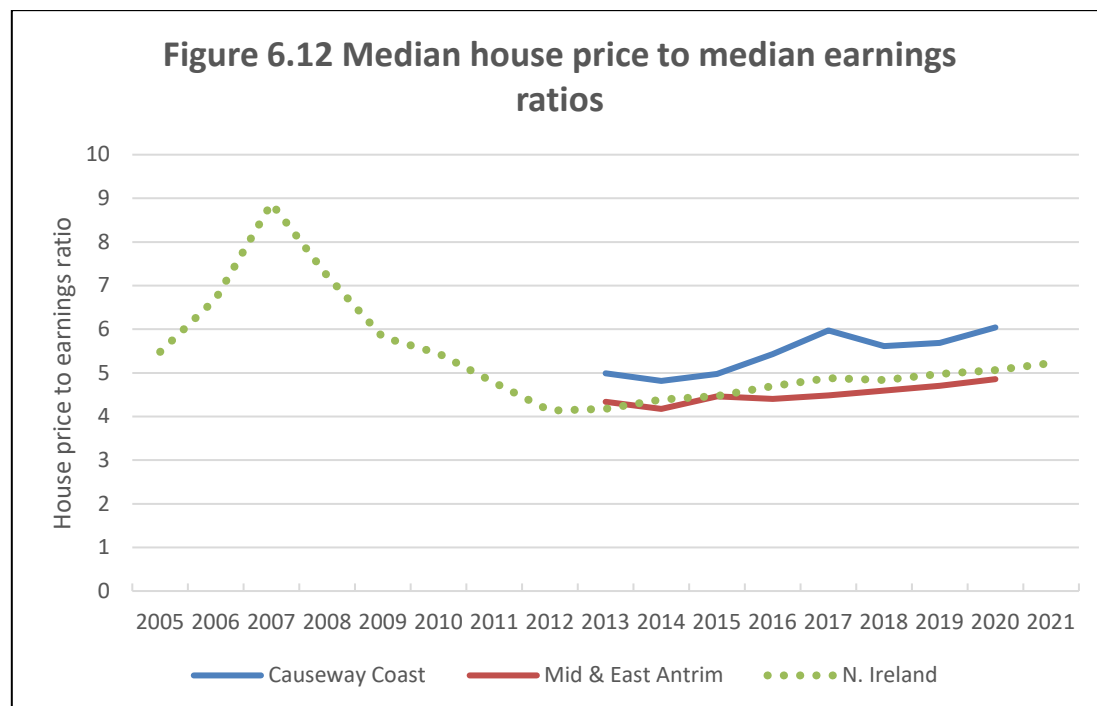
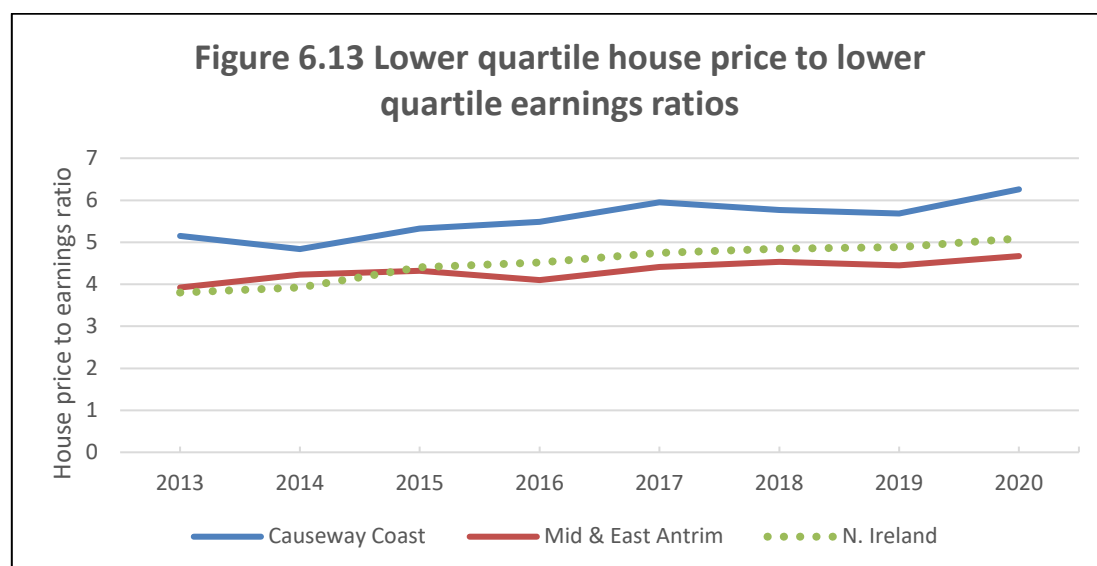


Table 6.8 Median house price to median earnings ratios

	2015	2016	2017	2018	2019	2020
Causeway Coast	5.0	5.4	6.0	5.6	5.7	6.0
Mid and East Antrim	4.5	4.4	4.5	4.6	4.7	4.9
N. Ireland	4.5	4.7	4.9	4.8	5.0	5.1

Sources: Calculated from LPS, [Annual Ward and Local Government District Statistics](#) and NISRA, [Annual Survey of Hours and Earnings \(ASHE\)](#).

The ratio of lower quartile earnings to lower quartile house prices paints a similar picture (Figure 6.13 and Table 6.9). In particular, the ratio is higher in the Causeway Coast, standing at 5.7 in 2019 compared to a Northern Ireland average of 5.1. The Causeway Coast ratio rose again in 2020, to 6.3, pointing to more difficult affordability in that HMA. In Mid and East Antrim, the lower quartile ratio has remained below the Northern Ireland average.

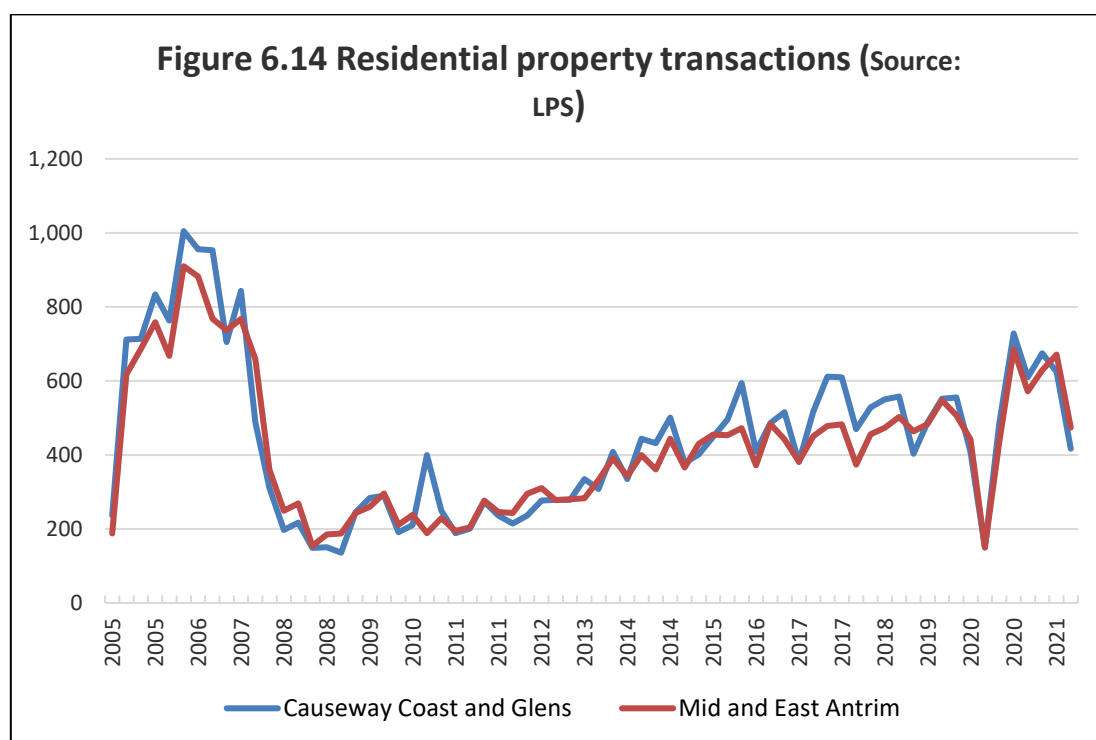
**Table 6.9 Lower quartile house price to lower quartile earnings ratios**

	2015	2016	2017	2018	2019	2020
Causeway Coast	5.3	5.5	6.0	5.8	5.7	6.3
Mid and East Antrim	4.3	4.1	4.4	4.5	4.4	4.7
N. Ireland	4.4	4.5	4.7	4.8	4.9	5.1

Sources: Calculated from LPS, [Annual Ward and Local Government District Statistics](#) and NISRA, [Annual Survey of Hours and Earnings \(ASHE\)](#).

6.5 Transactions

Residential property transactions data on a quarterly basis are only available at LGD level. Clearly, in both LGDs, property transactions have closely tracked the house price cycle. Similar to the rest of Northern Ireland³⁴, transactions rose to high and unsustainable levels during the house price boom of 2005-07 before tumbling along with the house price crash of 2008 (Figure 6.14). From about 2011 onwards, transactions steadily recovered, before falling sharply during the first Covid-19 lockdown in the second quarter of 2020. Since then, in both LGDs, transactions have recovered, rising above their pre-pandemic levels in 2021.



The annual data by HMA paint a similar picture. Within the Ballymena HMA, the annual volume of transactions peaked in 2006 at 1,400 before falling below 400 by 2010 (Figure 6.15). Since then, transactions steadily recovered, rising to over 900 by 2019. In 2020, the first year of the pandemic, transactions fell by close to 14 per cent. The 2020 downturn was uneven, with apartment sales falling by close to half (-46 per cent) while detached dwelling sales dropped by just under six per cent (Table 6.10). Sales of existing dwellings fell by 10 per cent compared with a 30 per cent drop in sales of new dwellings. The 2021 rebound saw total sales rise by an estimated 36 per cent, 17 per cent above the 2019 pre-pandemic level. The

³⁴ The Northern Ireland trend in transactions is discussed in the accompanying Northern Ireland level report.

rebound was broadly based by property type, albeit the growth in sales of semi-detached dwellings was below the HMA average.

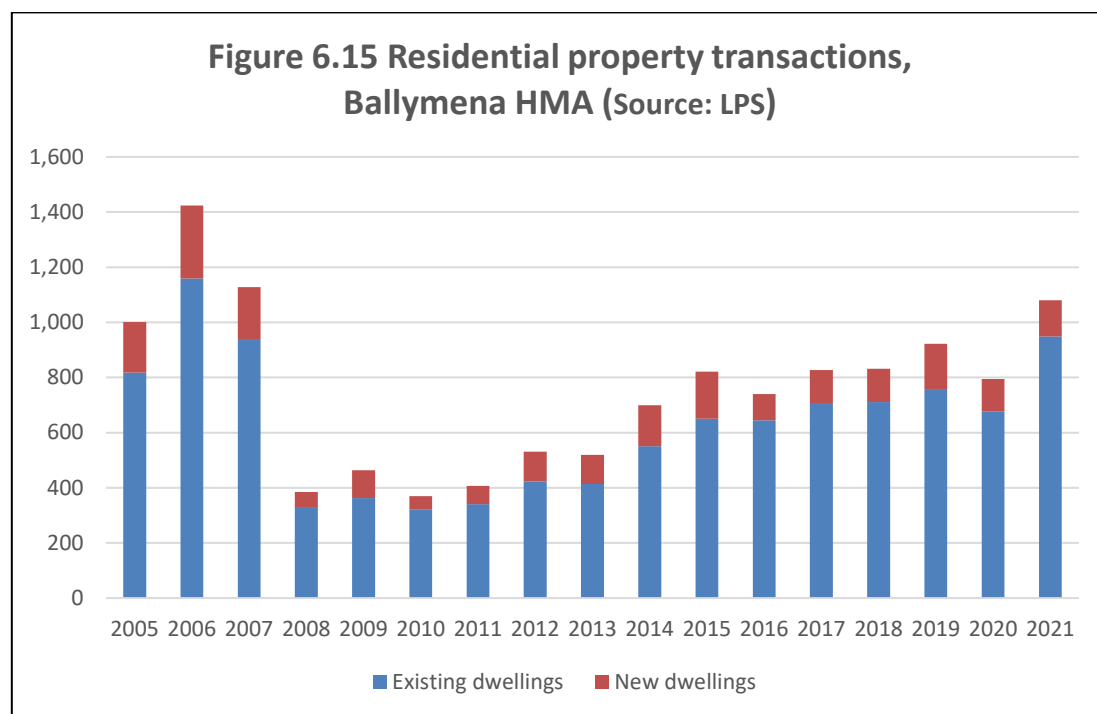


Table 6.10 Residential property transactions by location and type, Ballymena HMA

	2019	2020	2021	Per cent change:	
				2019-20	2020-21
	No.	No.	No.	%	%
All	922	795	1,080	-13.8	35.9
Urban	469	409	570	-12.8	39.5
Rural	453	386	510	-14.9	32.2
Detached	345	325	443	-5.9	36.6
Semi-detached	320	260	319	-18.7	22.7
Terrace	203	181	269	-11.0	48.5
Apartment	54	29	49	-46.3	69.0
Existing dwellings	755	678	949	-10.3	40.1
New dwellings	167	117	131	-29.9	11.9

Source: LPS, [Annual Ward and Local Government District Statistics](#); 2021 HMA figures - Authors' estimates.

The overall picture for the Causeway Coast HMA was very similar (Figure 6.16). Transactions peaked at over 3,500 in 2007 before falling below 1,000 in 2011. Between 2011 and 2019, transactions recovered strongly before falling sharply in 2020 (Table 6.11).

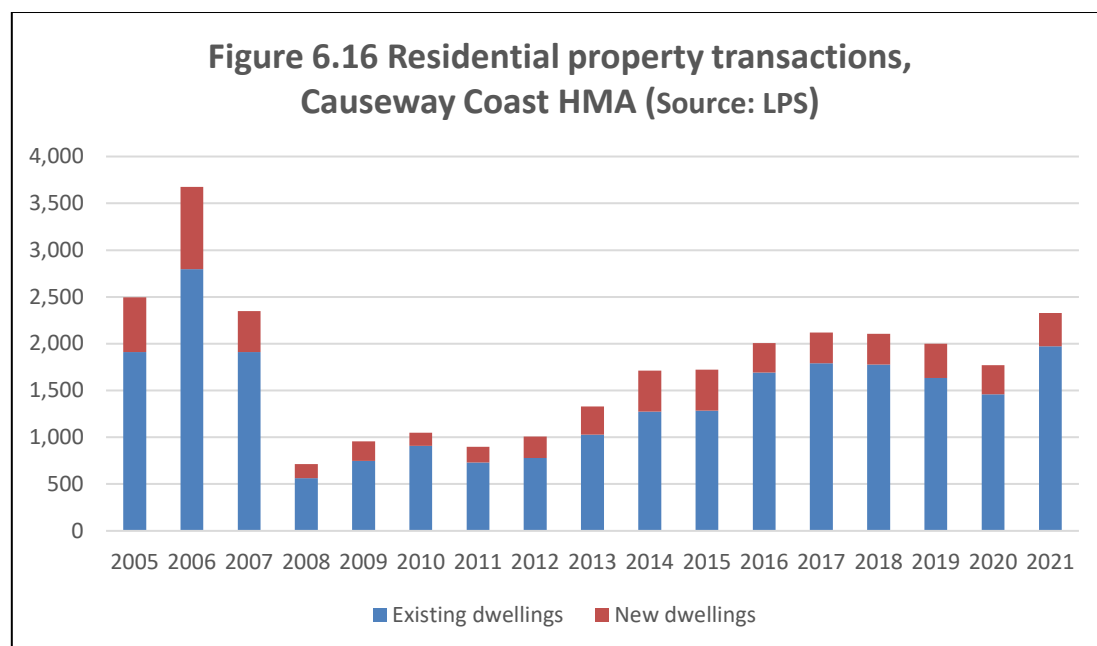


Table 6.11 Residential property transactions by location and type, Causeway Coast HMA

	2019	2020	2021	Per cent change:	
				2019-20	2020-21
	No.	No.	No.	%	%
All	1,998	1,771	2,327	-11.4	31.4
Urban	1,241	1,147	1,495	-7.6	30.4
Rural	757	624	832	-17.5	33.2
Detached	781	723	974	-7.4	34.7
Semi-detached	641	562	692	-12.3	23.1
Terrace	444	328	444	-26.1	35.4
Apartment	132	158	217	19.7	37.3
Existing dwellings	1,633	1,458	1,972	-10.7	35.2
New dwellings	365	313	355	-14.4	13.6

Source: LPS, [Annual Ward and Local Government District Statistics](#); 2021 urban-rural - Authors' estimates.

Similar to the Ballymena HMA, sales of detached dwellings fell by less than the average for all properties. However, by contrast, sales of apartment properties actually increased in 2020 in the Causeway Coast HMA, up by 20 per cent.

Across all property types, sales rebounded strongly in 2021, up by 31 per cent to over 2,300, representing a 16 per cent uplift on the pre-pandemic 2019 level.

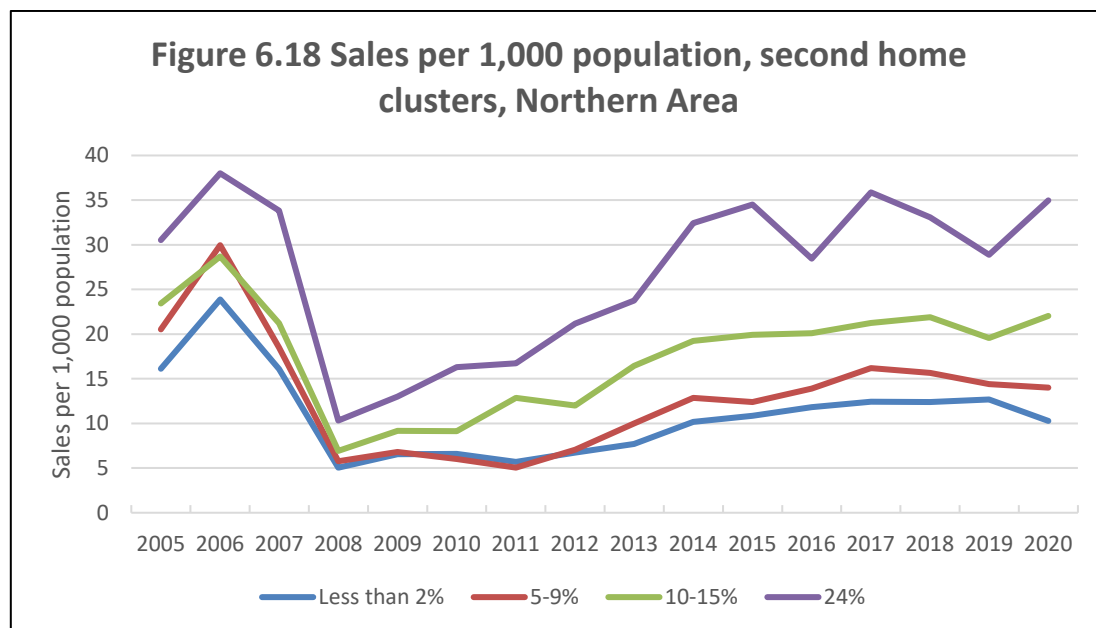
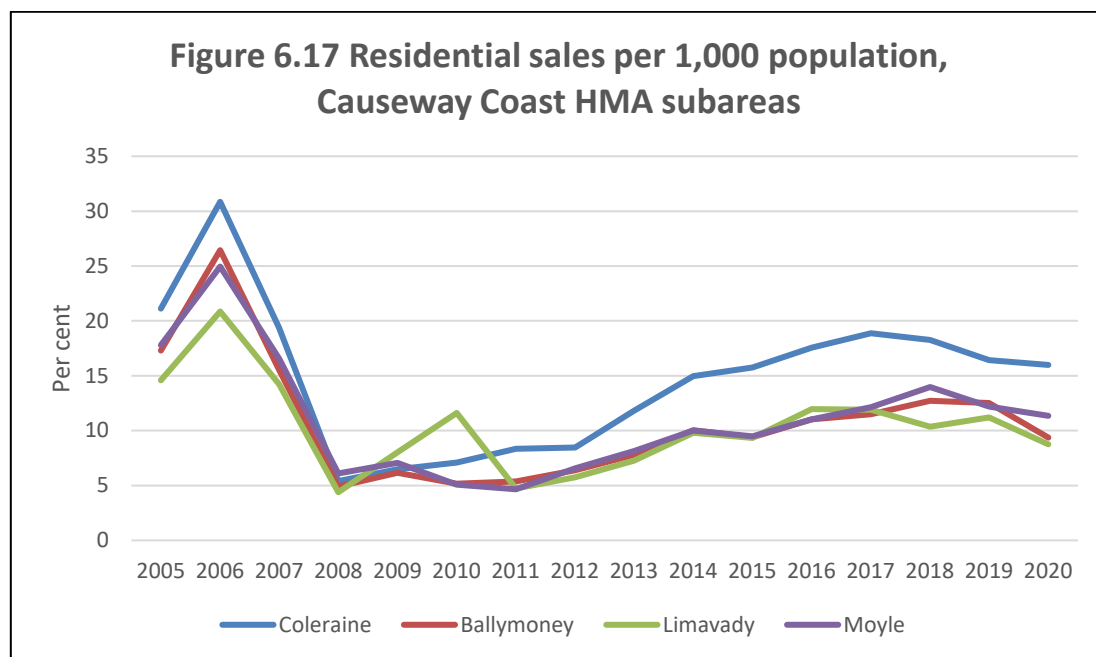
Within the Causeway Coast HMA, the Coleraine subarea has typically recorded the highest volumes of transactions, both in level terms (Table 6.12) and relative to the size of its population.

Table 6.12 Residential property transactions Causeway Coast subarea

	2011	2019	2020	Annual change:	
				2011-2020	2019-2020
	No.	No.	No.	%	%
All	899	1,998	1,771	10.5	-11.4
Coleraine	492	989	965	9.1	-2.4
Ballymoney	168	407	305	11.7	-25.1
Limavady	159	391	304	11.9	-22.2
Moyle	79	212	197	13.1	-7.1
Sources: LPS, Annual Ward and Local Government District Statistics .					

As illustrated in Figure 6.17, since 2013, transactions in the Coleraine area have varied between 15 and 20 per 1,000 population compared with around 10-15 per 1,000 population in the remaining subareas. That would seem to indicate that, in the Coleraine subarea, external sources of demand, such as second-home buyers, are an important component of the housing market. A further point of note, from Table 6.12, is that in 2020, transactions fell by just three per cent in the Coleraine subarea, well below the HMA average of -12 per cent.

It is likely that the contrasts between the Coleraine subarea and the rest of the Causeway Coast HMA are at least partly owing to the fact that the subarea contains a number of Wards with clusters of second homes. Across the Northern HMAs, Wards containing clusters of second homes experience proportionately higher transaction volumes than other areas within the Northern area. As can be seen from Figure 6.18, transactions per 1,000 population are highest in the Wards containing clusters of second homes.



It should, however, be noted that transaction volumes tend to be more variable in the second homes clusters than in the remaining parts of the Northern area. Thus, between 2011 and 2019, the recovery in transactions was more muted in the Wards containing clusters of second homes (Table 6.13). By contrast, in 2020, while transaction volumes were falling across the Northern area, overall sales rose in the second homes clusters.

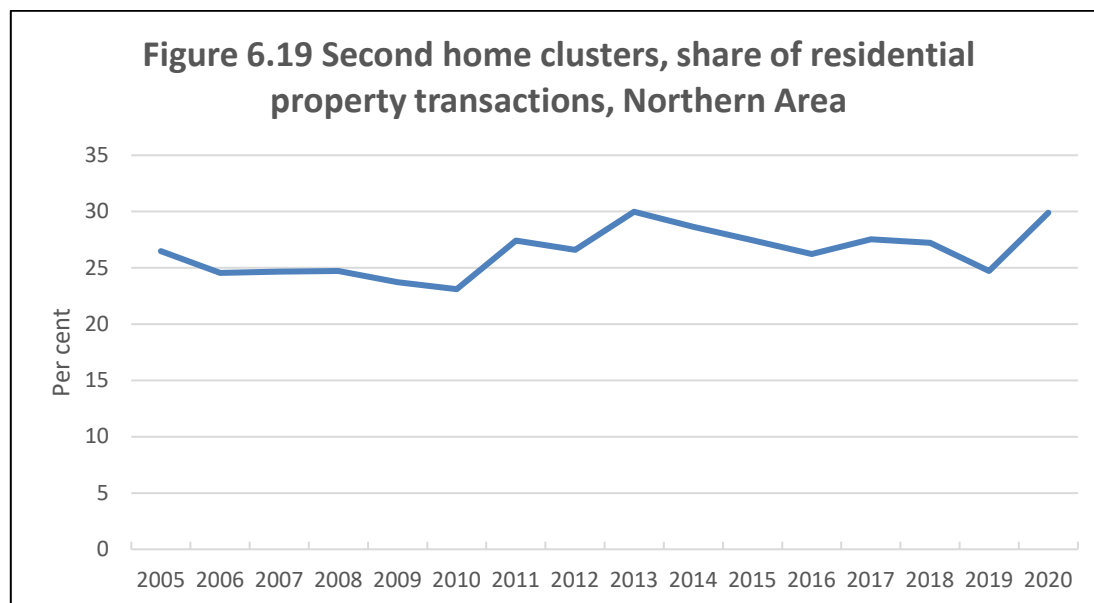
The transaction trends within second homes clusters clearly point to external sources of demand within their local housing markets.

Table 6.13 Residential property transactions by per cent second homes in 2001, Northern

	2011	2019	2020	Annual change:	
				2011-2019	2019-2020
	No.	No.	No.	%	%
All	1,306	2,920	2,566	10.6	-12.1
Less than 2%	948	2,198	1,798	11.1	-18.2
Second homes cluster	358	722	767	9.2	6.3
5-9%	126	363	354	14.1	-2.3
10-15%	182	279	317	5.5	13.7
24%	50	80	96	6.2	19.6

Source: LPS, [Annual Ward and Local Government District Statistics](#)

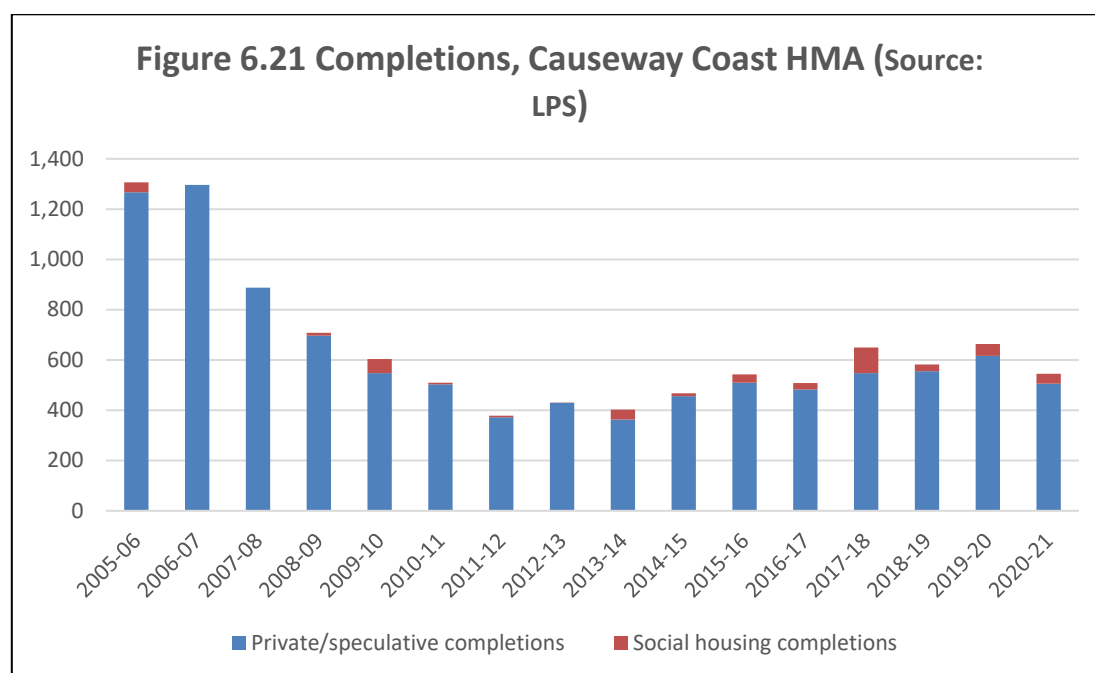
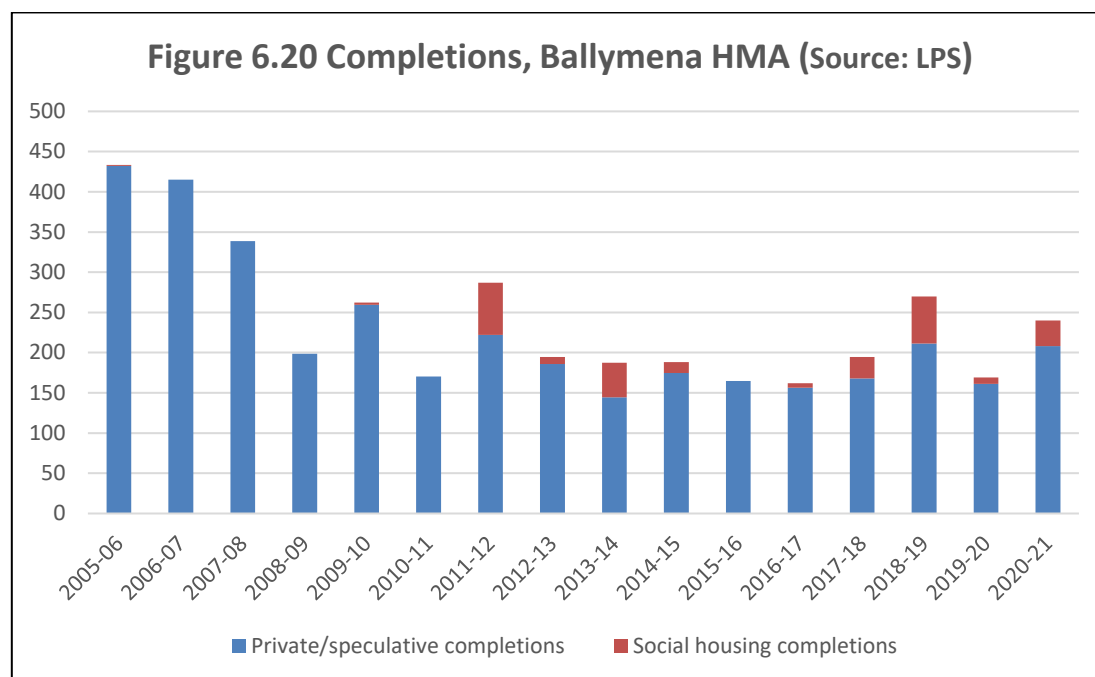
However, the proportion of total sales accounted for by the second homes clusters has remained relatively stable at around 25 per cent³⁵ over the period since 2008 (Figure 6.19). That would suggest the housing markets within those second homes clusters operate largely independently of the wider Northern area housing markets.



³⁵ It should be noted that does not mean second homes account for 25 per cent of sales in the Northern area, but simply that the set of Wards with second homes clusters account for that proportion of sales, which would include both second home and local buyers.

6.6 Completions

Similar to the rest of Northern Ireland, in both HMAs, private/speculative completions have largely mirrored the housing market cycle in prices and transactions (Figures 6.20 and 6.21). The social sector contribution is variable and largely independent of the cycle. Interestingly, in 2020-21, completions are estimated to have risen in the Ballymena HMA. The Causeway Coast HMA was more similar to the rest of Northern Ireland in experiencing a contraction in completions in 2020-21.



6.7 Private Sector Rents

Prior to the pandemic, private sector rentals in Northern Ireland were growing at a steady pace. According to the ONS experimental [Index of Private Housing Rental Prices](#), between January 2015 and January 2020 average private rental prices rose by 1.8 per cent per annum. That was in line with the rate of increase in the [Consumer Price Index](#), which rose by 1.7 per cent per annum over the same period.

Certainly, at Northern Ireland level, through early-2020, private sector rents had not exhibited the volatility that characterised house prices in the residential property market.

The private sector rents data supplied by the Housing Executive for this SHMA, based on advertised lettings, suggest that, within the Ballymena and Causeway Coast HMAs, private sector rents were also growing at a modest pace prior to the pandemic (Table 6.14).

Table 6.14 Private sector rents, annual growth, Northern HMAs				
	2018	2019	2020	2021
	%	%	%	%
Ballymena HMA	0.1	1.2	2.2	1.4
Causeway Coast HMA	1.7	2.2	2.4	5.0
Coleraine	2.3	2.2	3.5	5.9
Ballymoney	1.1	1.6	1.5	2.6
Limavady	0.2	2.1	0.7	4.5
Moyle	n.a.	n.a.	n.a.	n.a.
N. Ireland	1.6	1.8	2.9	4.0
n.a. Sample size too small to show separately. Source: Calculated from advertised lettings data supplied by NIHE.				

Reflecting the pressure of demand on the available supply, the rate of increase in private sector rents has risen since the commencement of the pandemic. From the NIHE rent data, Northern Ireland rents rose by an estimated four per cent in 2021. Causeway Coast rents are estimated to have risen by five per cent, though rents in the Ballymena HMA remained on a more modest path (+1.4 per cent).

There is, however, considerable uncertainty regarding the future evolution of rent inflation. The pandemic has affected all sectors of society and the economy, but in many respects the disruptive effects have been temporary in

nature. The maintained hypothesis in this SHMA is that the recent bout of rent inflation will similarly unwind over time.

Within that context, it is useful to examine the affordability of private sector rentals based on the available data, which pre-date the pandemic. One approach is to compare rents with household income levels. Income data by tenure are not available at sub-regional level within Northern Ireland. Therefore, average rents are compared with the small area household income data, based on CACI modelled estimates. As the small area data are for all households, ratios of rents to household incomes are likely to be lower than would be the case with a tenure breakdown³⁶.

Bearing that caveat in mind, it is useful to consider ratios of rents to average household incomes within and across the two HMAs. Rent to household income ratios are shown in Table 6.15 for both median and 30th percentile rents³⁷. In calculating the ratios, Housing Benefit is included on the income side.

Across both HMAs, median weekly rents in 2018-19 are estimated to represent 18 per cent of median household income, only slightly below the Northern Ireland average of 19 per cent. At those ratios, the median rent could not be said to present an acute affordability problem, on the average.

The 30th percentile rent is relevant as the reference rent that forms part of the process for determining Local Housing Allowance (LHA) rates paid to private sector tenants who have insufficient income to meet their full accommodation costs. Given its role in assisting those on a low income to meet their housing costs, the 30th percentile rent is compared with the lower quartile of gross household incomes. Across the two HMAs, the 30th percentile of rents is equivalent to 28 per cent of the lower quartile of household incomes, again slightly below the Northern Ireland average (29 per cent).

Within the Causeway subareas, there are some modest variations in affordability. On the median measure, the ratio is highest in Coleraine (19 per cent) and lowest in Ballymoney (17 per cent) and Moyle (17 per cent). The 30th percentile ratio varies by three percentage points, between 26 per cent in Ballymoney and 29 per cent in Coleraine and Limavady.

³⁶ According to the FRS, the median income of households in the private rented sector is 11 per cent below the average for all households when Housing Benefit is included on the income side and 16 per cent lower when Housing Benefit is excluded from income.

³⁷ In an ordered array of numbers, the 30th percentile is the value below which 30 per cent of values are located.

Table 6.15 Median and 30th percentile rents as per cent of income (including Housing Benefit), 2018-19

	Median rent		30th percentile rent	
	£'s	% of median income	£'s	% of lower quartile income
Ballymena HMA	£109	18	£101	28
Causeway Coast HMA	£103	18	£97	28
Coleraine	£107	19	£99	29
Ballymoney	£99	17	£93	26
Limavady	£105	18	£100	29
Moyle	£93	17	£90	27
N. Ireland	£112	19	£102	29
Sources: Calculated from rent data supplied by NIHE and CACI Small Area household income data combined with FRS household income data.				

6.8 Receipt of Housing Benefit

Receipt of help with housing costs provides a direct indicator of affordability problems within the private rented market. That is because Housing Benefit or the housing support element in Universal Credit³⁸ is awarded on a means-tested basis.

As of April 2019, an estimated 37 per cent of private rented sector tenants in the Ballymena HMA were in receipt of Housing Benefit (Table 6.16). At 46 per cent, the proportion was higher in the Causeway Coast HMA. By comparison, the estimated average share across Northern Ireland was 42 per cent.

In both HMAs, receipt of Housing Benefit is higher within the social rented sector. Within both HMAs, a little over 90 per cent per cent of the combined total of Housing Executive and Housing Association tenants received assistance towards their rent costs as at April 2019. The comparable figure for Northern Ireland is estimated at 85 per cent.

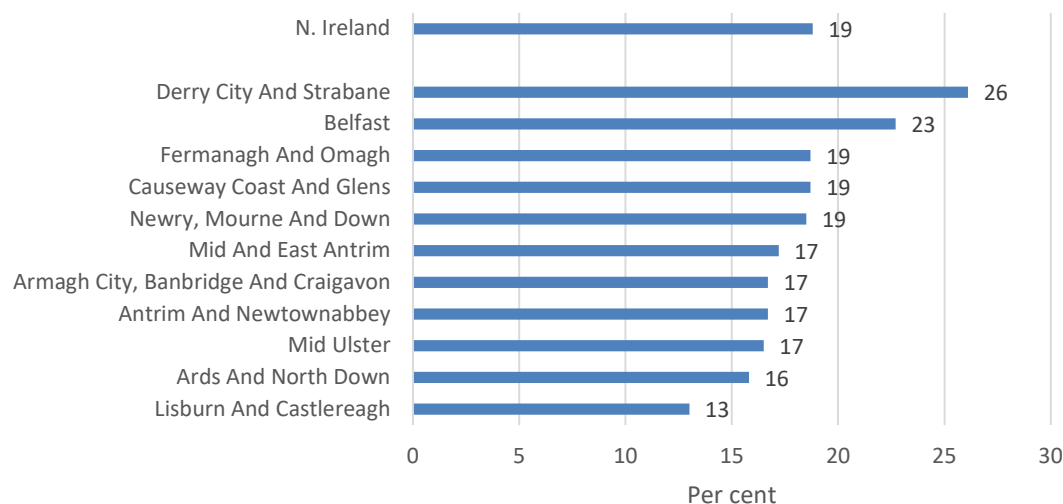
³⁸ From October 2017, for working age claimants, Housing Benefit was replaced by the housing support element of Universal Credit, with new applications for help with housing costs treated under the Universal Credit regime. For convenience, Housing Benefit is used here as a shorthand for all recipients of help with housing costs.

Table 6.16 Receipt of Housing Benefit¹				
	2018		2019	
	<i>No.</i>	<i>%²</i>	<i>No.</i>	<i>%²</i>
Ballymena HMA				
Private rented	2,000	39	1,900	37
Social rented	2,700	88	2,800	92
All	4,700	57	4,700	57
<i>Per cent of all households</i>		<i>17</i>		<i>17</i>
Causeway Coast HMA				
Private rented	5,700	51	5,100	46
Social rented	6,700	93	6,600	91
All	12,400	67	11,800	64
<i>Per cent of all households</i>		<i>22</i>		<i>21</i>
1 Estimated from Single Housing Benefit Extract (SHBE), adjusted to include receipt of housing element of Universal Credit, April of each year shown. 2 Per cent of households (estimated).				

Across the rented sector as a whole, both private and social, an estimated 57 per cent of tenants within the Ballymena HMA were in receipt of Housing Benefit at April 2019, amounting to an estimated 17 per cent of all households. The estimated Causeway Coast HMA proportions were higher, at 64 per cent of all tenants and 21 per cent of all households. The comparable figures for Northern Ireland are 61 per cent of all tenants and 21 per cent of households.

The higher incidence of receipt of Housing Benefit in the Causeway Coast HMA is likely to reflect the lower household income levels and higher rates of economic inactivity compared to the Ballymena HMA. In that regard, it can be noted that the incidence of receipt of key benefits by persons of working age is slightly higher in the Causeway Coast (19 per cent) compared to Mid and East Antrim (17 per cent) (Figure 6.22. See also Box 6.B).

Figure 6.22 Working age claimants of key benefits, February 2020, Per cent of 16-64 population (Source: DfC Benefit Statistics)



Box 6.B Key benefits for persons of working age

- Carer's Allowance
- Disability Living Allowance
- Employment & Support Allowance
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Severe Disablement Allowance
- Personal Independence Payment

Source: DfC, Benefit Statistics, Client Group Analysis.

As discussed in Section 2, the onset of the pandemic was accompanied by a surge in claims for Universal Credit. From the available data, it is estimated that receipt of housing support also rose sharply between 2019 and 2021, by 11.4 per cent across Northern Ireland, with a 14 per cent rise in the Ballymena HMA and a 9.4 per cent increase in the Causeway Coast HMA (Table 6.17). It is very uncertain whether the increase in receipt of HB/housing support will persist beyond the disruptive influence of the pandemic.

Table 6.17 Receipt of Housing Benefit, 2019 and 2021¹

		2019	2021	Change
		No.	No.	%
Ballymena HMA	Private rented	1,900	2,200	17.0
	Social rented	2,800	3,200	12.0
	All	4,700	5,400	14.0
Causeway Coast HMA	Private rented	5,100	5,700	10.6
	Social rented	6,600	7,200	8.4
	All	11,800	12,900	9.4
N. Ireland	Private rented	58,900	69,400	17.8
	Social rented	95,500	102,700	7.5
	All	154,400	172,100	11.4
1 Estimated from Single Housing Benefit Extract (SHBE), adjusted to include receipt of housing element of Universal Credit, April 2019 and August 2021.				

Social rented housing, including both the Housing Executive and Housing Associations, is one of the types of affordable housing included in the DfC definition outlined in Section 2.1.6. It is therefore useful to compare the rents paid by Housing Benefit recipients in the social sector with the rents paid by their private sector counterparts and the wider private rented market. That is, how do rents in the private sector compare with rents paid for dwellings that are classified as 'affordable housing'?

In making such comparisons, it is necessary to control for variations in rents by bedroom size. Table 6.18 shows the variations in private rented sector lettings by bedroom size for both the median and 30th percentile. Table 6.19 presents the average rents paid by Housing Benefit recipients in the private rented sector³⁹ as well as Housing Associations and the Housing Executive⁴⁰, relative to the 30th percentile rents in Table 6.18. Housing Executive rents are shown separately because they were frozen from 2015 to October 2020 and, by April 2019, were 27 per cent below Housing Association rents, on average.

Within the Ballymena HMA, the mean rent paid by Housing Association tenants in receipt of Housing Benefit amounted to 89 per cent of the 30th percentile of the private sector rents shown in Table 6.18, ranging from 92

³⁹ The proportions are calculated from actual contract rent amounts, which are typically greater than the LHA rate that is payable as a contribution towards their rents.

⁴⁰ The proportions shown within the bedroom size categories within the social sector relate only to working-age claimants. Claimants of pension age within the social sector are not subject to the social sector size criteria (the 'bedroom tax'); therefore, information on the number of bedrooms contained within their accommodation is not included in the SHBE.

per cent for four bedrooms to 99 per cent for one and three bedroom units. Similarly, in the Causeway Coast HMA, mean Housing Association rents averaged 93 per cent of the 30th percentile of private sector rents, ranging from 101 per cent for two rooms to 104 per cent for one-bedroom units.

Table 6.18 Private rented sector lettings: Median and 30th percentile weekly rents by number of rooms, Northern HMAs

	One room	Two rooms	Three rooms	Four rooms	All ¹
Ballymena HMA					
Median	£91	£103	£113	£125	£109
30th percentile	£86	£98	£105	£116	£101
Causeway Coast HMA					
Median	£81	£97	£105	£120	£103
30th percentile	£77	£91	£100	£111	£97
Source: Lettings data supplied by NIHE. 1 Excluding shared accommodation lettings					

Table 6.19 Mean weekly rents paid by Housing Benefit recipients, Northern HMAs, per cent of PRS 30th percentile

	One room	Two rooms	Three rooms	Four rooms	All ¹
	%	%	%	%	%
Ballymena HMA					
Private rented/LHA	88	97	98	94	97
Housing Associations	99	92	99	92	89
NIHE	61	63	69	71	67
Causeway Coast HMA					
Private rented/LHA	100	99	100	96	98
Housing Associations	104	101	102	102	93
NIHE	71	68	75	71	70
Source: SHBE. 1 Excluding shared accommodation lettings					

The degree of alignment between Housing Association rents and the private sector indicates that the 30th percentile of private sector rents can be considered a valid threshold for defining social affordable rents and is used for that purpose in the forward-looking assessment of housing requirements in Section 8 below.

The rents paid by Housing Benefit recipients can be further compared with the overall private rented sector distribution by calculating the proportions with rents lying below the 30th percentile; between the 30th percentile and the median. The results are shown in Table 6.20, with proportions adjusted for bedroom size. The following points can be noted.

Table 6.20 Housing Benefit recipients¹: Rents² relative to private rented sector median and 30th percentile – Northern HMAs			
	Above PRS median	Between 30th percentile and median	Below 30th percentile
	%	%	%
Ballymena HMA			
LHA\Private rented	26	15	60
Housing Associations	5	23	72
NIHE	0	0	100
All	12	10	78
Causeway Coast HMA			
LHA\Private rented	31	14	54
Housing Associations	25	37	38
NIHE	0	0	100
All	18	10	72
Sources: Calculated from SHBE and NIHE lettings data. 1 Working age recipients with bedroom entitlement (73 per cent of total claimants on SHBE). 2 Adjusted for number of bedrooms.			

Within both HMAs, all Housing Executive tenants pay rents that are below the 30th percentile of PRS rents.

Within the Ballymena HMA, a large majority of Housing Association tenants (72 per cent) also pay a rent that is below the 30th percentile with a further 23 per cent paying between the 30th percentile and the median and five per cent paying above the PRS median.

By contrast, in the Causeway Coast HMA, 38 per cent of Housing Association tenants pay a rent that is below the 30th percentile while 37 per cent pay between the 30th percentile and the median and 25 per cent pay above the PRS median. At least partly, the contrast with the Ballymena HMA reflects the lower average private sector rent levels in the Causeway Coast HMA (see Table 6.18).

In the private rented sector, within the Ballymena HMA, 41 per cent of tenants pay a rent that is above the 30th percentile, including 26 per cent paying above the median rent. Similarly, in the Causeway Coast HMA, 45 per cent of those renting in the private sector pay a rent above the 30th percentile, including 25 per cent paying above the median.

The proportion of claimants in the private rented sector paying above the 30th percentile for their weekly rent is at least partly due to the freeze on LHA amounts over the period 2016 to 2020. In both HMAs, the vast majority of those claimants (89 per cent in the Ballymena HMA and 87 per cent in the Causeway Coast HMA) pay a weekly contract rent that exceeds their LHA amount (Table 6.21).

In the Ballymena HMA, the average weekly shortfall amounts to £24, representing almost one-fourth (24 per cent) of their weekly contract rent, which must be met from their own resources. The average shortfall amount is similar but slightly lower in the Causeway Coast HMA, both in level terms (£20) and as a proportion of the contract rent (21 per cent).

Nonetheless, that is to underline the importance of the continuing availability of Housing Benefit within the private rented sector.

**Table 6.21 Housing Benefit recipients with bedroom entitlement¹:
Shortfall between Housing Benefit amount and contract rent, Northern
HMAs, 2019**

	Private rented /LHA	NIHE	Housing Association
Ballymena HMA			
Per cent with a shortfall	89%	62%	48%
Median shortfall			
Amount	£24	£10	£14
Per cent of weekly rent (average)	24%	15%	15%
Causeway Coast HMA			
Per cent with a shortfall	87%	62%	48%
Median shortfall			
Amount	£20	£10	£14
Per cent of weekly rent (average)	21%	15%	15%
Source: SHBE 1 LHA claimants in the private rented sector, working age claimants in the social sector.			

6.9 Tenure

Similar to the rest of Northern Ireland, prior to 2001, the main trends in tenure composition within both HMAs were the rising share of owner-occupation and the falling share in social rented accommodation (Tables 6.22 and 6.23).

The two trends were linked to the extent that the shift toward owner-occupation was boosted by the introduction of the House Sales Scheme in 1979, whereby sitting Housing Executive tenants could purchase their dwelling.

Table 6.22 Tenure shares, 1991-2011, Ballymena HMA					
	Shares:			Shift in share:	
	1991	2001	2011	1991-2001	2001-2011
	%	%	%	pps	pps
Owner-occupied	66	74	72	8	-2
Owned outright	32	34	39	2	4
Owned with mortgage	34	39	33	5	-6
Shared ownership	0	1	0	1	0
Social rented	28	18	11	-10	-7
NIHE	27	16	9	-11	-7
Housing Associations	1	2	2	1	0
Private rented	6	8	17	2	9
Private landlord/letting agency	4	5	13	1	8
Employer/relative/friend	0	2	1	2	-1
Rent-free	1	0	3	-1	2
All	100	100	100		
Source: Census of Population.					

Reflecting similar trends across Northern Ireland, the shifts in tenure shares between 2001 and 2011 moved in virtual lockstep across the two HMAs. In the first instance, the shift to owner-occupation went into reverse, with the share falling by two percentage points in each HMA, from 74 per cent to 72 per cent in the Ballymena HMA and from 70 per cent to 68 per cent in the Causeway Coast HMA. In both HMAs, the decrease was on a par with the Northern Ireland average (-2 percentage points).

Table 6.23 Tenure shares, 1991-2011, Causeway Coast HMA

	Shares:			Shift in share:	
	1991	2001	2011	1991-2001	2001-2011
	%	%	%	pps	pps
Owner-occupied	59	70	68	11	-2
Owned outright	28	32	36	5	3
Owned with mortgage	31	37	32	6	-5
Shared ownership	0	1	1	1	0
Social rented	34	19	13	-15	-6
NIHE	33	18	11	-15	-6
Housing Associations	1	2	2	0	0
Private rented	7	11	19	3	8
Private landlord/letting agency	6	7	14	2	7
Employer/relative/friend	1	3	2	2	-1
Rent-free	1	1	3	0	2
All	100	100	100		
Source: Census of Population.					

Across both HMAs, the fall in the owner-occupied share was almost equally driven by declines in the proportion owning with a mortgage, down by -6 percentage points in the Ballymena HMA and -5 percentage points in the Causeway Coast HMA. Again, the HMA declines were in line with the Northern Ireland fall of -5 percentage points.

The decline in the proportion owning with a mortgage is testimony to the effects of the house price cycle during that period, with first-time buyers squeezed by deteriorating affordability when prices were rising and constrained access to credit during the downturn.

The fall in owner-occupation would likely have been steeper were it not for Housing Executive sales to sitting tenants. During the 2000s, the social sector share continued to decline, by seven percentage points in the Ballymena HMA and six percentage points in the Causeway Coast HMA.

The opposite of the falling owner-occupation and social sector shares was a sharp rise in the proportion of households living in rented accommodation. In both HMAs, the private rented share rose modestly between 1991 and 2001, up by two percentage points in the Ballymena HMA and four percentage points in the Causeway Coast HMA. The rise in the sector's share accelerated in the next decade, up by nine percentage points in the Ballymena HMA and eight percentage points in the Causeway Coast HMA. Again, the two HMAs were in line with the average shift across Northern Ireland (+8 percentage points).

The foregoing trends were also evident across the Causeway Coast subareas. Between 2001 and 2011, the private rented sector share rose in each subarea at a comparable pace, ranging from +7 percentage points in Moyle to +10 percentage points in Ballymoney (Table 6.24). The rise in the rented sector share was mainly reflected in a fall in the social sector share, from -5 percentage points in Coleraine to -8 percentage points in Ballymoney. With the exception of Moyle, the owner-occupied share also declined across the subareas.

Table 6.24 Tenure shares by Causeway Coast HMA subarea, 2011

	Owner-occupied	Social rented	Private rented
Shares 2011			
	%	%	%
Coleraine	66	14	20
Ballymoney	71	12	17
Limavady	69	13	18
Moyle	68	13	19
Change 2001-2011			
	<i>pps</i>	<i>pps</i>	<i>pps</i>
Coleraine	-3	-5	8
Ballymoney	-2	-8	10
Limavady	-1	-7	8
Moyle	0	-7	7
pps Percentage points difference Source: Census of Population.			

In the absence of a Census of the population, it is not possible to say precisely how the household tenure composition has evolved since 2011. Drawing on time series data from the Family Resources Survey (FRS), that issue is addressed in detail in Appendix C of the accompanying [Northern Ireland report](#). While it is not possible to be definitive, the conclusion drawn is that the main tenure trends of 2001 to 2011 continued through to 2018-19 but at a reduced pace. Based on that analysis, the main tenure trends have been estimated through to 2018.

The estimates for the Ballymena HMA are summarised in Figure 6.23 and Table 6.25, as follows:

- Owner-occupation – estimated to have declined by about two percentage points.
- Social rented – estimated to have stabilised, remaining at 11 per cent. That is likely due to the combined effects of a sharp fall-off in Housing Executive house sales and continued growth in Housing Associations.
- Private rented – estimated to have increased in share by two percentage point.

The estimates for the Causeway Coast HMA are summarised in Figure 6.24 and Table 6.26, as follows:

- Owner-occupation – estimated to have declined by about one percentage point.
- Social rented – estimated to have fallen by -0.4 percentage points. That can be compared with the -6 percentage point decline in the decade 2001 to 2011, again reflecting reduced volumes of Housing Executive sales and the expansion of Housing Associations.
- Private rented – estimated to have increased in share by 1.4 percentage points.

The remainder of this Section assesses the potential future evolution of the main tenure categories from a demographic perspective.

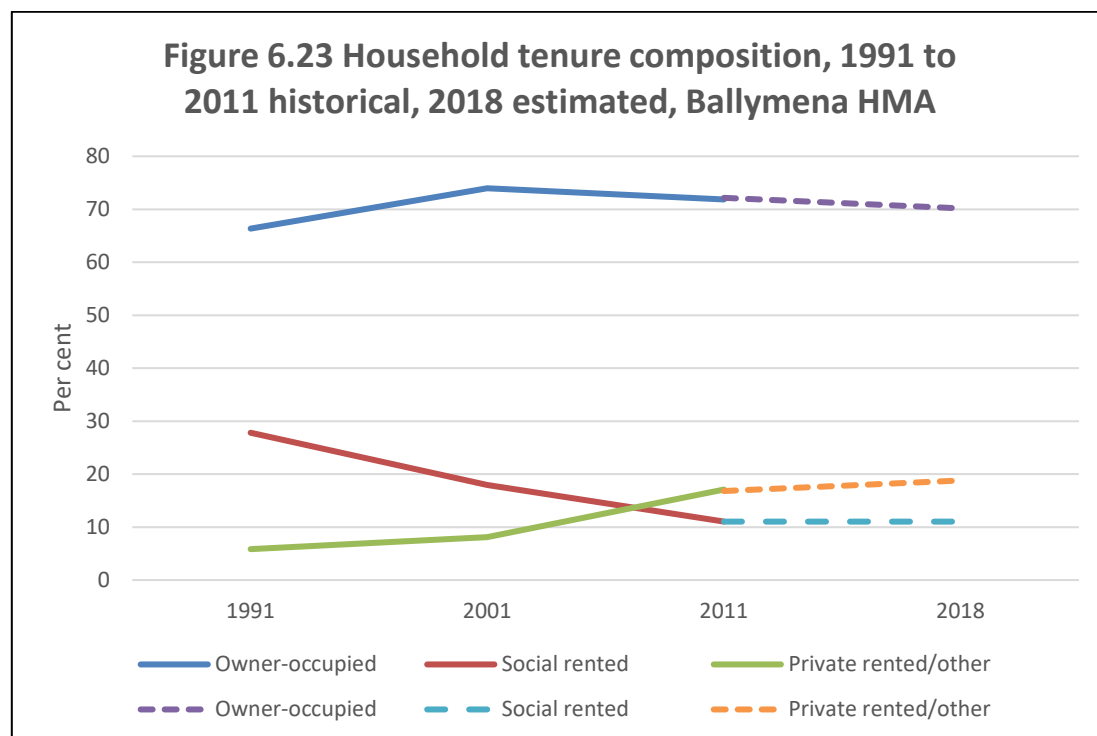


Table 6.25 Tenure shares, 1991-2011 historical, 2018 estimated, Ballymena HMA

	1991	2001	2011	2018
Owner-occupied	66.3	74.0	71.9	69.9
Social rented	27.8	18.0	11.0	11.0
Private rented	5.8	8.1	17.1	19.1

Sources: Historical - Census of Population; Estimated – author's estimates.

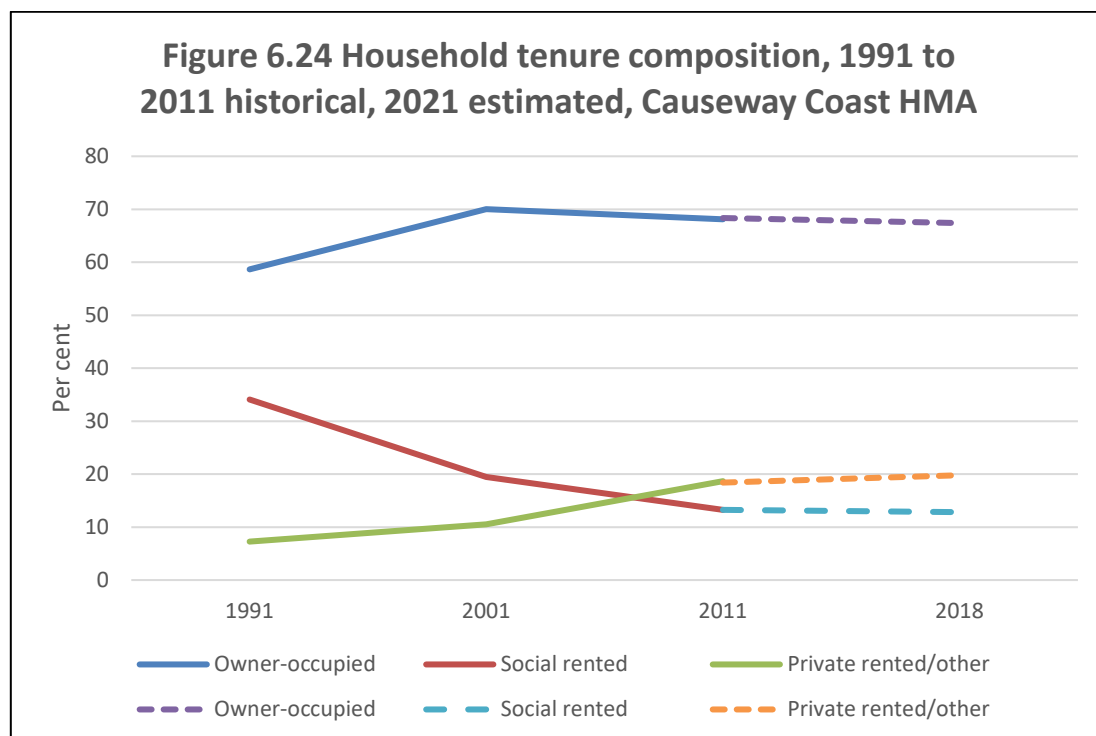


Table 6.26 Tenure shares, 1991-2011 historical, 2018 estimated, Causeway Coast HMA

	1991	2001	2011	2018
Owner-occupied	58.7	70.0	68.1	67.1
Social rented	34.1	19.5	13.3	12.8
Private rented	7.3	10.5	18.7	20.1

Sources: Historical - Census of Population; Estimated – author's estimates.

As outlined in Appendix C of the accompanying [Northern Ireland report](#), the tenure shares have been projected forward using Holmans' demographic method. The methodology is grounded in two main features of the tenure composition by age of the Household Reference Person (HRP – see Box 6.C), both of which are present in the Ballymena and Causeway Coast HMAs.

First, tenure shares are broadly stable among households where the HRP is aged 45 and over (see Figure 6.25 for the Ballymena HMA profile and Figure 6.26 for the Causeway Coast HMA). Second, in households where the HRP is aged under 45, there is a clear progression from renting to owning (see Figure 6.27 for the Ballymena HMA and Figure 6.28 for the Causeway Coast HMA). Both of those features are clearly present in both HMAs.

Figure 6.25 Tenure by age of HRP, Ballymena HMA, 2011 (Source: Census of Population)

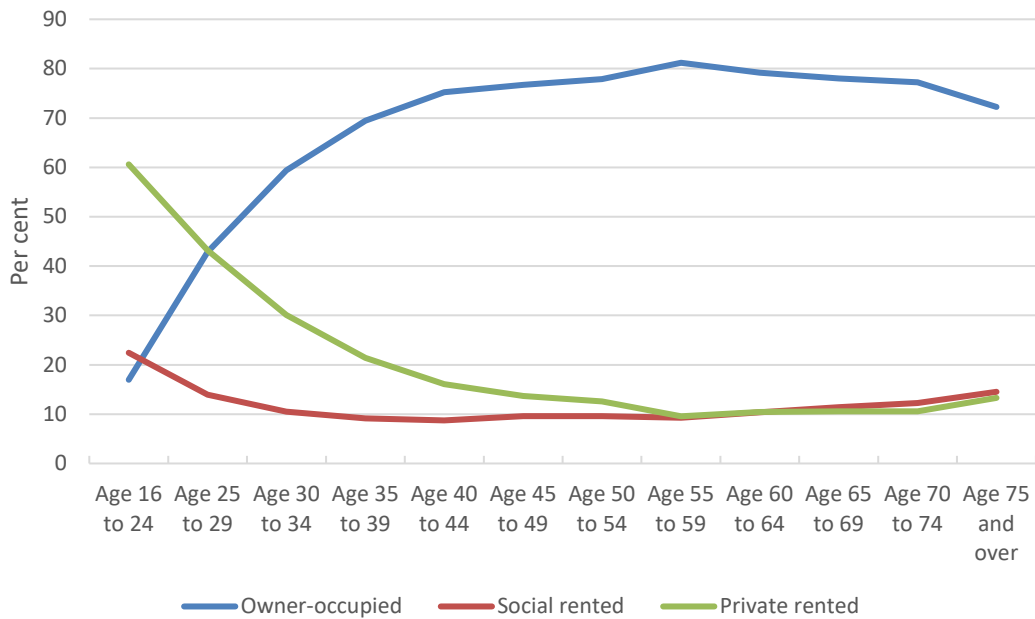


Figure 6.26 Tenure by age of HRP, Causeway Coast HMA, 2011 (Source: Census of Population)

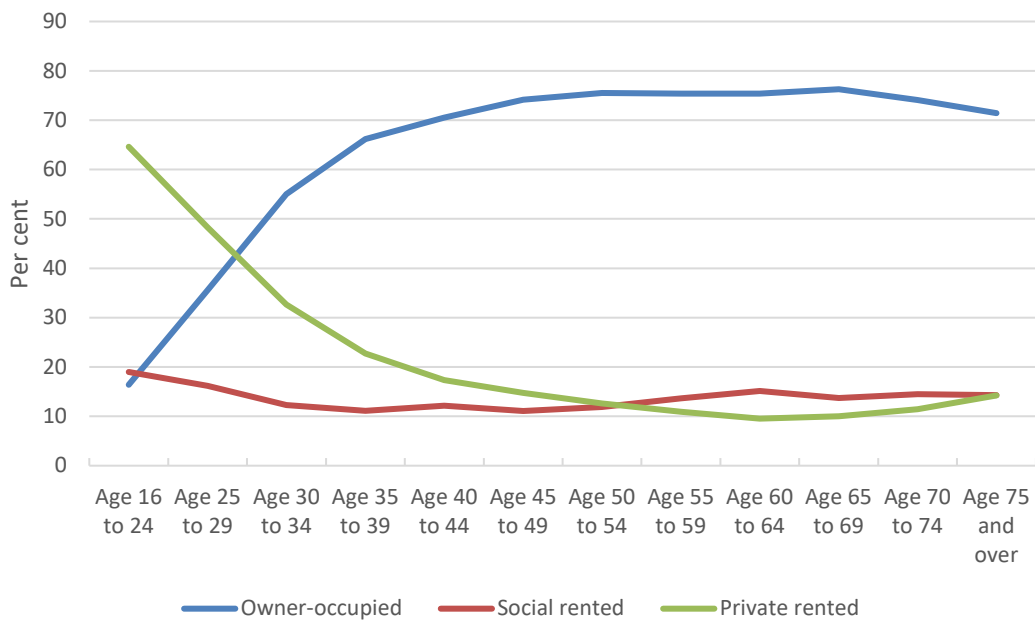


Figure 6.27 Tenure by age of HRP, 2011, Ballymena HMA (Source: Census of Population)

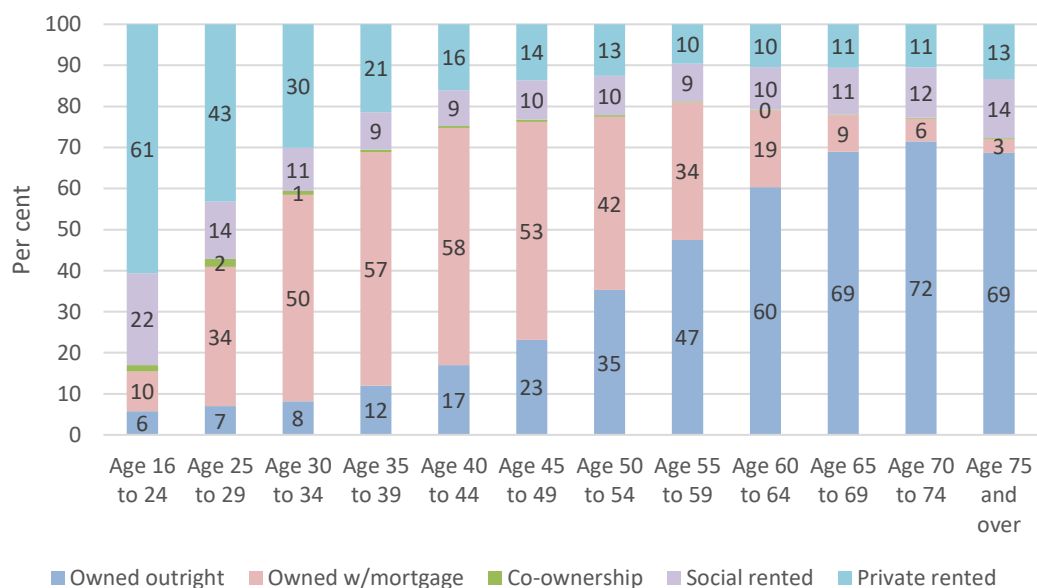
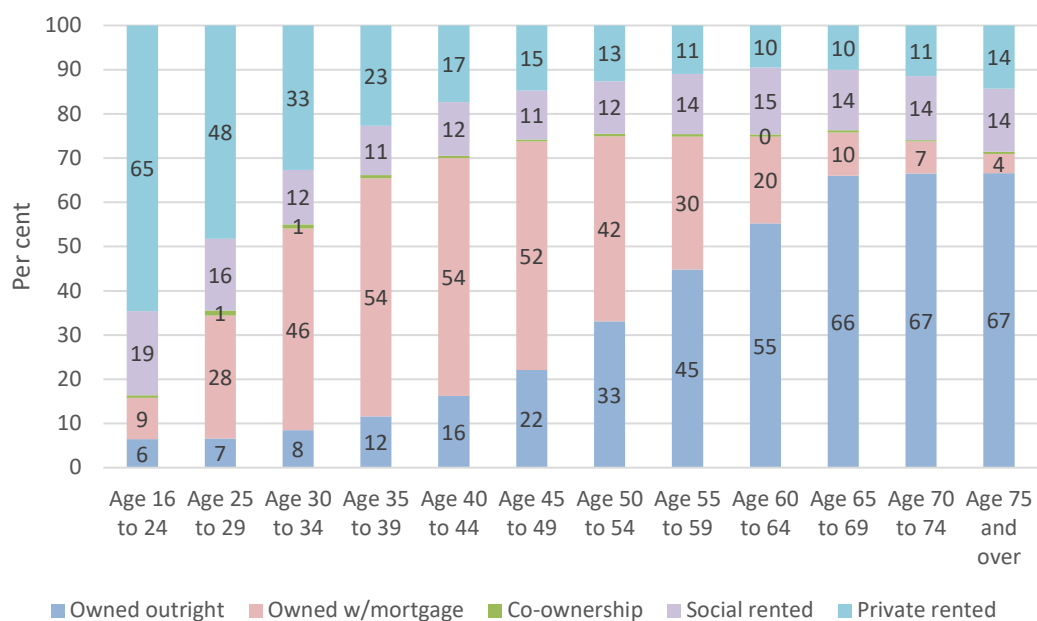


Figure 6.28 Tenure by age of HRP, 2011, Causeway Coast HMA (Source: Census of Population)



Box 6.C Household Reference Person (HRP)

The **Household Reference Person** (HRP) concept was introduced for the 2001 Census of Population to replace the former 'head of household' measure. There is one HRP per household. The HRP should be one of the usual residents in the household. For a person living alone, it follows that this person is the HRP. Otherwise:

- If the household contains only one family, the HRP is the same as the Family Reference Person (FRP).
- If there is more than one family in the household, the HRP is chosen from among the FRPs using the same criteria as for choosing the FRP (economic activity, then age, then order on the form).

In a lone parent family, the **Family Reference Person** is taken to be the lone parent in a lone parent family. Otherwise:

- In a couple family, the FRP is chosen from the two people in the couple based on their economic activity (in the priority order; full-time job, part-time job, unemployed, retired, other).
- If both people have the same economic activity, the FRP is identified as the elder of the two or, if they are the same age, the first member of the couple on the form.

A **family** comprises of a group of people consisting of a married or cohabiting couple with or without child(ren), or a lone parent with child(ren). It also includes a married or cohabiting couple with their grandchild(ren) or a lone grandparent with his or her grandchild(ren) where there are no children in the intervening generation in the household. Cohabiting couples include same sex couples. Children in couple families need not belong to both members of the couple.

If there is no family, the HRP is chosen from the individuals within the household using the same criteria as for the FRP, i.e. economic activity status, age and order in which listed on the form.

Generally, visitors cannot be HRPs and households containing visitors only (e.g. holiday homes) would not have a HRP unless they contained a visitor with no other usual residence. In an all-visitor household containing one or more visitors with no other usual residence, an HRP should be selected from the 'resident visitors' (i.e. visitors with no (other) usual residence).

Source: Extracted from NISRA, [2011 Census Definitions and Output Classifications](#).

The results of the demographic tenure projections for the two HMAs are summarised in Table 6.27. In both HMAs, the demographic projections result in broadly stable tenure shares. Thus, in the Ballymena HMA, the owner-occupied share increases only slightly, offset by a similarly slight decrease in the private rented share. Similarly, the owner-occupied share rises in the Causeway Coast projections, albeit by less than one percentage point between 2018 and 2035. Nonetheless, the projected slight rise in the owner-occupied share would represent a reversal of the decline that was observed in the period from 2001 to 2011. While the projections are demographically based, they serve to illustrate the housing market recovery that was evident in the period from 2016 through 2019.

Table 6.27 Household tenure composition: Projections to 2035, Holmans demographic method

	2001	2011	2018	2030	2035
Ballymena HMA					
Owner-occupied	74.0	71.9	69.9	70.4	70.3
Social rented	18.0	11.0	11.0	11.0	11.0
Private rented	8.1	17.1	19.1	18.7	18.7
All	100.0	100.0	100.0	100.0	100.0
Causeway Coast HMA					
Owner-occupied	70.0	68.1	67.1	67.8	67.8
Social rented	19.5	13.3	12.8	13.3	13.5
Private rented	10.5	18.7	20.1	18.9	18.7
All	100.0	100.0	100.0	100.0	100.0

Sources: Historical - Census of Population; Estimated – author's estimates.

Turning to the social sector projections, the Ballymena HMA share is expected to remain constant while the sector's share in the Causeway Coast HMA is projected to rise slightly. The tenure projections reflect the underpinning demographic projections, including the ageing of the population, which would tend to keep the social sector share constant or rising.

Nonetheless, the social sector projections also signal a reversal of trends over recent decades which are not unreasonable in light of the sharp decline in Housing Executive house sales in tandem with the Social Housing Development Programme.

Of course, there is uncertainty around the projected tenure shares. For example, house purchase affordability may worsen to the extent that first-time buyers become more constrained in accessing home ownership. In that event, newly arising households may be more likely to enter the private rented sector while households already in the private rented sector may find it more difficult to move into home ownership.

For that reason, it is useful to consider a variant scenario in which the private rented sector share increases, albeit at a reduced rate compared with the rapid expansion of the 2000s. The trend-based scenario is summarised in Table 6.28 and provides a different narrative to the demographic projections.

Table 6.28 Household tenure composition: Projections to 2035, FRS-based trends by age with dampening factor (0.5)

	2001	2011	2018	2030	2035
Ballymena HMA					
Owner-occupied	74.0	71.9	69.9	67.6	66.6
Social rented	18.0	11.0	11.0	11.8	12.2
Private rented	8.1	17.1	19.1	20.6	21.2
All	100.0	100.0	100.0	100.0	100.0
Causeway Coast HMA					
Owner-occupied	70.0	68.1	67.1	65.7	65.1
Social rented	19.5	13.3	12.8	13.4	13.4
Private rented	10.5	18.7	20.1	20.9	21.5
All	100.0	100.0	100.0	100.0	100.0
Sources: Historical - Census of Population; Estimated – author's estimates.					

6.10 Key Points Summary

In the residential housing market, the large house price falls that followed the boom of 2005-2007 resulted in a marked improvement in affordability in the Northern area. Between 2016 and 2019, house prices grew at modest rates, 4.5 per cent per annum in the Causeway Coast and 3.2 per cent across the Mid and East Antrim LGD.

Along with the rest of Northern Ireland, the rate of house price growth quickened following the lifting of the first Covid-19 lockdown in summer 2020. Between the first quarter of 2020 and the fourth quarter of 2021, house prices in the Causeway Coast rose by 8.4 per cent per annum, ahead of the Northern Ireland average (7.3 per cent per annum). Mid and East Antrim prices rose at 7.2 per cent per annum, close to the Northern Ireland average.

It is reasonable to expect that the pandemic-induced house price growth will moderate over the next 12 months or so. That is the expectation of market commentators and those consulted for this SHMA.

House price to earnings ratios have edged upwards in both the Causeway Coast and Mid and East Antrim. In the latter area, the ratio has moved up only slightly and remained close to the Northern Ireland average.

The ratio in the Causeway Coast has also risen slightly and is higher than the Northern Ireland average, pointing to more difficult affordability in that HMA.

After controlling for the mix of property types, as well as rural/urban location and household incomes, there is a statistically significant positive effect on mean house prices from a location within a second homes cluster along the Causeway coast. However, higher house prices within the second homes clusters do not appear to spill over into house prices more widely across the Northern area. The effect is largely confined to the Coleraine and Moyle subareas.

Within both HMAs, residential property transactions have followed the housing market cycle. After reaching unsustainable levels during the house price boom years between 2005 and 2007, transactions fell back sharply during the downturn before recovering steadily from 2011 through to spring 2020. Similar to the rest of Northern Ireland, transactions fell sharply during the first Covid-19 lockdown in spring 2020 but rebounded just as sharply and, in 2021, house sales in both HMAs were 16-17 per cent above their 2019 pre-pandemic levels.

Prior to the pandemic, in the rented housing market, private sector rentals had been growing at a steady pace in both HMAs. By 2018-19, median weekly private sector rents were estimated to represent 18 per cent of median household income in both HMAs. At the lower priced end of the rental market, in both HMAs, 30th percentile rents were estimated to represent 28 per cent of lower quartile household incomes. At those ratios,

the median and 30th percentile rents could not be said to have presented an acute affordability problem, on the average.

Reflecting the pressure of demand on the available supply, the rate of increase in private sector rents has risen since the commencement of the pandemic. From the NIHE rent data, Northern Ireland rents rose by an estimated four per cent in 2021. Causeway Coast rents are estimated to have risen by five per cent, though rents in the Ballymena HMA remained on a more modest path (+1.4 per cent).

There is, however, considerable uncertainty regarding the future evolution of rent inflation. The pandemic has affected all sectors of society and the economy, but in many respects the disruptive effects have been temporary in nature. The maintained hypothesis in this SHMA is that the recent bout of rent inflation will similarly unwind over time.

As at April 2019, an estimated 37 per cent of private rented sector tenants were in receipt of Housing Benefit across the Ballymena HMA. At 46 per cent, the proportion was higher in the Causeway Coast HMA. That underscores the importance of Housing Benefit in helping private sector tenants with a low income to sustain their accommodation.

7 Housing Stock and Occupancy

7.1 Introduction

This Section presents a profile of the housing stock and the occupancy of dwellings. The Section commences with an overview on trends in the housing stock by type of dwelling, including the distribution by HMA and settlement type. The next part of the Section looks at the trend in unoccupied dwellings, again by HMA and settlement type.

The Section then provides a profile of occupied dwellings, by property type, tenure, and age of the Household Reference Person (HRP). The remainder of the Section focuses on the use of the stock, specifically the size distribution of dwellings. Drawing on the 2011 Census of Population, the distribution of dwellings by number of rooms and occupancy ratings are discussed, including variations by tenure, HMA and settlement type.

The Section next presents estimates for the bedroom size distribution, focusing in particular on occupancy by age of the HRP. The Section concludes by presenting indicative sets of projections for the bedroom size distribution of the occupied dwellings stock, which are compared with projections for bedroom requirements. The demographic context is of particular importance for those projections, notably the projected ageing of the population.

7.2 Housing Stock

Over the two decades from 1991 to 2011, the housing stock in the Ballymena HMA rose by 29 per cent, from 21,360 dwellings in 1991 to 27,540 in 2011 (Table 7.1). Detached and semi-detached dwellings formed the major component of that growth (Figure 7.1). The number of terraced dwellings fell in each decade, with a cumulative drop of -18 per cent from 1991 to 2011. In each decade, the number of apartments went up, rising by 40 per cent over the two decades, albeit from a low base (1,400 in 1991).

Reflecting the variations in growth, the composition of the dwelling stock showed large shifts (Table 7.2). By 2011, detached dwellings accounted for almost half the stock (48 per cent), up from 41 per cent in 1991. Semi-detached properties comprised almost one in four dwellings (24 per cent), up from 20 per cent in 1991. By 2011, almost three in four dwellings (72 per cent) were detached or semi-detached.

Conversely, the share of the stock in terraced dwellings fell sharply, from close to one in three in 1991 (32 per cent) to one in five by 2011 (20 per cent). The proportion comprised of apartments rose only slightly (+0.4 percentage points over the two decades).

Table 7.1 The housing stock, Ballymena HMA, 1991, 2001 and 2011

	1991	2001	2011
Detached	8,820	11,220	13,260
Semi-detached	4,180	5,890	6,650
Terraced	6,850	5,760	5,620
Flat, maisonette, or apartment	1,400	1,600	1,960
Purpose built	1,050	1,400	1,720
Converted or shared house (including bedsits)	350	200	240
Caravan or other mobile or temporary structure	110	50	50
Shared dwelling	10	0	0
All	21,360	24,520	27,540
Source: Census of Population.			

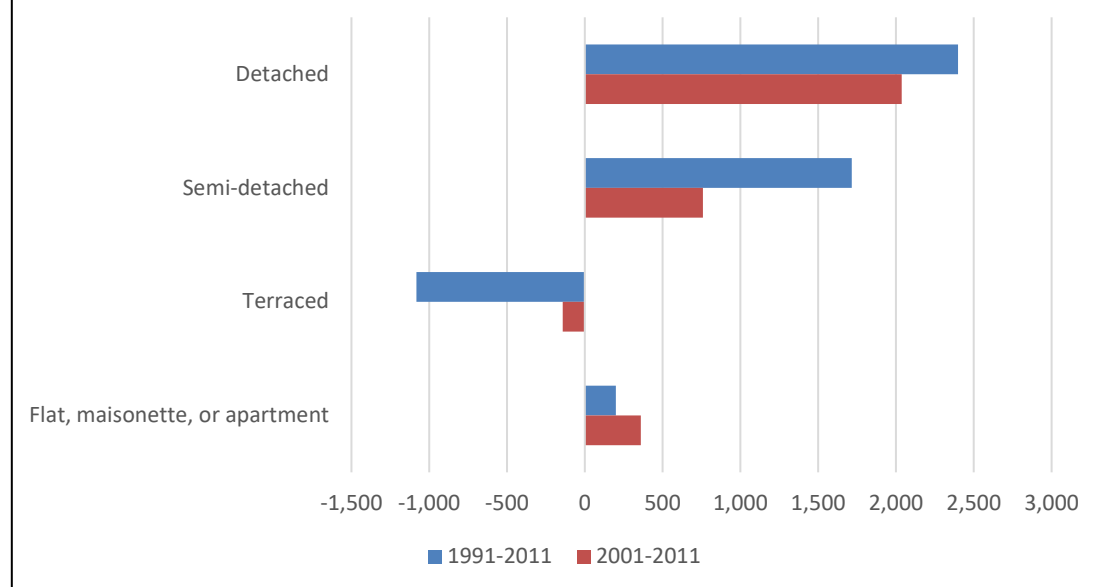
Figure 7.1 Net change in dwellings by type, Ballymena HMA, 1991-2011 (Source: Census of Population)

Table 7.2 The housing stock, Ballymena HMA, composition by dwelling type, 1991, 2001 and 2011

	1991	2001	2011
	%	%	%
Detached	41.3	45.8	48.1
Semi-detached	19.5	24.0	24.2
Terraced	32.0	23.5	20.4
Flat, maisonette, or apartment	6.5	6.5	7.1
Other	0.6	0.2	0.2
All	100.0	100.0	100.0

Source: Census of Population.

Very similar trends were evident in the Causeway Coast HMA over the period 1991 to 2011 (Figure 7.2 and Table 7.3). The total dwelling stock increased by 46 per cent, expanding more quickly in the period 1991-2001 (+27 per cent) than in the decade from 2001 to 2011 (+15 per cent). As in the Ballymena HMA, between 1991 and 2011, the bulk of the growth was in detached (+72 per cent) and semi-detached dwellings (+66 per cent) accompanied by a fall in the number of terraced dwellings (-13 per cent).

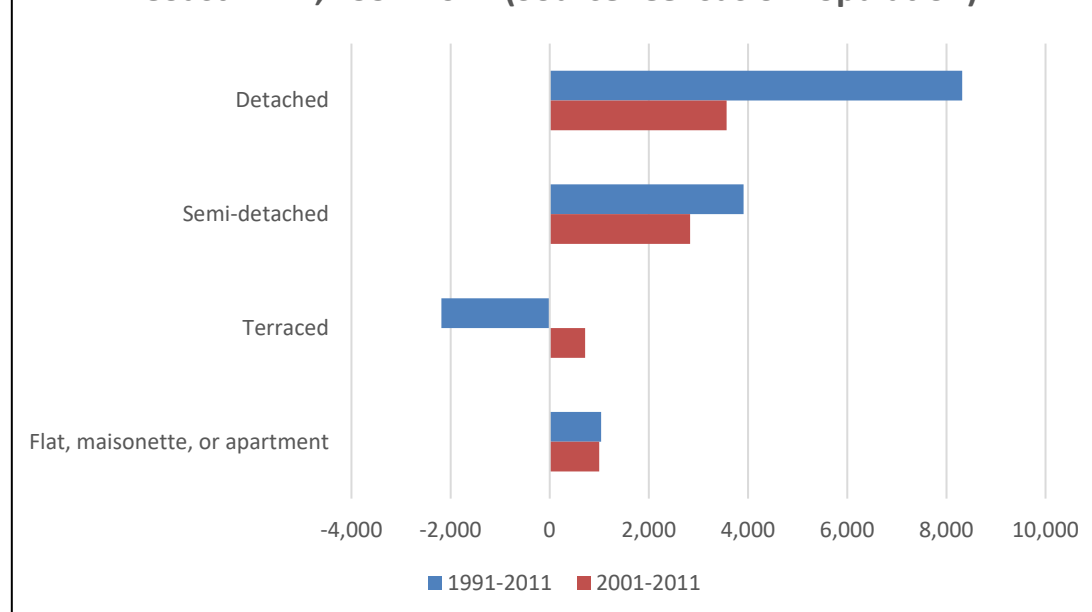
Figure 7.2 Net change in dwellings by type, Causeway Coast HMA, 1991-2011 (Source: Census of Population)

Table 7.3 The housing stock, Causeway Coast HMA, 1991, 2001 and 2011

	1991	2001	2011
Detached	16,560	24,880	28,450
Semi-detached	10,210	14,120	16,950
Terraced	11,670	9,480	10,190
Flat, maisonette, or apartment	2,530	3,570	4,570
Purpose built	1,470	2,750	3,830
Converted or shared house (including bedsits)	1,060	820	730
Caravan or other mobile or temporary structure	160	110	70
Shared dwelling	60	20	10
All	41,190	52,170	60,240
Source: Census of Population.			

By 2011, three in four properties (75 per cent) were either detached (47 per cent) or semi-detached (28 per cent) dwellings (Table 7.4). Fewer than one in five (17 per cent) were terraced properties, down from 28 per cent in 1991. Though, the shifts in dwelling shares were less pronounced between 2001 and 2011 by comparison with the preceding decade.

Table 7.4 The housing stock, Causeway Coast HMA, composition by dwelling type, 1991, 2001 and 2011

	1991	2001	2011
	%	%	%
Detached	40.2	47.7	47.2
Semi-detached	24.8	27.1	28.1
Terraced	28.3	18.2	16.9
Flat, maisonette, or apartment	6.1	6.8	7.6
Other	0.5	0.2	0.1
All	100.0	100.0	100.0
Source: Census of Population.			

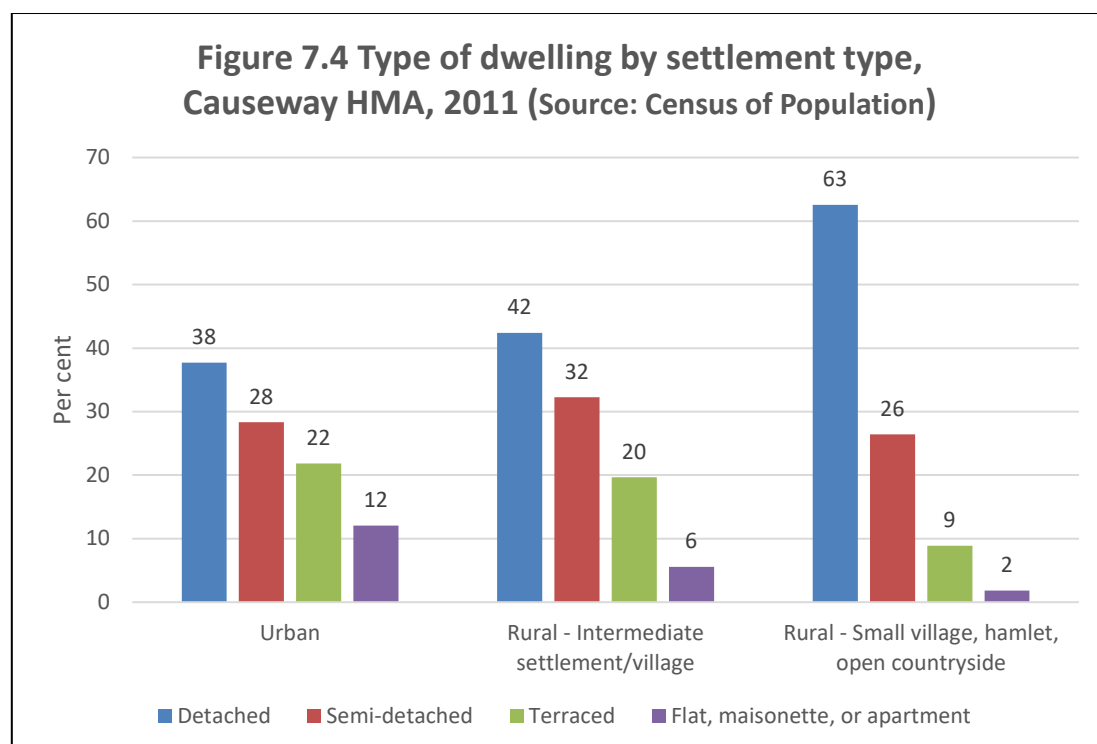
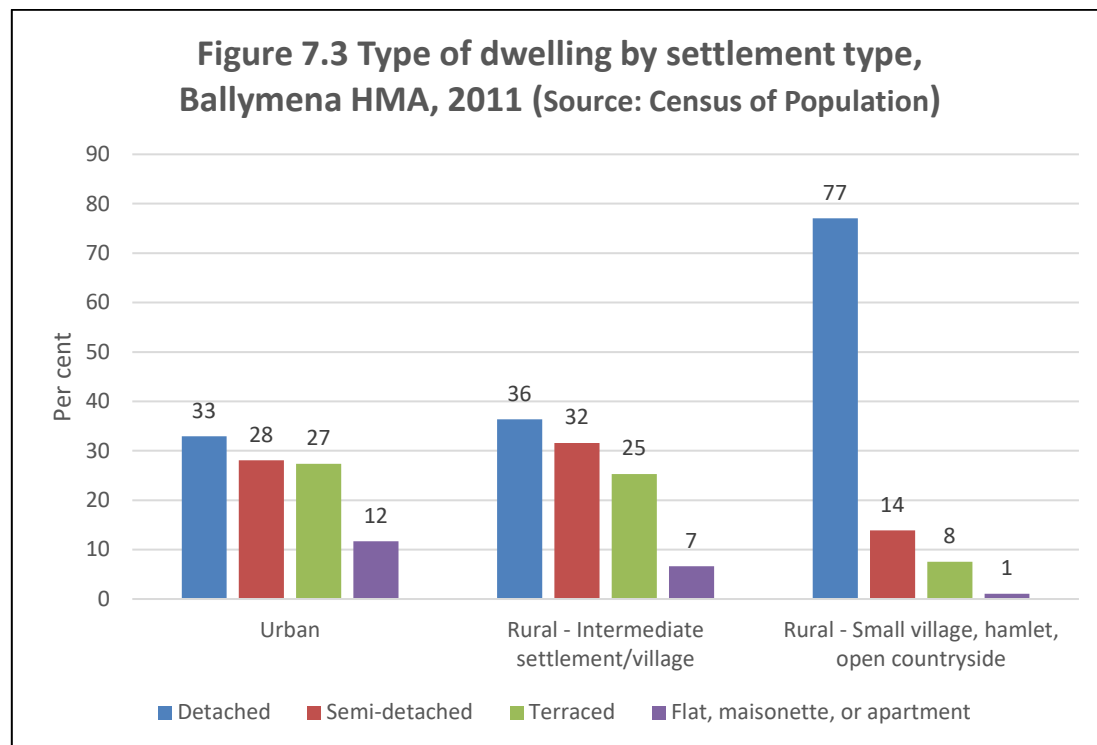
The spatial pattern in the growth of the dwelling stock shows both similarities and contrasts between the two HMAs (Table 7.5). In the Ballymena HMA, the dwelling stock grew more quickly in rural than in urban areas in both decades 1991-2001 and 2001-2011. By 2011, the rural share of the stock had climbed to 54 per cent, up from 49 per cent in 1991.

The Causeway Coast HMA experienced a similar trend between 2001 and 2011, with rural growth outpacing the expansion of the urban stock. By contrast, in the previous decade 1991-2001, and led by the Coleraine subarea, the urban dwelling stock grew at a faster rate than the rural stock.

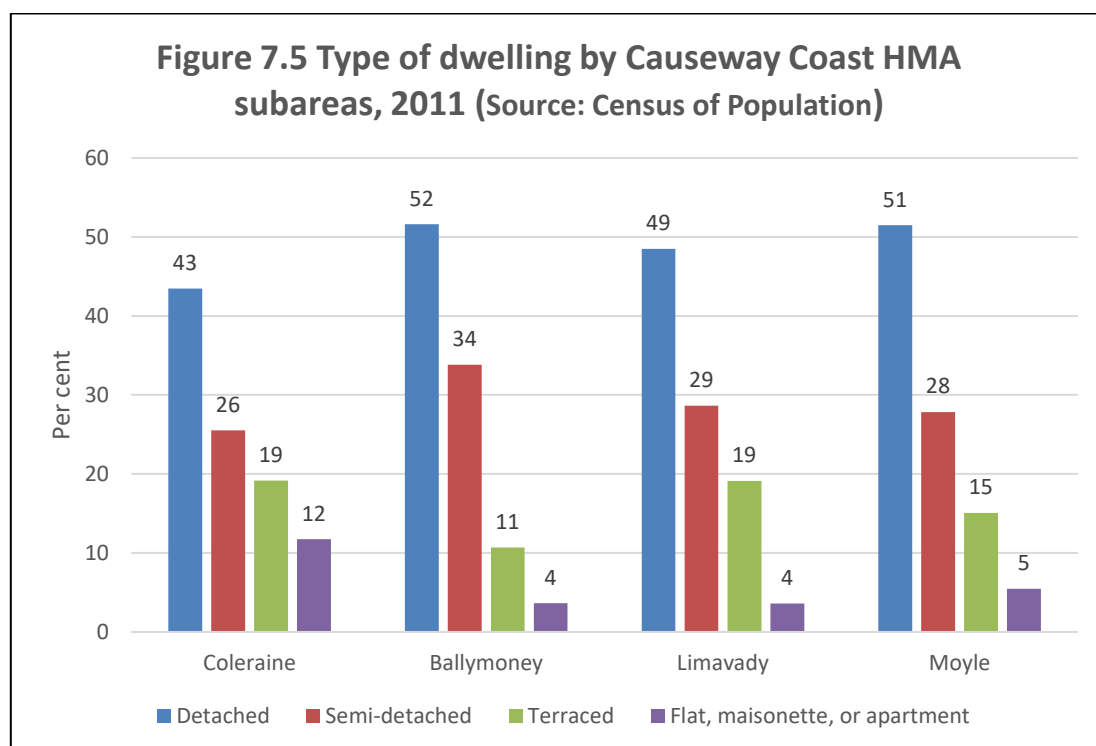
In both HMAs, over the two decades 1991 to 2011, the spatial differences in growth of the dwelling stock mirror the population trends discussed in Section 4. That would suggest the population trends post-2011 would also be reflected in the dwelling stock, as discussed below.

Table 7.5 The housing stock by HMA and settlement type, Ballymena and Causeway Coast HMAs, per cent change			
	1991-2001	2001-2011	Share of HMA, 2011
	%	%	%
Ballymena HMA	14.8	12.3	100
Urban	8.9	5.7	46
Rural	21.0	18.6	54
Intermediate settlement/village	29.0	15.3	21
Small village, hamlet, open countryside	16.0	20.9	33
Causeway Coast HMA	26.7	15.5	100
Urban	30.1	12.0	52
Rural	23.0	19.3	48
Intermediate settlement/village	17.9	18.3	13
Small village, hamlet, open countryside	24.9	19.7	36
Coleraine	28.0	13.3	46
Ballymoney	21.4	21.3	20
Limavady	25.0	14.3	21
Moyle	33.1	16.3	13
Source: Census of Population.			

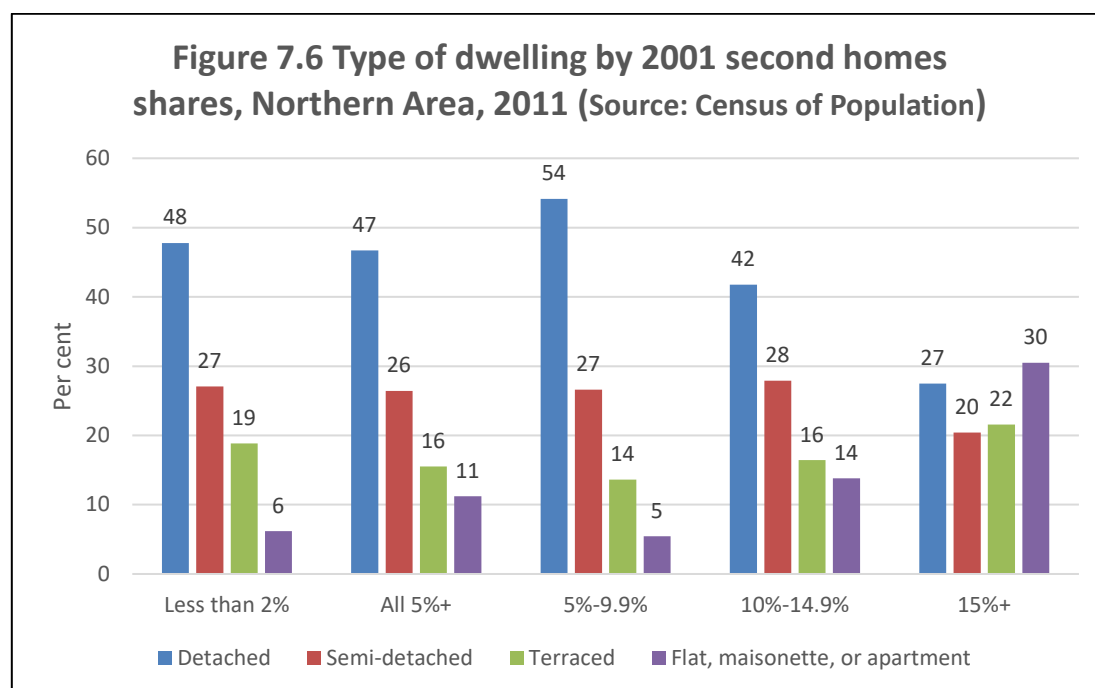
Similar to the rest of Northern Ireland, in both HMAs, the composition of the stock varies between urban and rural areas (Figures 7.3 and 7.4). The more space extensive dwelling types, notably detached dwellings, are more prevalent in rural than in urban areas. Apartments are much less frequently found in rural than in urban areas.



The composition of the stock also varies across the Causeway Coast subareas (Figure 7.5). Reflecting its more urban profile (see Figure 3.2 in Section 3), the main contrast is between the Coleraine subarea and the three remaining subareas. With a majority urban population (67 per cent), detached dwellings are less prominent in the Coleraine subarea compared to the other subareas, where the urban population share varies within a relatively narrow range (30-35 per cent). Partly for that same reason, the share of the stock in apartments within the Coleraine subarea (12 per cent) is substantially higher than in the remaining subareas (4-5 per cent). That higher apartment share also reflects the fact that Coleraine contains a university campus and a concentration of second homes clusters along the coast.



As can be seen from Figure 7.6, the composition of the dwelling stock also varies with the proportion of properties identified as second homes in the 2001 Census of Population and used in this SHMA to classify second homes 'clusters' within the Northern area. Thus, within the second homes clusters, apartments accounted for 11 per cent of the stock compared with six per cent in the rest of the Northern HMAs. Further, the apartments share rises in concert with the second homes share of dwellings, from five per cent in areas with 5-9 per cent of the stock classified as second homes in 2001 to 30 per cent in the Ward with the highest second homes share (Portrush and Dunluce). Conversely, the detached share falls in line with the second homes proportion. That is to suggest that, in second homes clusters, space is used more intensively, to avail of amenity effects (proximity to the coast).



Between 1991 and 2001, the dwelling stock grew more quickly in second homes clusters than in the rest of the Northern area, by a margin of 36 per cent to 19 per cent (Table 7.6). However, between 2001 and 2011, the dwelling stock in the second homes cluster grew at about the same rate as the Northern area overall. Indeed, the areas with the highest concentrations of second homes lagged behind the average growth in the dwelling stock.

Table 7.6 The housing stock by second homes clusters, Northern

	1991-2001	2001-2011	Share of dwellings, 2011
	%	%	%
Less than 2 per cent	18.8	14.3	75
Five per cent or more	35.9	15.0	25
5-9.9 per cent	36.6	19.1	13
10-14.9 per cent	34.3	12.6	9
24 per cent	38.0	5.5	3
Northern	22.6	14.5	100
1 Areas classified as second homes clusters based on proportion of dwellings identified as second homes in the 2001 Census of Population. Source: Census of Population, 2011.			

As the most recent Census of Population dates to 2011, the annual Land and Property Services (LPS) dwelling count data are used to track dwelling stock trends from 2011 onwards, both overall and by type (see Box 7.A). On the LPS data, between 2011 and 2021 the total dwelling stock in the Ballymena HMA increased by eight per cent, ranging from four per cent for terraced properties to 30 per cent for apartments (Figure 7.7). Across all property types, growth has been stronger in the second half of the decade, growing at one per cent per annum from 2016 to 2021 compared with 0.6 per cent per annum between 2011 and 2016 (Table 7.7).

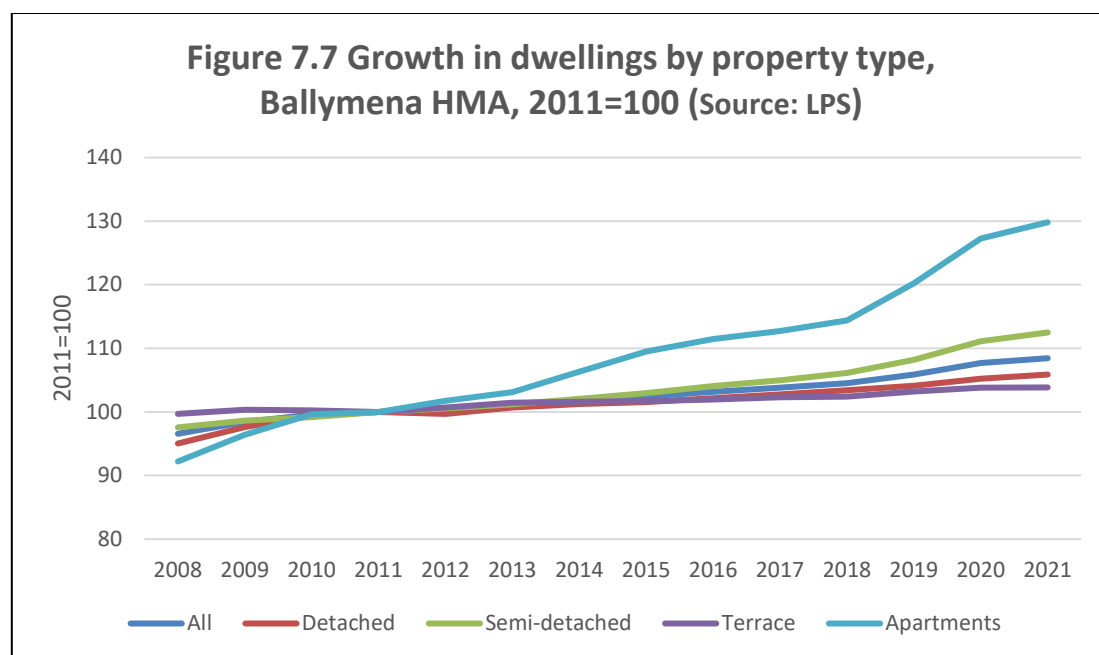


Table 7.7 Change in dwelling stock, Ballymena HMA, per cent per annum

	2008-2011	2011-2016	2016-2021
	%	%	%
Ballymena HMA	1.2	0.6	1.0
Dwelling type			
Detached	1.7	0.4	0.7
Semi-detached	0.8	0.8	1.6
Terraced	0.1	0.4	0.4
Apartment	2.7	2.2	3.1
Source: LPS.			

Box 7.A Annual Housing Stock Statistics

Land and Property Services (LPS) publish annual data giving a count of properties valued as domestic or mixed for the purposes of rating. The counts refer to “properties in the Valuation List which are used for the purposes of a private dwelling”. A private dwelling is defined as a self-contained dwelling and includes both social and private sector dwellings. The counts refer to the position at April/May of each year, from 2008 onwards.

The LPS count excludes caravans, which are included in the Census of Population as a separate type of dwelling. That is a minor difference in scope.

Notwithstanding differences in scope and timing, the LPS and Census dwelling totals are reasonably well-aligned. For Northern Ireland as a whole, the LPS dwelling count for 2011 differs by 1.1 per cent from the Census of Population figure (756,647 on the LPS count for April 2011 compared with 748,048 according to the March 2011 Census, a difference of 8,599).

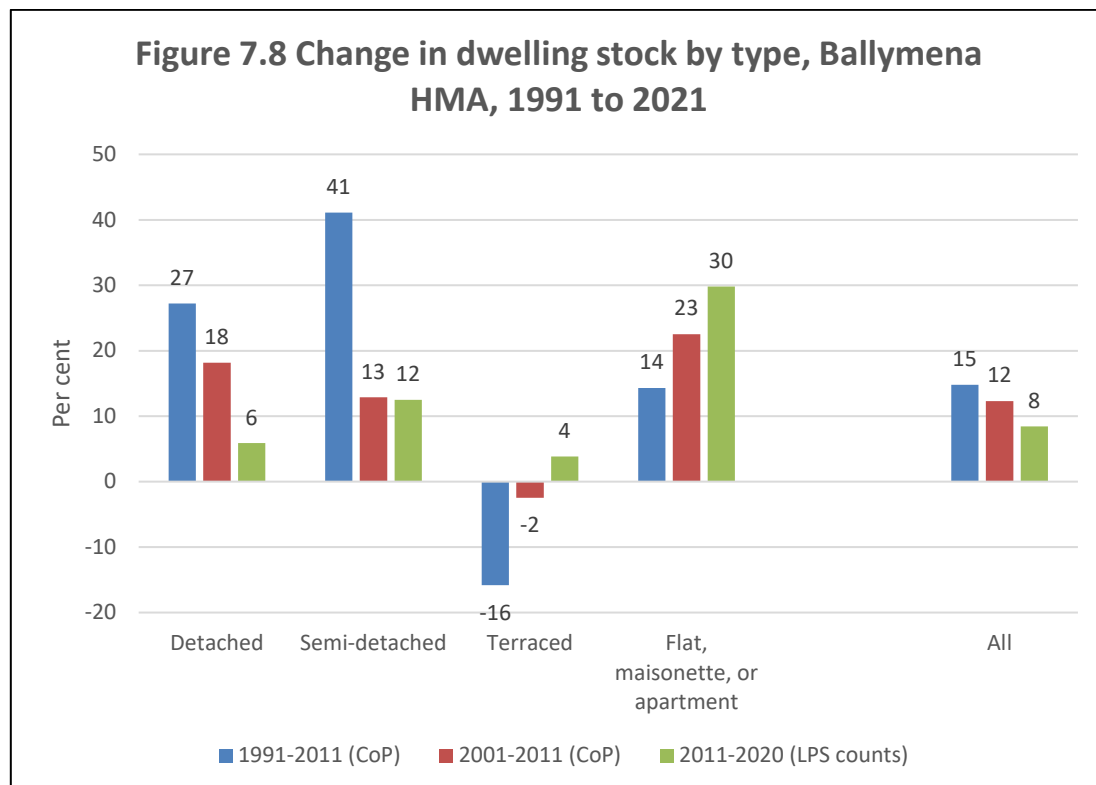
LPS also publishes counts of properties by type. The 2011 count by type refers to September 2011. However, the LPS counts differ from the Census figures by property type, notably in respect of semi-detached and terraced properties, as shown in the table below, which is for Northern Ireland.

	CoP 2011	LPS 2011	Difference
Detached	277,131	270,825	-2.3%
Semi-detached	207,903	185,236	-10.9%
Terraced	187,676	222,510	18.6%
Flat, maisonette, or apartment	74,146	78,076	5.3%
All	748,235	756,647	1.1%

The variances by property type are likely to reflect the different modes of data collection, i.e. the LPS counts are derived from administrative data whereas Census data are mainly self-reported. As the Census of Population contains detailed socio-demographic information, this is the main source of data for the SHMA on the use and occupation of dwellings. Due to the variances by property type, the LPS data have been deployed to indicate the direction of recent trends, with counts indexed to 2011.

The LPS publishes [Housing Stock Statistics](#) by LGD, Ward and Super Output Area (SOA).

Notwithstanding the more recent uptick between 2016 and 2020, since 2011 the growth in the Ballymena HMA dwelling stock has been running at a slower pace by comparison with previous decades (Figure 7.8). As the pace of growth in the stock has fallen, so also has the variability in growth rates across different house types. For example, between 2001 and 2011, growth in whole dwellings ranged from -2 per cent (terraced) to +18 per cent (detached). From 2011 through 2020, the range was narrower, from +4 per cent (terraced) to +12 per cent (semi-detached). Apartments have been an exception, with growth rising in each decade, reaching 30 per cent between 2011 and 2021.



However, apartments comprise less than 10 per cent of the stock, so the faster growth in that dwelling type has not hugely affected the composition of the dwelling stock. Overall, the more even distribution of growth by house type has resulted in the composition of the stock changing relatively slowly since 2011. Updating the dwelling type shares shown in Table 7.2 with the LPS growth rates from Figure 7.8 yields the following estimated shares as of April 2021:

- Detached – 47 per cent (-1.2 percentage points compared to 2011)
- Semi-detached – 25 per cent (+0.9 percentage points)
- Terraced – 19.5 per cent (-0.9 percentage points)
- Apartments – 8.5 per cent (+1.4 percentage points).

According to the LPS data, the total dwelling stock in the Causeway Coast HMA increased by six per cent between 2011 and 2021, ranging from one per cent for terraced properties to 13 per cent for apartments (Figure 7.9). Across all property types, growth has been stronger in the second half of the decade, at 0.9 per cent per annum from 2016 to 2020, up from just 0.2 per cent between 2011 and 2016 (Table 7.8). The growth in apartments was especially strong in the period 2016-2021, rising by two per cent per annum.

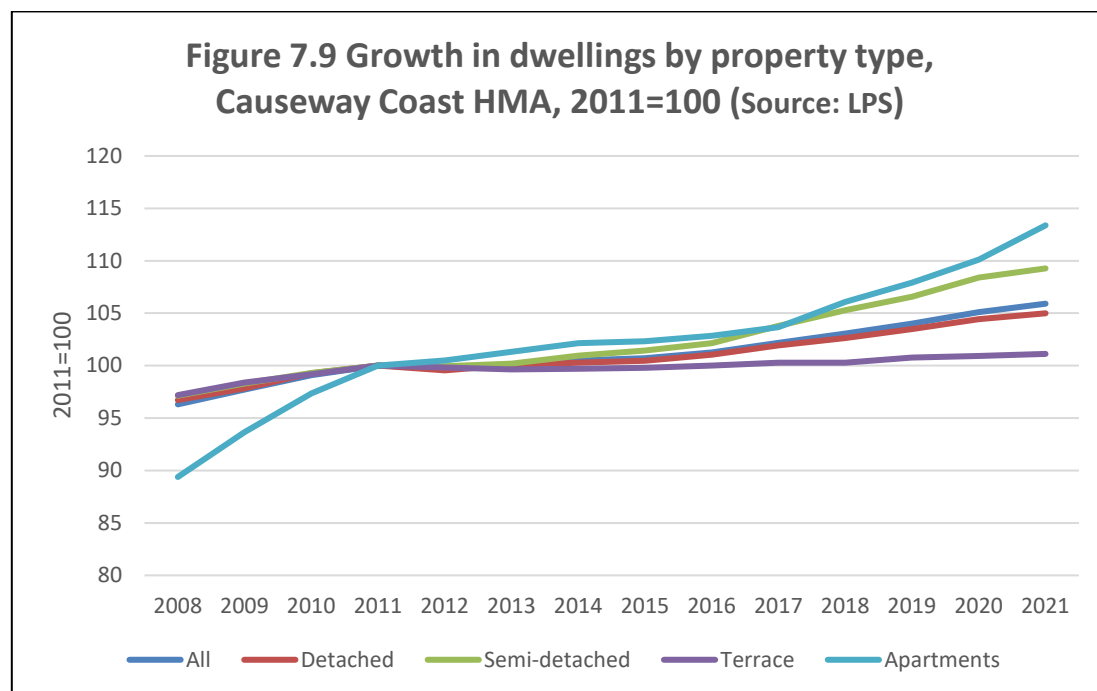
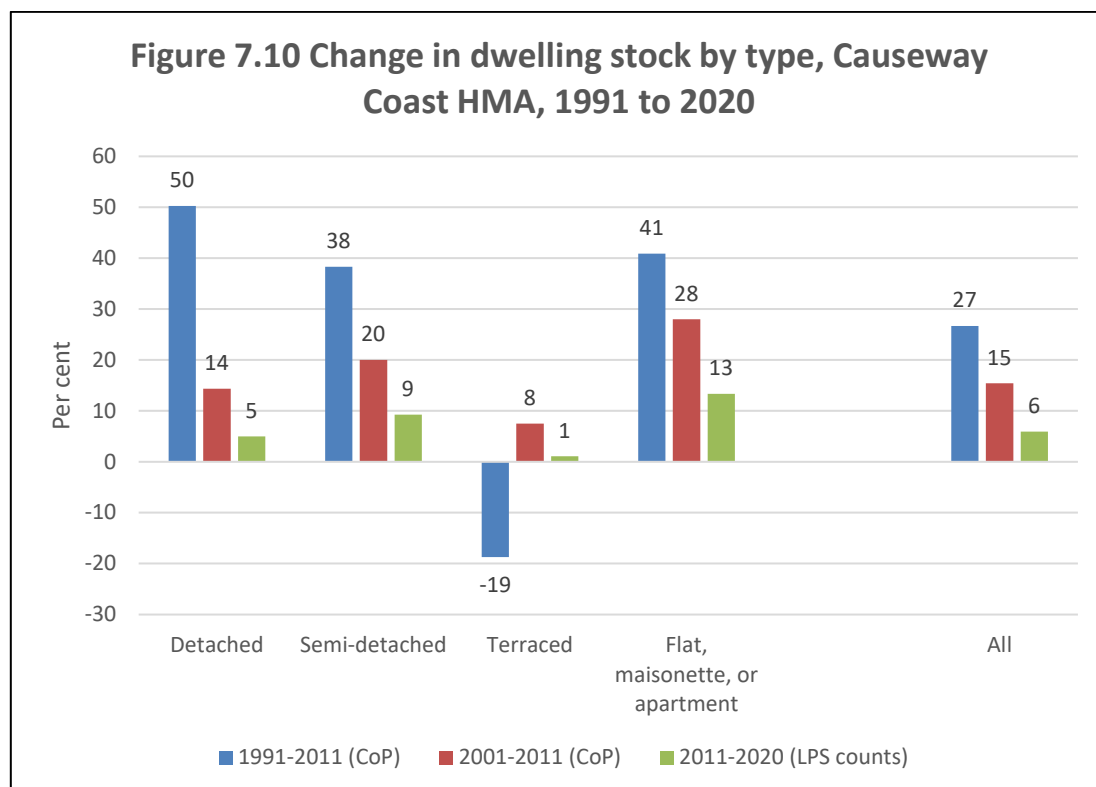


Table 7.8 Change in dwelling stock, Causeway Coast HMA, per cent per annum

	2008-2011	2011-2016	2016-2021
	%	%	%
Causeway Coast HMA	1.3	0.2	0.9
Dwelling type			
Detached	1.1	0.2	0.8
Semi-detached	1.0	0.4	1.4
Terraced	1.0	0.0	0.2
Apartment	3.8	0.6	2.0
Source: LPS.			

Reflecting the prolonged housing market recovery, since 2011 the growth in the Causeway Coast HMA dwelling stock has been slower over the last decade by comparison with the two preceding decades, falling from 15 per cent between 2001 and 2011 to six per cent from 2011 to 2021 (Figure 7.10). Similar to the Ballymena HMA, the past decade has seen reduced dispersion in growth rates across different house types. In contrast to the Ballymena HMA, the growth rate in apartments also stalled between 2001 and 2011. Thus, the spread in the growth rates across all property types has narrowed from 20 percentage points between 2001 and 2011 to 12 percentage points between 2011 and 2021.



Consequently, the composition of the stock has been changing relatively slowly since 2011. Updating the dwelling type shares shown in Table 7.4 with the LPS growth rates from Figure 7.10 yields the following estimated shares as at April 2021:

- Detached – 46.8 per cent (-0.5 percentage points compared to 2011)
- Semi-detached – 29 per cent (+0.9 percentage points)
- Terraced – 16.1 per cent (-0.8 percentage points)
- Apartments – 8.1 per cent (+0.5 percentage points).

The population and household projections discussed in Sections 4 and 5 would suggest that the dwelling stock will continue to rise at a more muted

pace and, with reduced variability in growth rates by property type, the composition of the stock will also evolve more gradually than had been the case prior to 2011. That provides a degree of assurance in relying on the 2011 Census of Population to profile variations by property type in how the stock is occupied.

The broad spatial patterns in the growth of the dwelling stock since 2011 are summarised in Table 7.9. The main points to note are as follows.

Within the Causeway Coast HMA, the Coleraine subarea recorded the fastest growth in the dwelling stock (+6.7 per cent). Ballymoney and Limavady grew at the HMA average (+5.9 per cent) while the Moyle area has lagged (+3.3 per cent). The differences in growth rates contrast somewhat with the variations in population growth discussed in Section 4 (see Table 4.10). Between 2011 and 2020, population growth in Coleraine ranked behind Ballymoney and Limavady, albeit Moyle also lagged in population growth.

Table 7.9 Change in LPS dwelling count by HMA, subarea and settlement type, 2011-2021, per cent

	Urban	Rural		All
		Intermed- iate	Dispersed	
	%	%	%	%
Ballymena HMA	9.0	9.7	6.9	8.4
Causeway Coast HMA	6.2	4.6	5.9	5.9
Coleraine	7.0	3.8	6.8	6.7
Ballymoney	5.5	6.3	6.2	5.9
Limavady	5.1	5.2	7.1	5.9
Moyle	3.9	3.1	2.9	3.3
N. Ireland	7.2	8.1	8.6	7.6
Source: LPS.				

Within each HMA and subarea, the growth in the dwelling stock did not vary greatly between urban and rural areas. In the Ballymena HMA, the dwelling stock grew more slowly in the dispersed rural areas (small villages and the open countryside) compared with urban and intermediate/village areas. Across the Causeway coast HMA, the stock grew fastest in urban areas, but only slightly faster than the dispersed rural areas.

The variations in growth of the dwelling stock across the second homes clusters are shown in Table 7.10. The main point to note is that, since 2016, dwelling stocks have been growing at broadly similar rates within the second homes clusters, in line with the average growth across the Northern HMAs.

Table 7.10 Change in LPS dwelling count by second homes clusters¹, Northern, per cent per annum			
	2008-2011	2011-2016	2016-2021
	%	%	%
Less than 2 per cent	1.2	0.4	0.9
Five per cent or more	1.5	0.2	0.9
5-9.9 per cent	1.4	0.2	0.8
10-14.9 per cent	1.3	0.2	1.0
24 per cent	2.1	0.1	1.2
Northern	1.2	0.4	0.9
1 Areas classified as second homes clusters based on proportion of dwellings identified as second homes in the 2001 Census of Population. Source: LPS.			

7.3 Unoccupied Dwellings

Before turning to the analysis of how the stock is occupied, it is useful to examine trends in the incidence of unoccupied dwellings. The vacancy rate is an important indicator of imbalances between demand and supply in the housing market. The 2011 Census of Population did not distinguish between vacant dwellings and second homes. Rather, the Census reported on dwellings⁴¹ with and without usual residents. Therefore, it is only possible to report on Census estimates for the proportion of dwellings that are unoccupied.

The unoccupied dwellings proportions for 1991, 2001 and 2011 are reported in Table 7.11 for the Ballymena HMA by dwelling type and settlement type. The following points can be noted.

⁴¹ The Census distinguishes between 'household spaces' and dwelling. The distinction is that the former includes shared spaces within a single dwelling. However, very few shared spaces were enumerated and, for practical purposes, spaces and dwellings are the same. Across the Northern HMAs, the 2011 Census counted 87,767 spaces and 87,774 dwellings, a difference of seven, which is negligible. For convenience, this report refers to 'dwellings'.

Table 7.11 Unoccupied dwellings, Ballymena HMA, per cent of total			
	1991	2001	2011
	%	%	%
Ballymena HMA	4.7	4.6	4.7
Dwelling type			
Detached	4.8	3.5	4.4
Semi-detached	3.3	3.0	3.3
Terraced (including end-terrace)	4.9	7.3	5.6
Flat, maisonette, or apartment	7.3	8.6	8.9
Settlement type			
All urban	4.0	4.6	3.6
Rural - Intermediate settlement/village	4.5	4.6	4.1
Rural - Small village, hamlet, open countryside	5.9	4.7	6.6
N. Ireland	5.4	4.8	6.0
Source: Census of Population			

First, the proportion of dwellings unoccupied within the Ballymena HMA has typically been below the Northern Ireland average. Second, the proportion unoccupied varies by dwelling type, ranging, in 2011, from 4.4 per cent of detached dwellings to 8.9 per cent of apartments. Again, that is similar to the Northern Ireland picture where, in 2011, the proportions ranged from 4.6 per cent of detached dwellings to 6.8 per cent of terraced properties and 15.9 per cent of apartments. The higher proportions of unoccupied apartments and terraced dwellings is to be expected as those are the property types that are more prevalent in the private rented sector, where higher vacancy rates can be expected due to the higher turnover of occupants. Though, it can be observed that, for both property types, the unoccupied proportions were lower in the Ballymena HMA compared to Northern Ireland.

Third, the proportion unoccupied has been consistently above the HMA average in rural small villages and the open countryside, notably in 2011. That pattern is also consistent with the Northern Ireland picture, albeit in 2011 the rural-urban gap was slightly wider in the Ballymena HMA.

Overall, therefore, the property type and spatial variations in the proportion of dwellings unoccupied in the Ballymena HMA have been broadly aligned with the Northern Ireland average, although vacancy rates have been slightly lower both overall and by property type.

The Causeway Coast HMA presents quite a different picture. There, in each Census period, the proportion of dwellings unoccupied has been above the Northern Ireland average (Table 7.12). While the proportion unoccupied by dwelling type follows the Northern Ireland pattern, in both 2001 and 2011 the proportions were considerably higher in the Causeway Coast HMA across all property types, and especially apartments; in 2011, 33 per cent unoccupied in the Causeway Coast compared with Northern Ireland's 16 per cent. Furthermore, in the Causeway Coast HMA, the proportion unoccupied was higher in urban than in rural areas in both 2001 and 2011. That is in contrast to the Northern Ireland average, whereby rural areas tend to have higher proportions unoccupied compared with urban areas.

Table 7.12 Unoccupied dwellings, Causeway Coast HMA, per cent of total

	1991	2001	2011
	%	%	%
Causeway Coast HMA	5.7	8.4	10.8
Dwelling type			
Detached	7.2	7.4	7.6
Semi-detached	3.0	6.1	8.2
Terraced (including end-terrace)	4.5	8.6	13.8
Flat, maisonette, or apartment	13.6	23.9	33.4
Settlement type			
All urban	5.0	9.1	12.1
Rural - Intermediate settlement/village	6.2	7.0	9.6
Rural - Small village, hamlet, open countryside	6.6	7.9	9.4
Subarea			
Coleraine	5.6	11.1	14.5
Ballymoney	5.1	2.7	4.2
Limavady	4.8	3.9	5.0
Moyle	8.7	14.4	17.5
N. Ireland	5.4	4.8	6.0
Source: Census of Population			

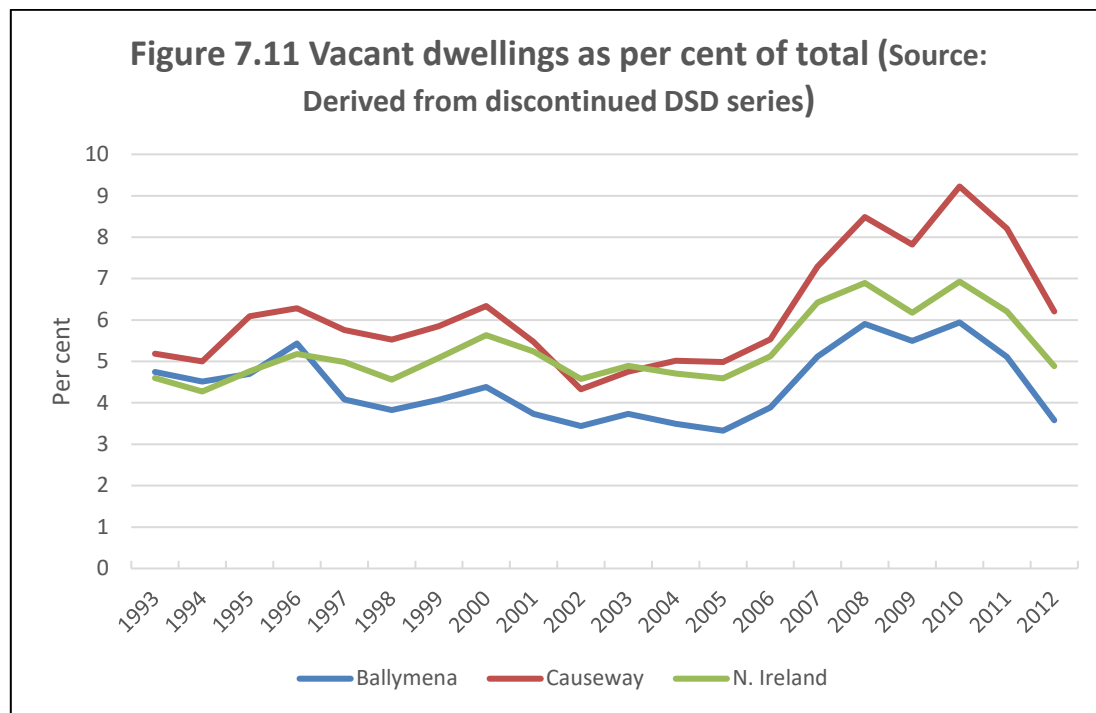
The primary reason for the contrasts between the Causeway Coast HMA and the Northern Ireland average lies in the HMA's relatively high second homes share. In 2001, the Census of Population identified 4.1 per cent of dwellings in the HMA as unoccupied second homes, compared with 0.7 per cent across Northern Ireland as a whole. That would imply that, at the time of the 2001 Census, 4.3 per cent of dwellings in the HMA were unoccupied for some other reason, only slightly above the Northern Ireland average (4.1 per cent⁴²). The influence of second home ownership on the proportion of dwellings unoccupied is evident from the variation across second homes clusters in 2011, from 15.5 per cent in Wards where second homes accounted for 5-9.9 per cent of dwellings in 2001 to 39.8 per cent in the Ward where second homes accounted for 24 per cent of dwellings in 2001 (Table 7.13). Also, it can be noted that, within the HMA, in 2001 second homes were especially prominent in the Coleraine (6.3 per cent of dwellings) and Moyle (8.4 per cent) subareas. Hence the higher proportions of dwellings unoccupied in both those subareas at each Census year (Table 7.12).

Table 7.13 Unoccupied dwellings, second homes clusters, per cent of total			
	1991	2001	2011
	%	%	%
Ballymena HMA	4.7	4.6	4.7
Causeway Coast HMA	5.7	8.4	10.8
Northern	5.4	7.2	8.9
Second homes share (2001)			
Less than 2 per cent	4.8	3.8	4.5
Five per cent or more	7.4	17.5	22.3
5-9.9 per cent	7.0	12.2	15.5
10-14.9 per cent	6.9	19.5	26.8
24 per cent	11.2	33.7	39.8
Source: Census of Population			

Updating the proportions unoccupied from 2011 onwards is difficult. A time series showing the distribution of the stock between vacant and occupied properties had been published on an annual basis between 1993 and 2012, by the former Department for Social Development (DSD). That series was discontinued in 2012 due to a change in the rating of unoccupied dwellings.

⁴² The proportion of dwellings unoccupied for any reason across Northern Ireland in 2001 was 4.8 per cent, from which the 0.7 per cent second homes proportion can be subtracted.

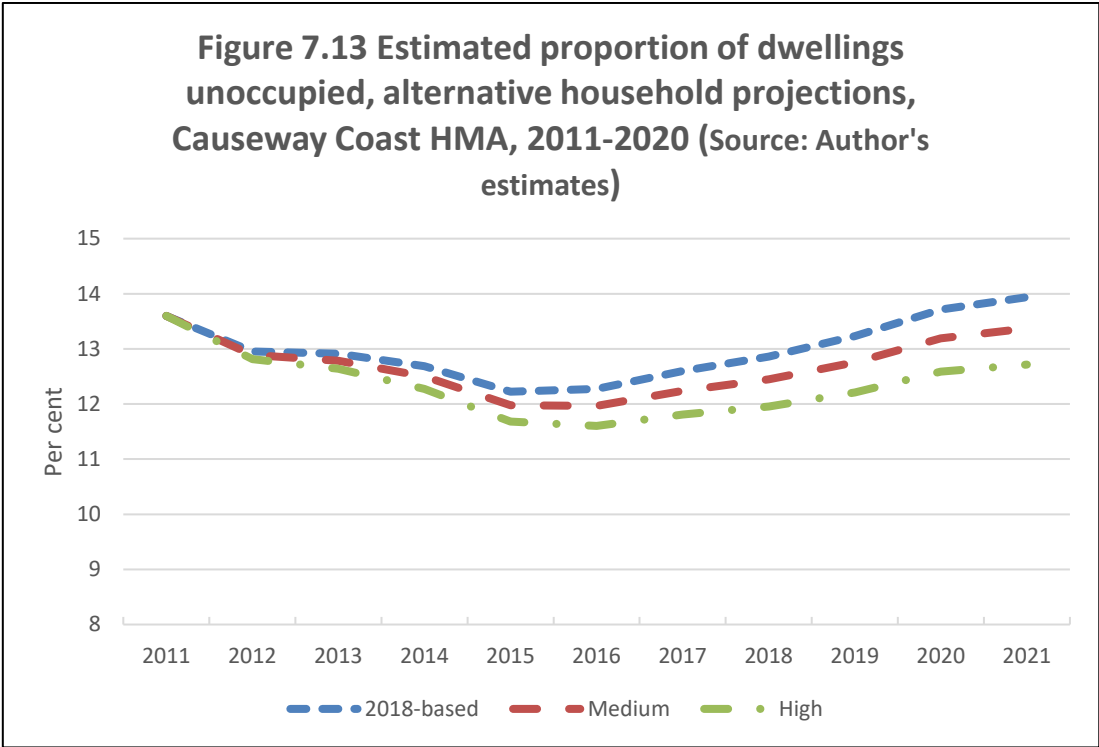
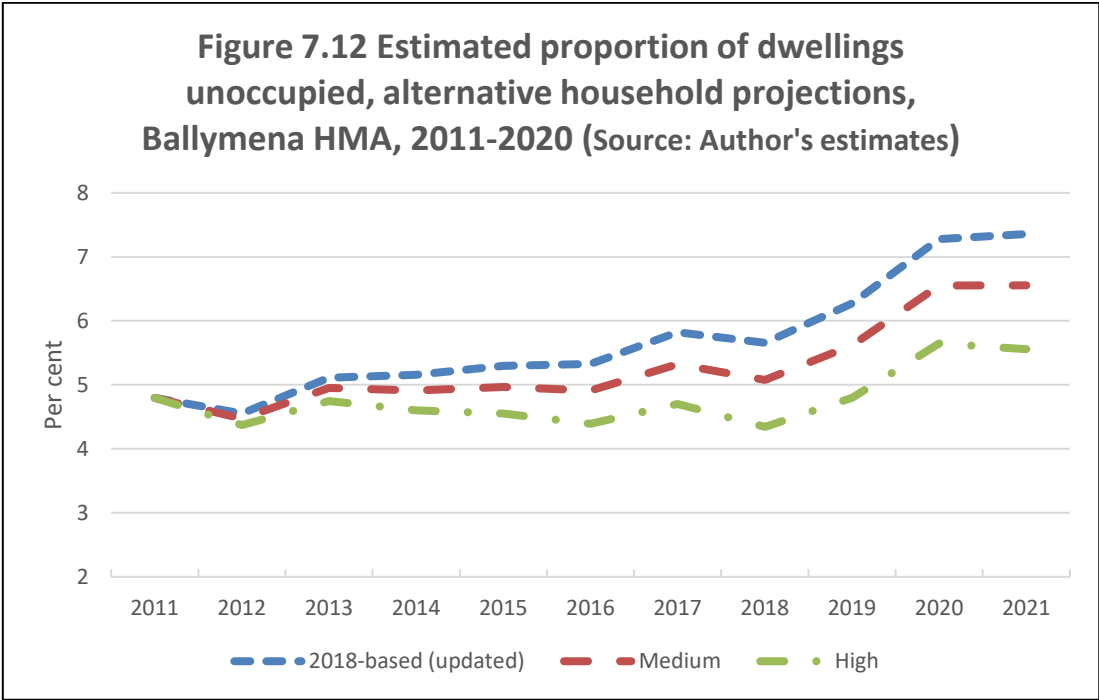
However, the data that are available show a rise in the vacancy rate following the house price crash of 2007, both in the two HMAs and across Northern Ireland as a whole (Figure 7.11). Also, similar to the Northern Ireland average, vacancy rates fell after 2010, as the wider economy and housing market started to recover from the Great Recession of 2008-09.



The only data point available for the period post-2012 is the Housing Executive's 2016 [Northern Ireland House Condition Survey](#) (HCS), which reported a 3.7 per cent vacancy rate for Northern Ireland as a whole, down from an estimated 7.2 per cent in the 2011 Survey. That would suggest that, at Northern Ireland level, vacancy rates continued to fall post-2012. From the DSD time series through to 2012, the vacancy rate in the Ballymena HMA was consistently below the Northern Ireland average and can be expected to have tracked the overall trend.

In the absence of published statistics for the vacant dwellings rate, the approach adopted for this SHMA is to estimate the proportion of dwellings that are unoccupied by comparing the household projections discussed in Section 5 with the LPS data for dwelling stocks.

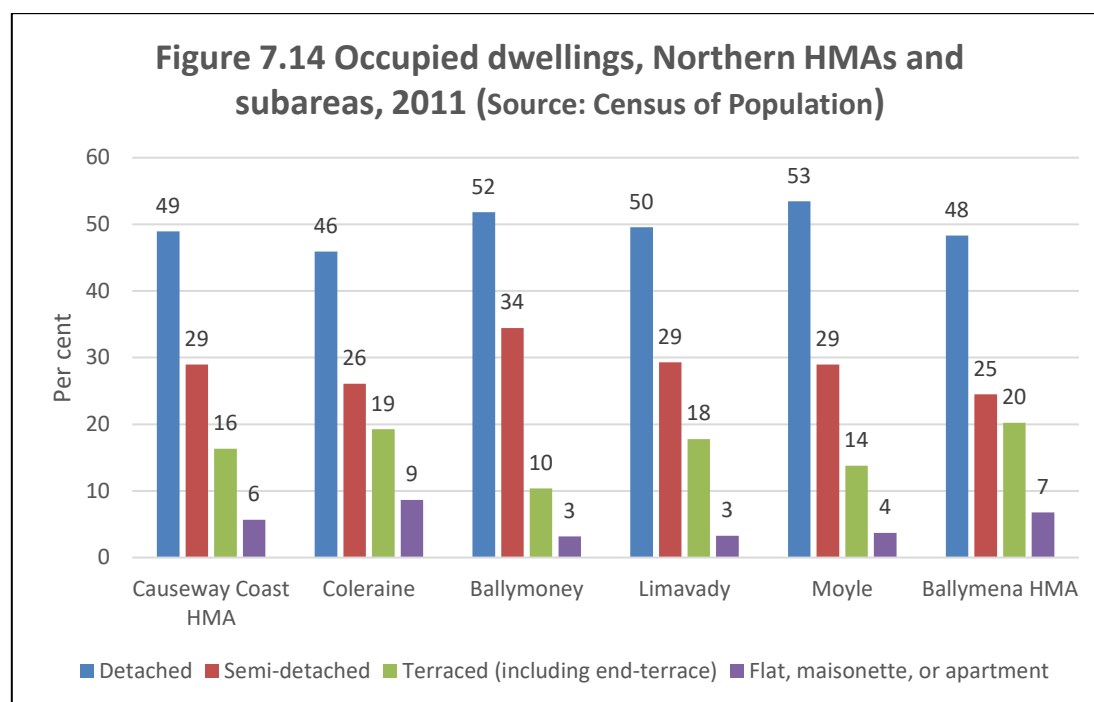
The results are shown in Figure 7.12 for the Ballymena HMA and Figure 7.13 for the Causeway Coast HMS, which show unoccupied dwelling proportions for each of the three household growth scenarios. These are the proportions used in projecting new dwelling requirements using the net stock model in Section 8.



7.4 The Occupied Stock

7.4.1 Property Type

As around 95 per cent of dwellings in the Ballymena HMA are occupied by households, the composition of the occupied stock by property type hardly differs from the total stock profile. For example, in 2011, detached dwellings accounted for almost half the occupied stock (Figure 7.14) and a similar proportion of the total stock (compare with Table 7.2).



By contrast, and reflecting the higher incidence of second home ownership, in the Causeway Coast HMA, at the time of the 2011 Census of Population, the proportion of the stock occupied as a dwelling was lower (89 per cent), ranging from 67 per cent of apartments to 92 per cent of detached and semi-detached properties. Thus, while detached and semi-detached dwellings together accounted for 75 per cent of the housing stock in 2011, they were home to 78 per cent of households. Conversely, terraced properties and apartments were home to 22 per cent of households in 2011 compared with their 25 per cent share of the housing stock.

Those contrasts between the occupied and total dwelling stocks are geographically concentrated in the subareas of Coleraine and Moyle, which contain the second home clusters within the HMA.

Though, in both HMAs, the urban-rural pattern in the occupied stock mirrors the distribution of the total stock, as illustrated above in Figures 7.3 and 7.4.

7.4.2 Tenure

Within both HMAs, there are marked differences by tenure in the types of dwellings occupied by households. Around six in 10 owner-occupier households live in detached houses with a further one in four occupying semi-detached properties (Table 7.14). By contrast, in the social rented sector, the majority of households live in terraced dwellings or apartments (71 per cent in the Ballymena HMA and 58 per cent in the Causeway Coast HMA). Households in the private rented sector show a more mixed pattern, with the majority living in detached or semi-detached dwellings (56 per cent in the Ballymena HMA and 69 per cent in the Causeway Coast HMA), but with substantial proportions also occupying terraced properties and flats.

Table 7.14 Property type by tenure, Northern HMAs, 2011

	Detached	Semi-detached	Terraced	Flat
	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>
Ballymena HMA				
Owner-occupied	59	25	14	2
Shared ownership	13	37	39	10
Social rented	8	21	42	29
Private rented	30	26	31	13
All	48	25	20	7
Causeway Coast HMA				
Owner-occupied	61	27	11	2
Shared ownership	24	57	16	4
Social rented	9	33	41	17
Private rented	34	35	19	12
All	49	29	16	6
Source: Census of Population.				

The tenure differences by property type partly reflect demographic influences. For example, average household size is larger in the owner-occupier sector (2.73 persons per household across the Northern HMAs) than in the social (2.06 persons) or private rented sectors (2.34 persons) (see also Tables A7.2 and A7.3 in Annex 7 at the end of this Section, showing the household size distributions by tenure in each HMA).

Household income differences also play a role in shaping the tenure contrasts in occupation of dwellings. The Census does not collect information on income differences by tenure, but the available data clearly show higher household incomes in the owner-occupied sector⁴³. Households with the resources to purchase their own property evince a strong preference for more space-extensive dwellings.

Within that context, the distribution of property types occupied by shared ownership households is interesting as an indicator of the types of dwellings that are purchased by first-time buyers; in 2018-19, first-time buyers accounted for 95 per cent of households assisted into shared housing⁴⁴. As can be seen from Table 7.14, semi-detached and terraced properties account for the large majority of properties in shared ownership; 76 per cent in the Ballymena HMA and 73 per cent in the Causeway Coast HMA. In both HMAs, the proportion of detached properties in shared ownership is well below the average for all owner-occupier households.

To the extent that relative house prices may shape future owner-occupier demand for different property types, and especially first-time buyers, it is useful to consider trends in relative house prices by type of dwelling. For that purpose, median house prices by property type, relative to the median values for all sales, are shown in Figure 7.15 for the Ballymena HMA and in Figure 7.16 for the Causeway Coast HMA⁴⁵.

In the Ballymena HMA, median semi-detached property prices have been in alignment with the median for all house sales over the entire period 2005 to 2020. Detached properties have consistently sold at about 40 per cent above the all-properties median while terraced dwellings have been about one-third below the all-properties median.

Similarly, in the Causeway Coast HMA, apartments and semi-detached properties have tracked the all-properties median. Detached dwelling median prices have moved within the range 25-30 per cent higher than the all-properties median with terraced properties typically 30 per cent lower.

Overall, therefore, relative house prices by property type have been broadly stable across the Northern HMAs⁴⁶. The conclusion to be drawn is that there are presently no divergent house price trends that might be expected to

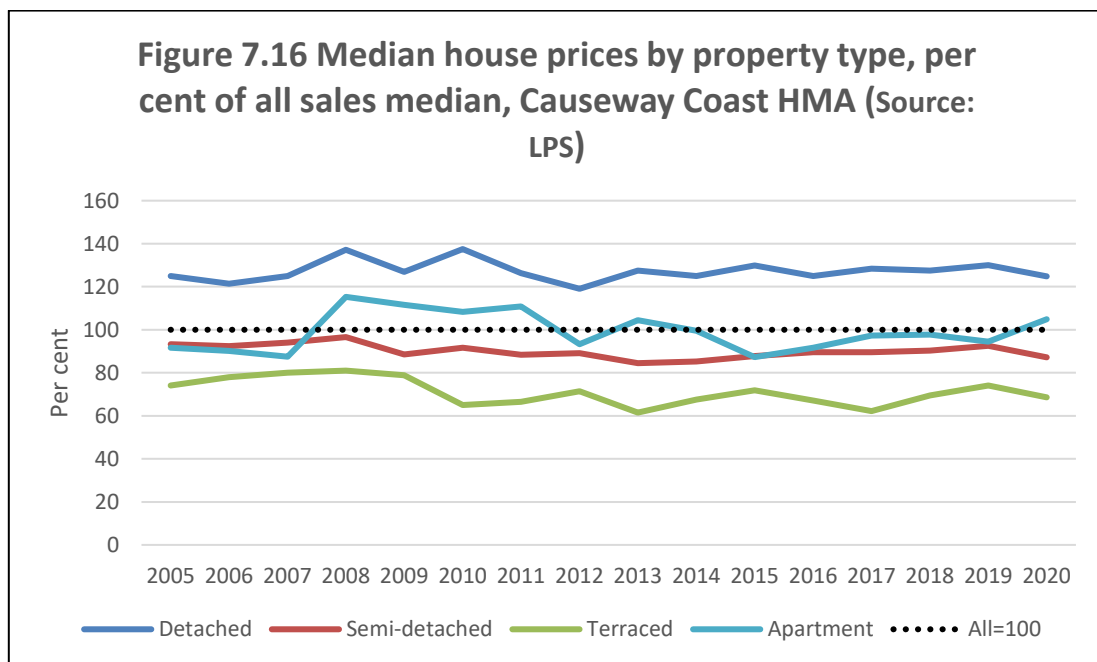
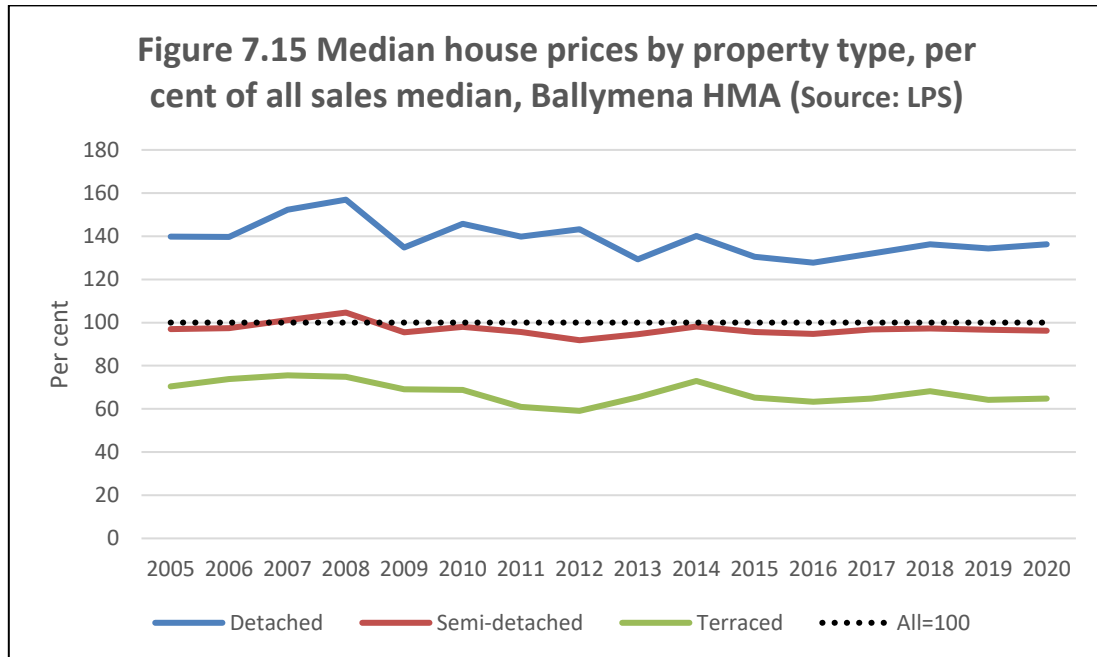
⁴³ According to the [2019-20 Households Below Average Income \(HBAI\)](#) report, at Northern Ireland level, relative income poverty rates ranged from eight per cent in households owning with a mortgage to 29 per cent in the private rented sector and 32 per cent in the social rented sector.

⁴⁴ For an overview on shared ownership, see Appendix C of the accompanying [Northern Ireland report](#).

⁴⁵ Relative median prices are shown as the median can be considered to measure 'representative' prices for different dwelling types across the residential property market. Also, the upper threshold for assistance with entry to shared ownership in Northern Ireland is £175,000, which is above the median house value in both the Ballymena HMA (£135,000 in 2020) and the Causeway Coast HMA (£153,000 in 2020).

⁴⁶ It should be noted that focusing on the lower quartile of house prices would lead to the same conclusion.

disrupt the historical pattern of demand by property type in the residential property market in either the Ballymena or Causeway Coast HMAs.



It can also be noted that, over the last decade, the distribution of sales by property type has also been relatively stable within each HMA (Figures 7.17 and 7.18). For example, over that period, in both HMAs, detached dwellings have accounted for around 40 per cent of sales.

Overall, therefore, there are no obvious market signals indicating substantial shifts in the future pattern of demand by property type in the residential housing market.

Figure 7.17 Transactions by property type, Ballymena HMA, per cent of all (Source: LPS)

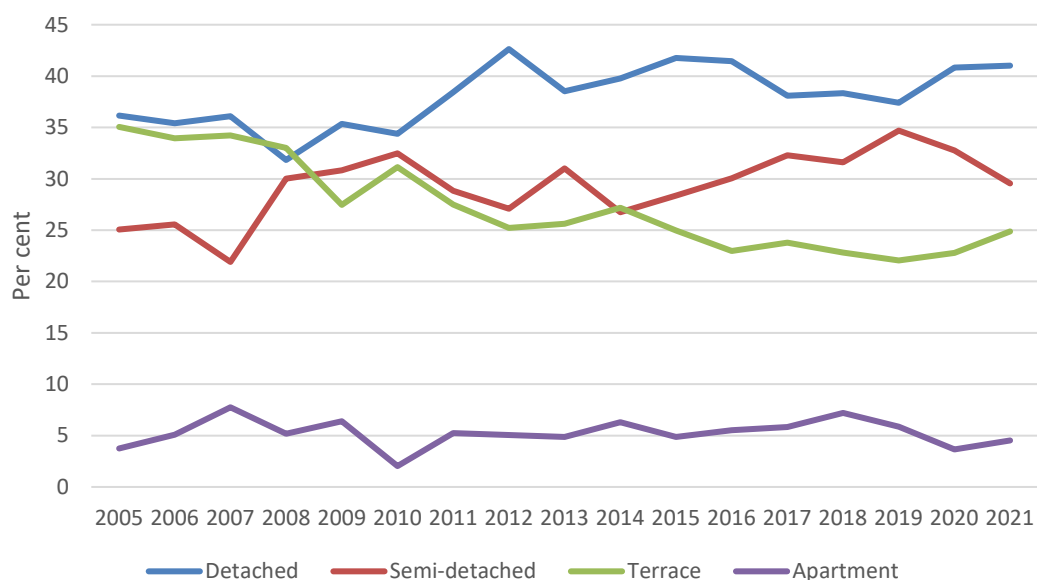
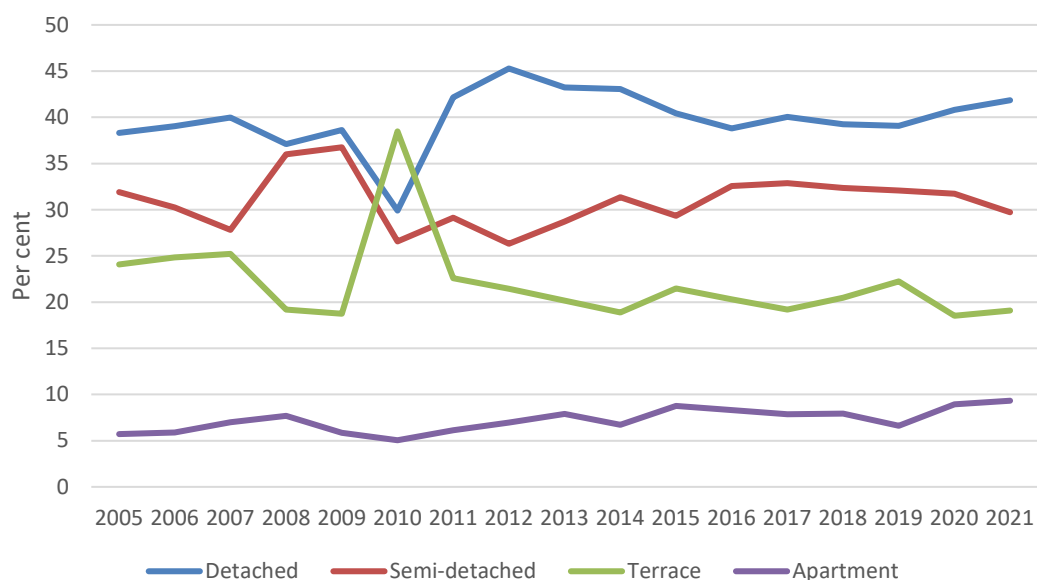
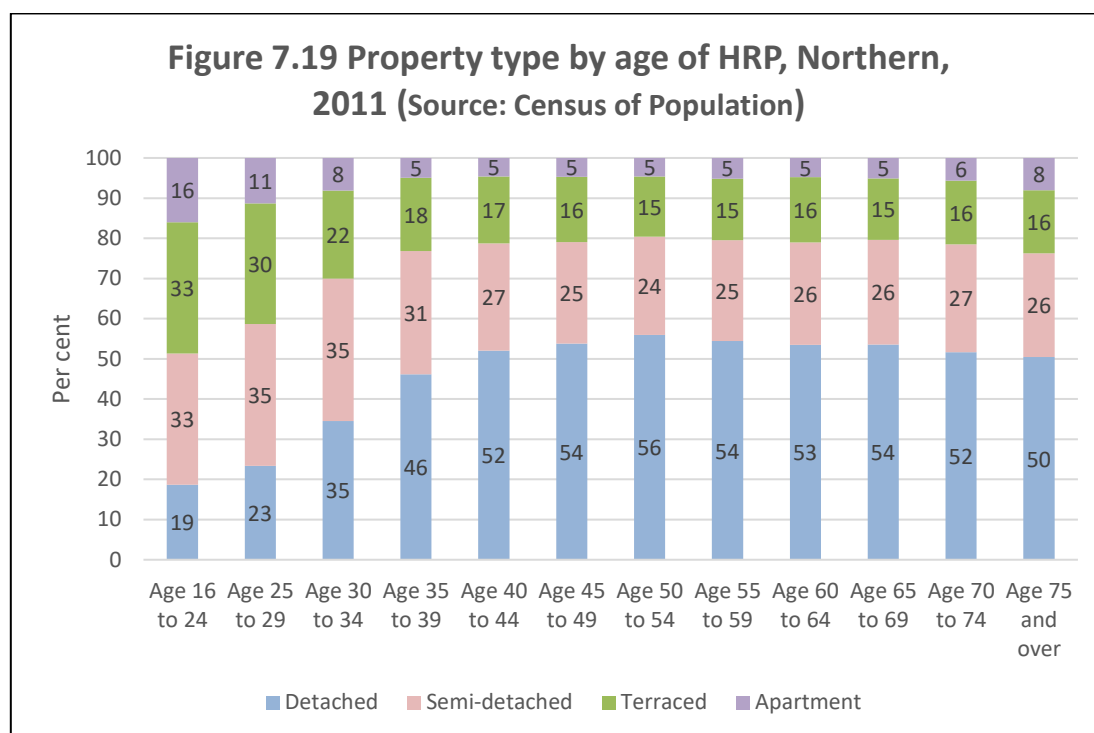


Figure 7.18 Transactions by property type, Causeway Coast HMA, per cent of all (Source: LPS)



7.4.3 Age of Household Reference Person (HRP)

The distribution of property types by age of the Household Reference Person (HRP) is shown in Figure 7.19. As can be seen, the proportion living in detached properties increases steadily from 19 per cent among households where the HRP is aged 16-24 to 54 per cent where the HRP is aged 45-49. From age 50 onwards, the proportion in such dwellings remains relatively stable through ages 70-74 before dipping slightly to 50-52 per cent in the 70+ age groups.



Given the prominence of detached and semi-detached properties in the owner-occupied sector, the pattern by age of the HRP in the occupancy of those property types clearly reflects the age progression into owner occupation discussed in Section 6 above (see Figures 6.27 and 6.28).

The stability of the property type distribution among HRPs aged 45 and over also suggests that the type of property occupied by a household aged 45 to 49 is a good predictor of the type of property that same household will occupy in future years, as they age into the older cohorts.

The stability in the mix of dwelling types occupied by households where the HRP is aged 45 and over is also apparent from a comparison of urban and rural areas. By broad settlement type, the main point of difference is the higher incidence of more space-intensive dwelling types in the urban areas, i.e. apartments and terraced properties (Figure 7.20). In rural areas, detached dwellings are predominant, with a share in excess of 60 per cent among households where the HRP is aged 40 and over (Figure 7.21).

The urban-rural contrast also reflects tenures differences. Owner-occupation is more prevalent in rural than in urban areas (see Table A7.4) and, as noted previously, that tenure is associated with a higher proportion of detached properties.

Figure 7.20 Property type by age of HRP, urban areas, Northern, 2011 (Source: Estimated from Census of Population)

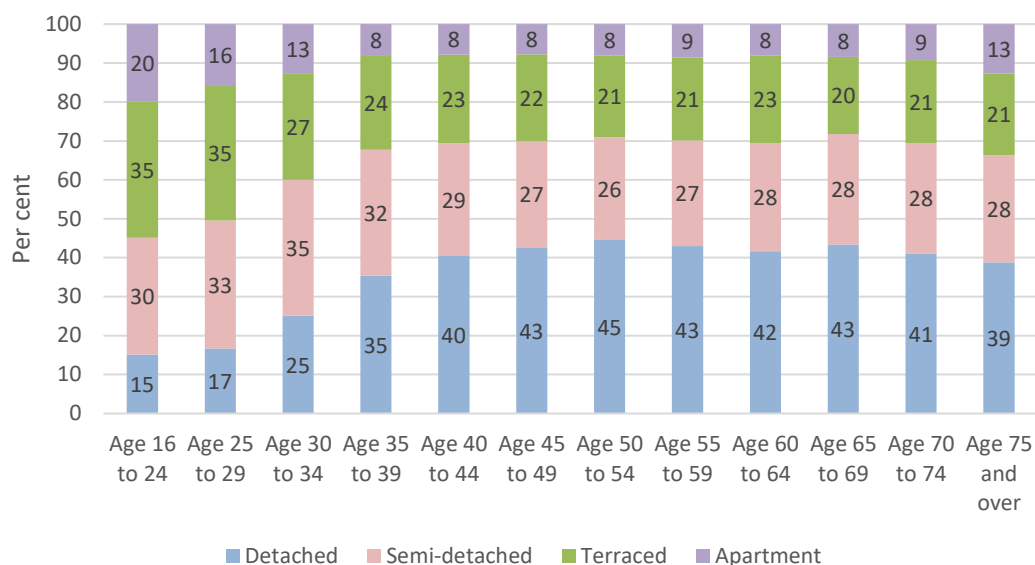
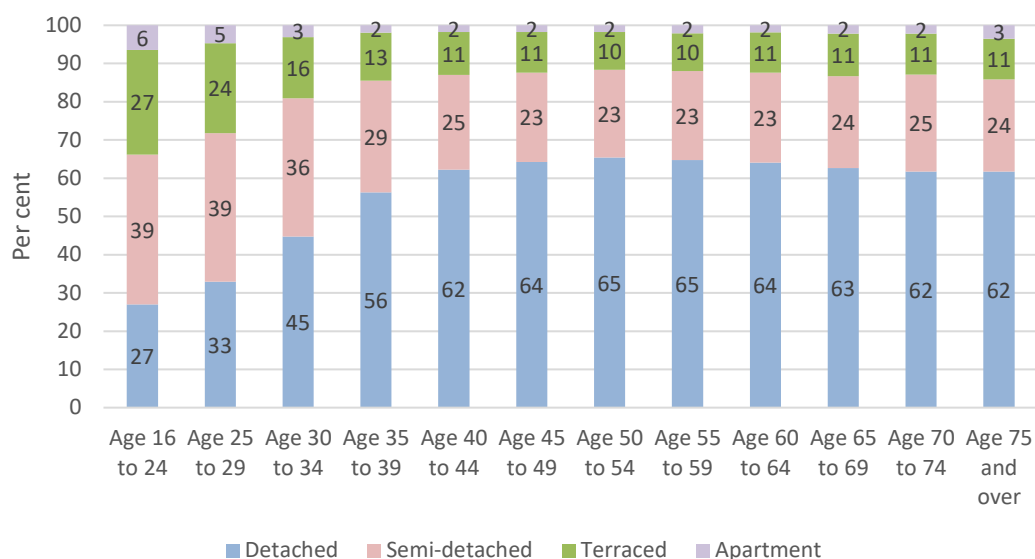


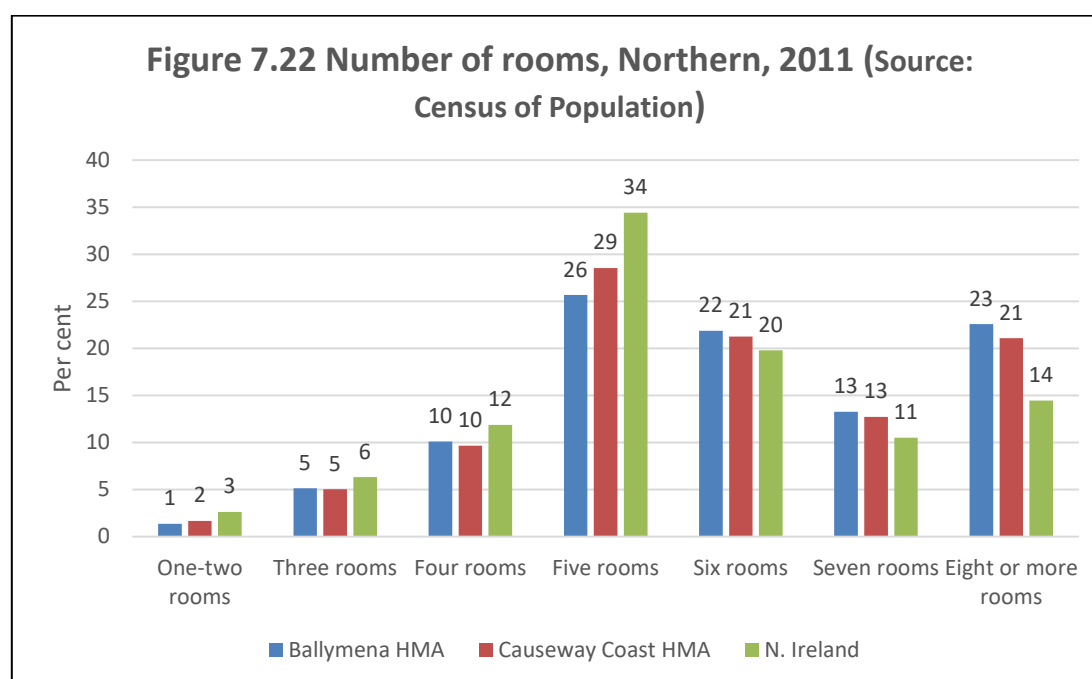
Figure 7.21 Property type by age of HRP, rural areas, Northern, 2011 (Source: Estimated from Census of Population)



7.5 Dwelling Size

7.5.1 Rooms

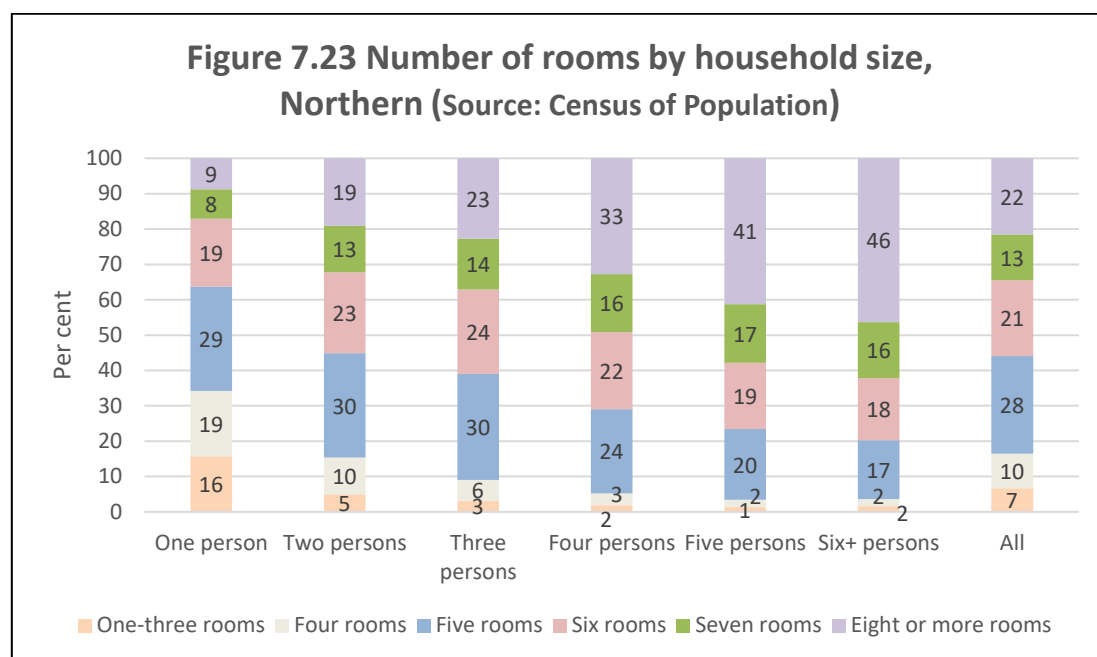
Property types are of interest partly because they represent the physical expression of the housing stock, including especially its spatial distribution. The second major point of interest is the size distribution of the stock, which leads to discussion of issues around the occupation of the stock relative to household size. Number of rooms is the only dwelling size indicator for which information is collected in the Census⁴⁷. On that metric, the distribution of dwelling sizes is quite similar across the two Northern HMAs (Figure 7.22).



The published 2011 Census tables do not include the number of rooms by property type. However, information is available by household size and tenure.

As measured by the number of rooms, dwelling size is clearly linked to household size. On average, the larger the household, the more rooms that are contained within the occupant's dwelling (Figure 7.23). The linkage between household size and dwelling size is not perfect. For example, over one in three one-person households (36 per cent) live in a property with six or more rooms. Conversely, one in five households with six or more persons (20 per cent) live in a property containing five or fewer rooms.

⁴⁷ The Census count of rooms includes bedrooms, kitchens, living rooms, utility rooms, studies and conservatories. Bathrooms, toilets, halls and landings are not counted.



Dwelling size also varies by tenure, with owner-occupiers living in larger properties, on average (Table 7.15). Over two in three owner-occupier households (68 per cent) live in a dwelling with six or more rooms. By contrast, social sector tenants predominantly occupy dwellings with five or fewer rooms, including 88 per cent of Housing Executive tenants and 94 per cent of Housing Association tenants. The private rented sector distribution is less skewed, with the majority (56 per cent) living in five and six room dwellings.

Table 7.15 Rooms by tenure, Northern, 2011

	All	Owner-occupied	NIHE	Housing Associations	Private rented
	%	%	%	%	%
One-two rooms	2	0	3	17	3
Three rooms	5	2	13	37	9
Four rooms	10	6	27	20	15
Five rooms	28	24	45	20	33
Six rooms	21	23	9	4	23
Seven rooms	13	16	2	1	9
Eight+ rooms	22	29	1	1	8
All households	100	100	100	100	100
Source: Census of Population					

7.5.2 Occupancy Ratings

The number of rooms in a dwelling can be converted to occupancy ratings, to provide a measure of under-occupancy and overcrowding. The procedure used for Census of Population room counts is to estimate the number of rooms notionally required by a household and subtract the result from the actual number of rooms occupied (Box 7.B). The results are published on a five-point scale, ranging from -2 to +2. Values less than zero imply a 'shortfall' between rooms occupied and rooms required, indicating there is 'overcrowding'. A value in excess of zero implies too many rooms relative to requirements, i.e. 'under-occupation'.

Box 7.B Occupancy ratings

The occupancy rating provides a measure of whether a household's accommodation is overcrowded or under-occupied. There are two measures of occupancy rating, one based on the total number of rooms in a household's accommodation, and one based only on the number of bedrooms.

The occupancy rating of a household is calculated by subtracting the notional number of rooms (bedrooms) required from the actual number of rooms (bedrooms). The ages of the household members and their relationships to each other are used to derive the notional number of rooms (bedrooms) they require, based on a standard formula.

The occupancy ratings for the Northern HMAs are summarised in Table 7.16 by HMA, tenure and settlement type. For reference, the ratings for Northern Ireland as a whole are reproduced in Annex A, Table A7.1, also distinguishing HMAs, tenure and settlement type.

Based on the occupancy rating measure, in 2011, 84 per cent of households in the Ballymena HMA and 82 per cent in the Causeway Coast HMA lived in dwellings with one or more rooms in excess of their notional requirement. That compares with 79 per cent across Northern Ireland as a whole.

Six per cent of households were classified as living in 'overcrowded' dwellings. Across Northern Ireland as a whole, the proportion classified as living in 'overcrowded' accommodation was seven per cent.

Similar to the rest of Northern Ireland, the distribution of occupancy ratings varies sharply by tenure. The prevalence of households in over-crowded accommodation was highest in the social rented sector (11 per cent of Housing Executive tenants and 22 per cent of Housing Association tenants) and lowest in the owner-occupier sector (three per cent).

Table 7.16 Occupancy ratings, Northern HMAs, per cent of households, 2011

	Occupancy rating:				
	-2	-1	0	+1	+2
	%	%	%	%	%
Northern	2	4	12	20	63
Housing Market Area					
Ballymena HMA	1	4	11	20	64
Causeway Coast HMA	2	4	12	20	62
Coleraine	1	4	12	19	63
Ballymoney	2	4	11	20	64
Limavady	2	4	13	22	60
Moyle	2	5	12	19	62
Tenure					
Owner-occupied	1	2	7	15	74
Rented from NIHE	3	8	28	37	25
Rented from Housing Association	2	20	46	22	10
Private rented	3	7	15	27	48
Settlement type					
All urban	2	5	14	21	59
Rural - Intermediate settlement/village	2	4	14	23	58
Rural - Small village, hamlet, open countryside	1	3	8	16	71
Source: Census of Population					

The tenure patterns are reflected in the spatial distribution of occupancy ratings. For example, with relatively high proportions in the owner-occupied sector living in detached dwellings, the incidence of 'over-occupation' was highest in the dispersed rural areas (87 per cent) versus 80 per cent in urban areas and 80 per cent also in the intermediate settlements/villages.

7.5.3 Bedrooms

While the number of rooms is helpful, the number of bedrooms is a more relevant metric for housing market analysis. Unfortunately, the 2011 Northern Ireland Census did not collect information on that topic. The approach adopted has therefore been to convert the Census counts for rooms into estimates for numbers of bedrooms. That was accomplished by calculating, from pooled Family Resources Survey (FRS) data, the distribution of bedrooms by number of rooms, with a control for household tenure, and applying the distribution to the HMA data for rooms by tenure.

Across the Northern HMAs, over one in two households (52 per cent) are estimated to live in three bedroom properties with a further 31 per cent living in properties with four or more rooms (Table 7.17). The bedroom size distribution does not vary greatly between the two HMAs or across the Causeway Coast subareas.

Again, dwelling size contrasts are more evident by tenure. Smaller sized properties, with one to two bedrooms, are estimated to be found most frequently in the social rented sector (50 per cent). Almost two in four owner-occupiers (38 per cent) live in larger properties with four or more bedrooms.

The estimated distribution of bedroom sizes by age of the HRP is shown in Figure 7.24. The distribution strongly reflects the linkage between tenure and bedroom size and is consistent with the distribution of property types by age of the HRP (see Figure 7.19). Similar to the tenure and property type distributions, dwelling size distribution does not change hugely from age 40 to 45 onwards.

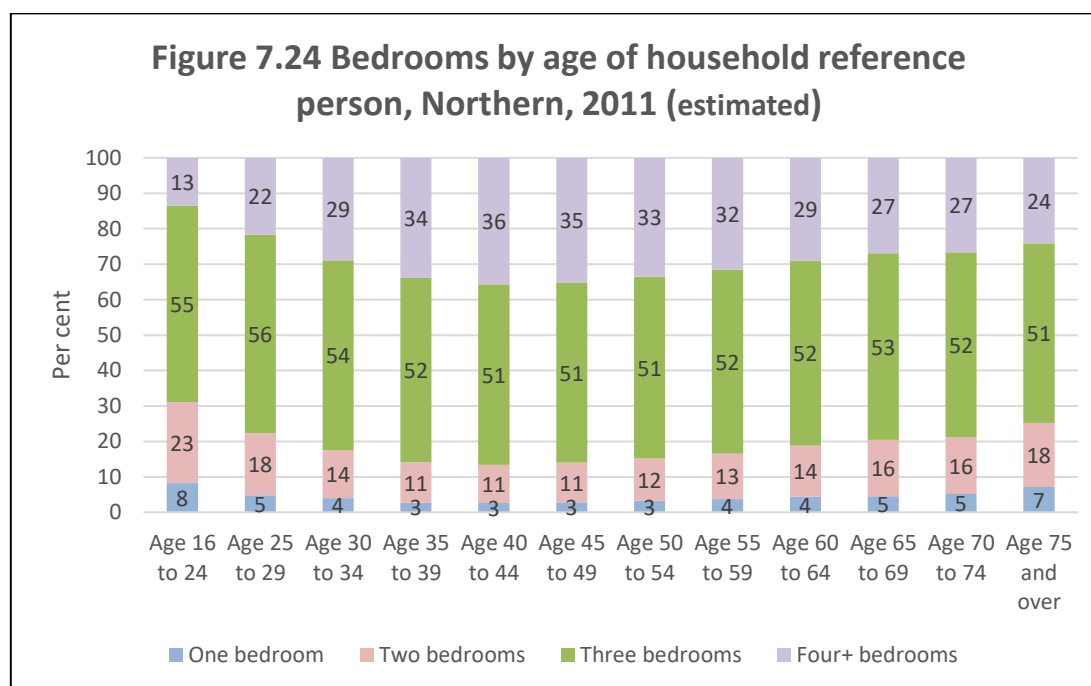


Table 7.17 Bedrooms, Northern HMAs, 2011, per cent of households				
	Bedrooms:			
	One	Two	Three	Four+
	%	%	%	%
Northern	4	14	52	30
HMA				
Ballymena HMA	4	14	51	31
Causeway Coast HMA	4	14	53	29
Coleraine	5	14	52	29
Ballymoney	4	13	53	30
Limavady	4	13	54	28
Moyle	5	14	52	29
Tenure				
Owner-occupied	1	9	52	38
Social rented	20	30	45	5
Private rented	6	23	55	15
Settlement type				
Urban	6	16	54	25
Rural - Intermediate settlement/village	5	16	54	25
Rural - Small village, hamlet, open countryside	2	11	49	39
Source: Estimates based on 2011 Census of Population and pooled FRS data				

The distribution of bedroom sizes by age of the HRP presents a sharp contrast to the age distribution of household sizes, most notably in the older age groups. The vast majority of households where the HRP is aged 65 and over (84 per cent) are comprised of one or two persons (Figure 7.25). From Figure 7.24, most households where the HRP is aged 65 and over (77 per cent) live in three and four bedroom properties.

However, on a notional bedroom standard basis, those one and two person households only 'require' one bedroom (Figure 7.26). That is to suggest a considerable degree of 'under-occupancy' among older households. Further,

with lengthening life expectancies, the period of time over which dwellings are 'under-occupied' is set to be extended.

Figure 7.25 Household size by age of household reference person, Northern, 2011 (estimated from Census of Population)

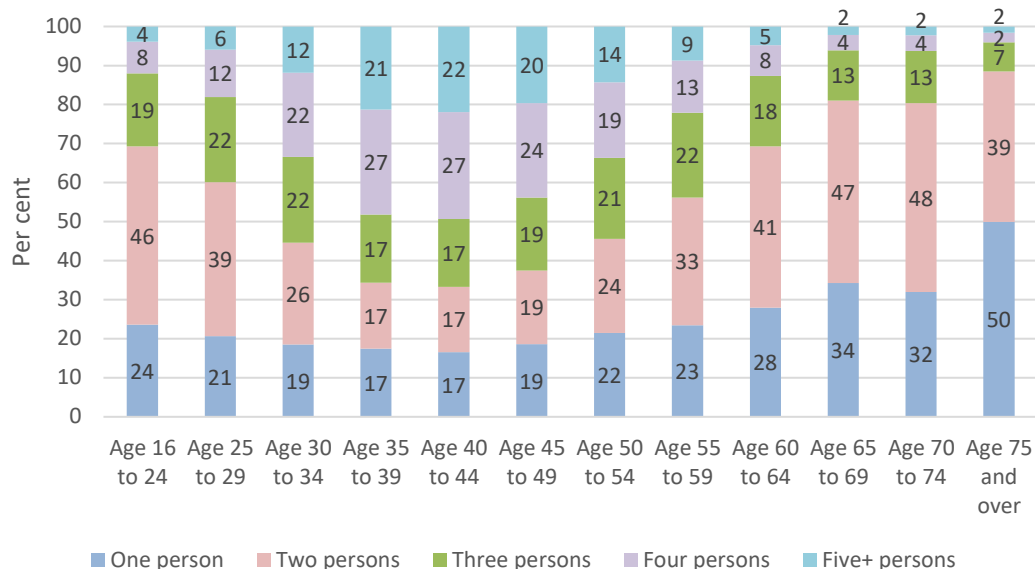
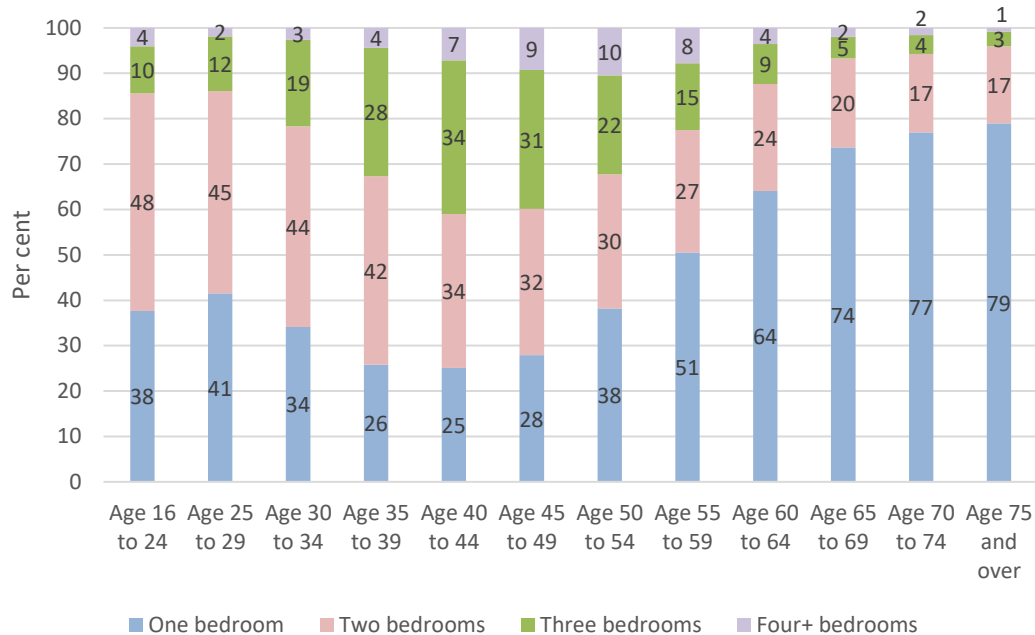


Figure 7.26 Bedroom requirements by age of household reference person, Northern, 2011 (estimated)



A second point to note from the household size by HRP age distribution is the range of household sizes in the 45 to 59 age groups (Figure 7.25). For example, in the 45-49 age group, 63 per cent of households contain three or more persons. That is likely to reflect family life cycle effects, with such households including, in addition to the HRP, a mix of children and young adults who have not yet left the family home. Over the next 15 years, those households with a HRP aged 45 to 49 will age into the 60 to 74 age cohorts. The evidence from this Section, and also the review of housing market tenure trends in Section 6, is that the vast majority will retain their current tenure, continuing to live in the same property with the same number of bedrooms, but in a smaller household size band.

Third, new household formation is concentrated among the younger age groups, in the range 16 to 34. New households forming partnerships with the intention of having children in future years will want to access housing that will accommodate their needs, both current and future. From Figure 7.24, they will mostly demand three and four bedroom properties.

The established patterns may change. For example, the projected decline in the number of children aged under 16 underpins the projected reduction in the proportion of households with children and increasing proportions in one and two person households, i.e. decreasing average household size and associated bedroom requirements (Table 7.18. See also Table A7.5 for the distributions by HMA). On the other hand, trends may emerge that would increase average household sizes. For example, multi-family households are the fastest growing household type across the UK, though such households only represent 1.1 per cent of total families across the UK⁴⁸.

Table 7.18 Household composition by type, Northern, per cent of total

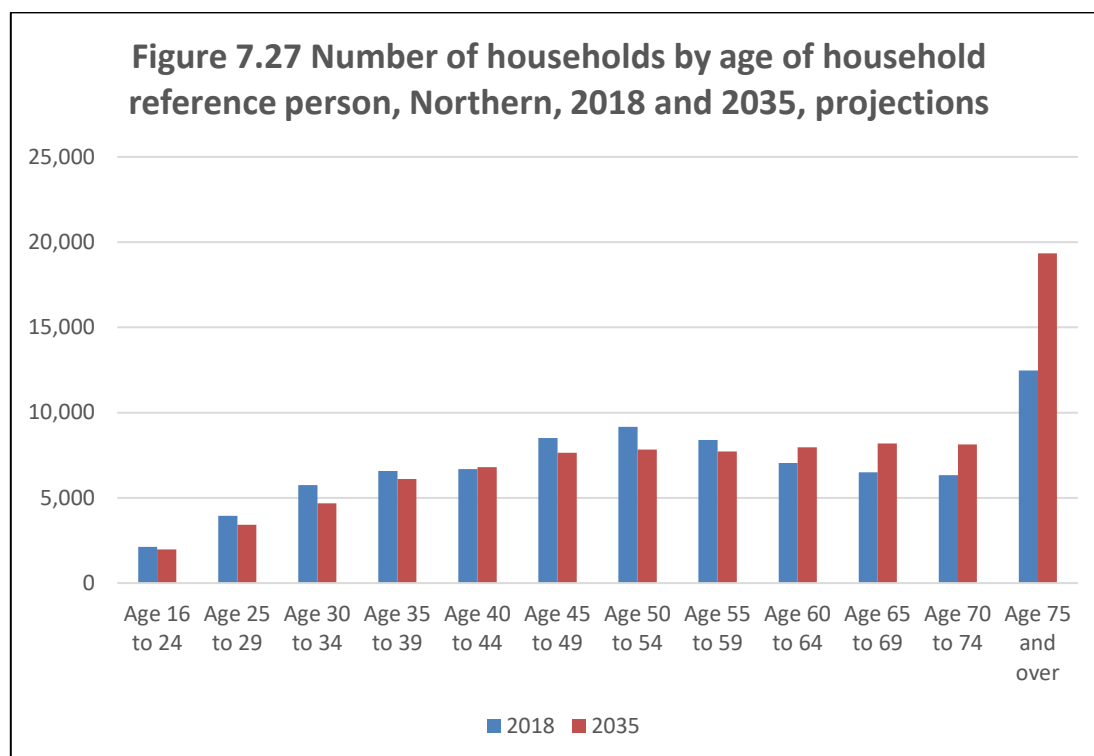
	2011	2018	2030	2035
	%	%	%	%
One adult households	26	27	28	29
Two adults without children	28	29	31	32
Other households without children	17	16	16	16
Households with children	29	29	25	23
All households	100	100	100	100
Sources: 2011 – Estimated from Census of Population; 2018, 2030 and 2035 – Author's estimates.				

⁴⁸ See ONS, 2019, [Families and Households in the UK](#).

7.6 Projections

7.6.1 Demographic Context

The ageing of the population provides the fundamental demographic context in projecting the expected future use and occupation of the dwelling stock. Between 2018 and 2035, the net change in the number of households is projected to be driven by those where the Household Reference Person (HRP) is aged 60 and over (Figure 7.27. See also Box 7.C). Across the Northern area, households where the HRP is aged 60 and over are projected to increase by 11,300, from 32,300 in 2018 to 43,600 by 2035⁴⁹. The majority of the increase in those aged 60+ (61 per cent) is projected to be due to the rise in households where the HRP is aged 75 and over.



The projected HRP age composition is strongly reflected in the household size projections, with increasing proportions of households living in one and two person households. By 2035, 64 per cent of households are projected to live in one and two person households, up from an estimated 59 per cent in 2018 (Table 7.19. See also Table A7.6 for the projections by HMA). The proportion in households containing four or more persons is expected to fall from an estimated 25 per cent in 2018 to 21 per cent by 2035.

⁴⁹ The projections presented in this Section are based on the medium household growth scenario discussed in Section 5.

Box 7.C Household Reference Persons: Projections

The NISRA 2016-based household projections include household size and type projections in addition to total households for each LGD. They do not include projections for household reference persons (HRPs) by age group. The HRP was introduced for the 2001 Census of Population to replace the former 'head of household' measure. There is one HRP per household.

HRP projections by age are especially useful in a Housing Market Analysis. For example, as discussed in Section 6, tenure composition varies strongly with the age of the HRP. Similarly, there are distinct differences by age of HRP in the occupancy of the dwelling stock, particularly when assessing patterns in bedroom requirements. It was therefore necessary to add an additional module to the NISRA household methodology to project HRPs by age group. The approach was based on projecting forward household representative rates (HRRs), i.e. the household reference persons as a proportion of the population in the relevant age group. The baseline HRRs for the projection module were derived from the 2011 Census of Population.

HRRs rise sharply among the younger age groups, up to about age 34, due to new household formation as, for example, young adults leave the family home, enter relationships, etc. and enter the housing market. HRRs stabilise from age 35 through to about age 69. From age 70 onwards, HRRs increase as, for example, a two-person household becomes a one-person household following the death of a partner.

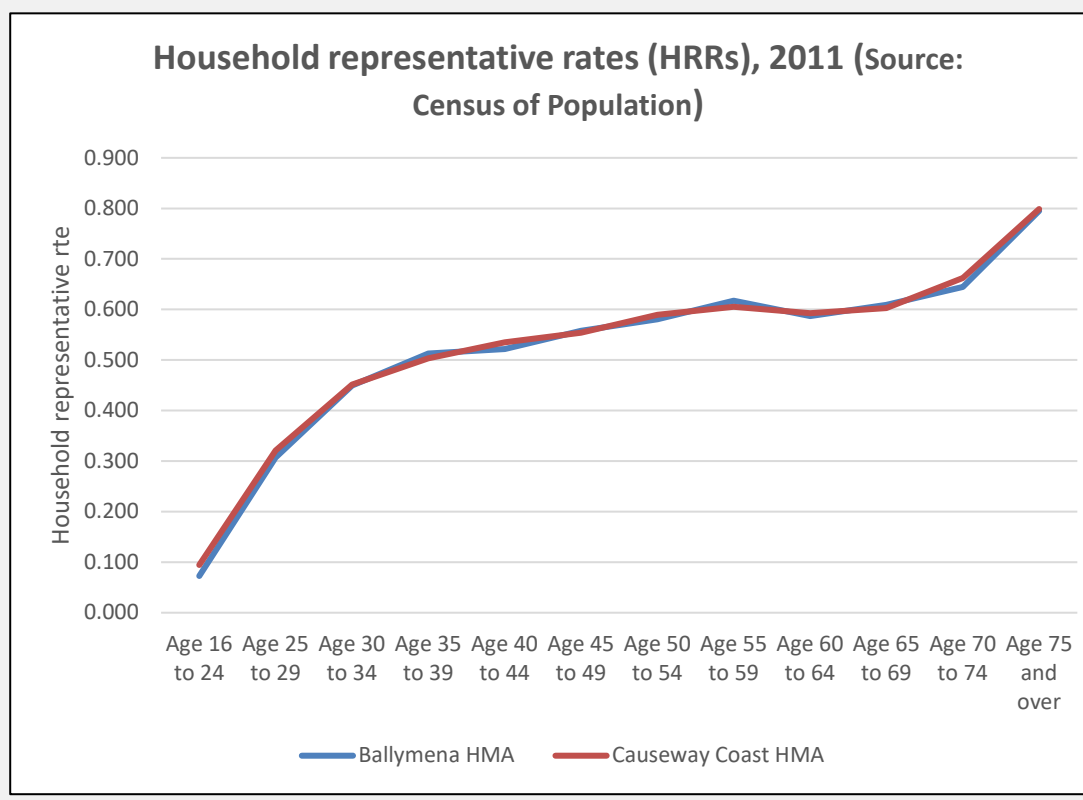


Table 7.19 Household size, Northern, per cent of total

	2011	2018	2030	2035
	%	%	%	%
One person	26	27	28	29
Two persons	31	32	34	35
Three persons	17	17	16	15
Four persons	15	15	13	13
Five+ persons	11	10	9	8
All households	100	100	100	100
Sources: 2011 – Estimated from Census of Population; 2018, 2030 and 2035 – Author's estimates.				

Consequently, in both HMAs, net changes in households between 2018 and 2035 are projected to derive primarily from the growth of one and two person households (Table 7.20). In the Causeway Coast HMA, all of the projected positive net changes are in one- and two-person households. The number of households containing 5+ persons is projected to fall by 17 per cent between 2018 and 2035. The projected net changes for the Ballymena HMA follow a broadly similar pattern, though some growth is projected for three-person households whereas the Causeway Coast HMA is expected to see a reduction in that household size band.

Table 7.20 Household size, Northern HMAs, projected net changes, 2018-2035

	Ballymena HMA		Causeway Coast HMA	
	Net change	% of 2018	Net change	% of 2018
One person	1,200	18	2,700	18
Two persons	1,600	18	2,900	16
Three persons	200	4	-400	-5
Four persons	0	1	-700	-8
Five+ persons	-300	-10	-900	-17
All households	2,800	10	3,500	6

The household projections also reflect the anticipated fall in the number of children aged under 16 discussed in Section 4. Thus, the projections by household type show falling numbers of households with children and a concomitant increase in the numbers of households without children (Table 7.21).

Table 7.21 Household type, Northern HMAs, projected net changes, 2018-2035

	Ballymena HMA		Causeway Coast HMA	
	Net change	% of 2018	Net change	% of 2018
One adult households	1,200	18	2,700	18
Two adults without children	1,500	20	2,900	18
Other households without children	600	13	300	4
Households with children	-500	-7	-2,400	-15
All households	2,800	10	3,500	6

It is, however, important to note that the household size and type projections are presented in terms of net changes. In particular, new households with children will form over the projection period, but they will be out-numbered by existing households transitioning from households with children to those without children, as they age through the family life cycle.

7.6.2 Bedrooms

Bedroom size projections have been prepared primarily to illustrate the potential effects of the projected demographic outlook on the occupancy of the housing stock. The projections have been prepared by rolling forward the 2011 baseline bedroom size estimates by tenure (see Section 6), household size, and age and sex of the HRP. The assumption made is that preferences remain unchanged in future years, e.g. on average, across the Northern HMAs, around 53 per cent of owner-occupier households will live in three-bedroom dwellings, after adjusting for projected changes to the household size and HRP age and sex distribution. The projections are not trend-based and should therefore be interpreted strictly as a base case scenario for the future distribution of dwellings by bedroom sizes, assuming no policy or other interventions.

An important point to note in making a projection for the bedroom size distribution is that the dwelling stock changes very slowly. For example, between 2015 and 2020, new dwelling completions, on average, added about 0.6 per cent per annum to the Ballymena HMA housing stock and 0.9 per cent per annum to the Causeway Coast HMA stock. That is, the vast majority of dwellings that households will occupy in 15 years' time already exist.

While the projections allow for changes in household size and the age distribution of HRPs, it should be understood that they reflect current patterns of demand in the private sector and provision in the social sector. Bearing that caveat in mind, in the base case projection, the size distribution of occupied dwellings in 2035 is not expected to differ greatly from the 2018 baseline position (Table 7.22). The projections for net changes shown in Table 7.22 indicate a very slight shift towards one and two bedroom properties; each of those bedroom size bands are projected to register a one percentage point increase in their shares of occupied dwellings between 2018 and 2035. Those shifts largely reflect the projected increase in the proportion of smaller one and two person households.

Table 7.22 Bedroom size projections, 2018-2035				
	Occupied dwellings		Net change, 2018-2035	
	2018	2035	No.	Per cent of total
	%	%		%
Ballymena HMA				
One bedroom	4	4	100	3
Two bedrooms	14	15	600	21
Three bedrooms	51	51	1,500	54
Four+ bedrooms	30	30	600	22
All	100	100	2,800	100
Causeway Coast HMA				
One bedroom	4	5	300	8
Two bedrooms	14	15	1,100	30
Three bedrooms	53	53	1,800	53
Four+ bedrooms	29	28	300	10
All	100	100	3,500	100

The size distribution by age of the HRP is also projected to remain broadly similar to the baseline position. In both HMAs, close to four in five households where the HRP is aged 65+ are projected to live in dwellings with three or more bedrooms; 79 per cent in the Ballymena HMA (Figure 7.28) and 78 per cent in the Causeway Coast HMA (Figure 7.29).

Figure 7.28 Bedrooms by age of household reference person, Ballymena HMA, 2035 (projected)

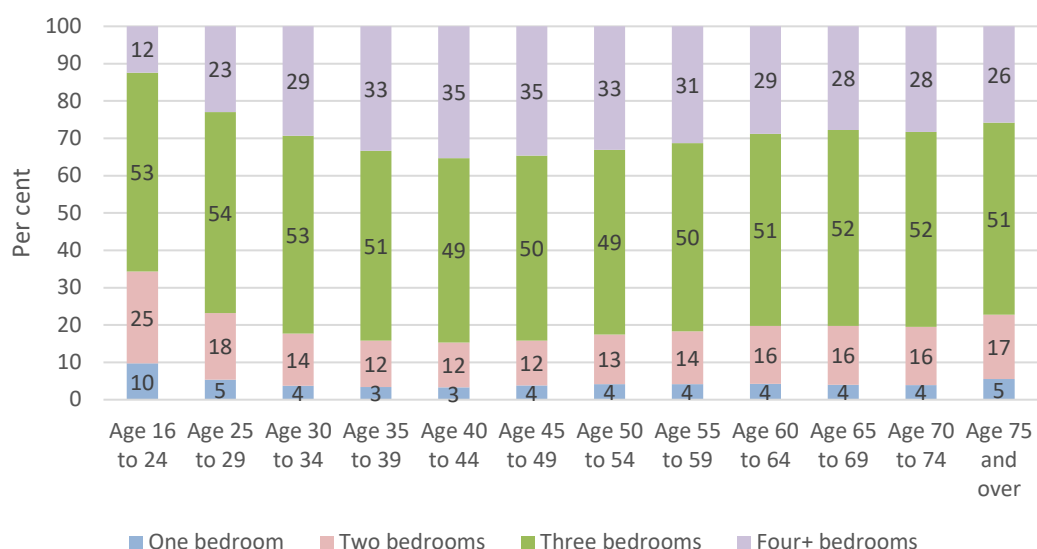
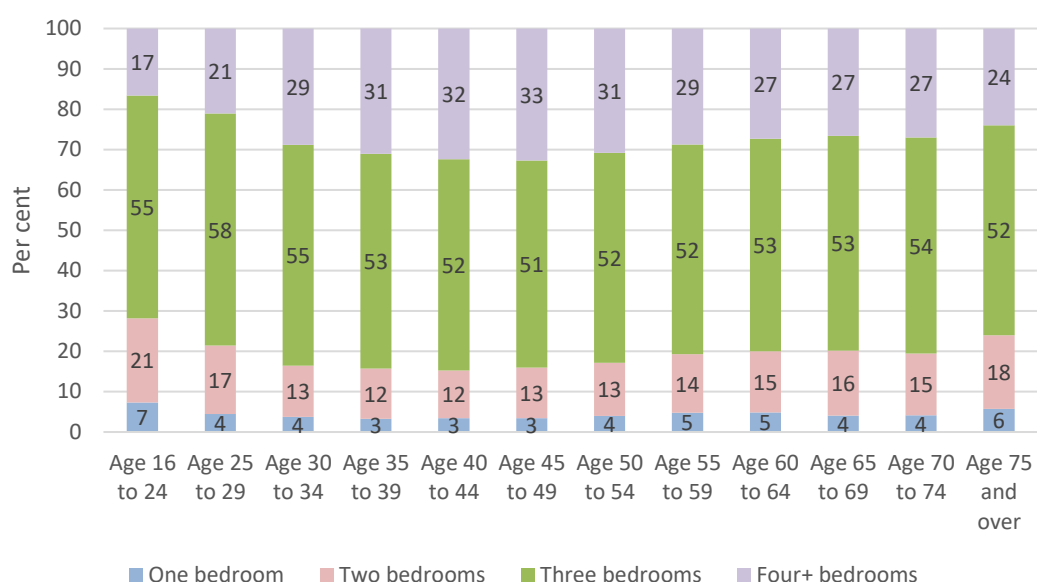


Figure 7.29 Bedrooms by age of household reference person, Causeway Coast HMA, 2035 (projected)



7.6.3 Bedroom Requirements

The underlying projections by household size and age of the HRP can be converted into projections for the distribution of bedroom requirements. The projected distributions to 2035 are summarised in Table 7.23 and shown by age of the HRP in Figure 7.30 for the Ballymena HMA and Figure 7.31 for the Causeway Coast HMA. The influence of the projected changes in the age composition of HRPs and household sizes are most evident in the projected net changes in bedroom requirements, notably the increases in both HMAs in the projected numbers of households 'requiring' one bedroom only.

Table 7.23 Bedroom requirements projections, 2018-2035			
	Occupied dwellings		Net change, 2018-2035
	2018	2035	No.
	%	%	
Ballymena HMA			
One bedroom	49	53	2,500
Two bedrooms	30	29	400
Three bedrooms	16	14	-100
Four+ bedrooms	4	4	-100
All	100	100	2,800
Causeway Coast HMA			
One bedroom	50	56	5,200
Two bedrooms	29	26	-400
Three bedrooms	16	14	-900
Four+ bedrooms	5	4	-300
All	100	100	3,500

Nonetheless, an important point to note is that bedroom 'requirements' is a notional measure based on household size and composition. For younger households living in a couple, the acquisition of a dwelling with bedrooms in excess of their current notional 'requirement' is perfectly rational where it is anticipated that the household will grow in size over the family life cycle.

For other households, under-occupation may be one element in the sustainability of the dwelling for a household.

Figure 7.30 Bedroom requirements by age of household reference person, Ballymena HMA, 2035 (projected)



Figure 7.31 Bedroom requirements by age of household reference person, Causeway Coast HMA, 2035 (projected)



For example, at the 2011 Census of Population, 38 per cent of households in the Ballymena HMA and 40 per cent in the Causeway Coast HMA contained one or two people with a long-term health problem or disability (see Annex 7, Tables A7.7 and A7.8). In the Ballymena HMA, the proportion rises to 44 per cent for one-person households and 62 per cent in the case of families with all aged 65 and over. Similarly, in the Causeway Coast HMA, the proportions rise to 46 per cent within one-person households and 64 per cent in households comprised of families where all are aged 65+.

Within the resident population living in the Ballymena HMA, in 2011, 27 per cent of those whose day-to-day activities are limited a lot, lived in dwellings with one or more adaptations (Annex 7, Table A7.9). By tenure, the proportion of the resident population living in households with one or more adaptations ranged from six per cent in the rented sector to 22 per cent in the social sector (Annex 7, Table A7.10).

A very similar picture pertained in the Causeway Coast HMA, where 26 per cent of those whose day-to-day activities are limited a lot, lived in dwellings with one or more adaptations and the proportions by tenure ranged from seven per cent in the private rented sector to 21 per cent in the social sector.

Within both HMAs, the higher prevalence of adaptations in the social sector partly reflects that tenure's older age profile. In addition, the Lifetime Homes Standard is a requirement for grant-funded social housing development. The Standard incorporates criteria that make it easier and less costly to adapt a house for people who develop a mobility problem or disability in later life.

Regarding older people, while the bedroom requirement measure may indicate under-occupancy, householders may not take that perspective. For example, in an analysis of housing needs and ageing, Croucher *et al* (2009) point to changing expectations and conclude that: "One 'spare' bedroom is now the contemporary social norm, and very few older households wish to move to one bedroom accommodation"⁵⁰. The report also highlighted factors rooting households in their current location, such as the neighbourhood, family and friends and access to local services and facilities, which may be more or less difficult to replicate at a different location.

In the Northern Ireland context, research conducted by the Housing Executive found that the majority of older people prefer to stay in their own home⁵¹. The research also found that older people face a wide range of housing-related issues that may affect their capacity to remain in their own home, including "under-occupation, suitability and accessibility, fuel poverty, affordability and tenure-specific issues". External factors identified by the research as barriers to making a move included: lack of (affordable) alternative options; difficulty or unwillingness to move tenure (particularly connected to the desire for capital retention); and difficulties relating to downsizing and location.

The research discussed two models for addressing the housing-related issues faced by older people, i.e. support to stay in the home and options for support to help the household move. Presently, the main policy support to help people stay in their home within the owner-occupied and private rented sectors is the availability of grants to assist with adaptations, administered by

⁵⁰ Croucher, K., Wilcox, S., and Holmans, A., 2009. *An Examination of the Housing Needs and Supply for an Ageing Society*. Report commissioned by RICS.

⁵¹ Boyle, F., 2019. [Housing and Older People: Housing Issues, Needs and Aspirations](#).

the Housing Executive. Other models were also discussed which are under consideration in other jurisdictions, albeit on a small scale. For example, reconfiguring family sized homes to create a new rental unit within the home.

Regarding support for moving house, two main issues were noted. First, on the supply side, while sheltered housing is available, the concepts of retirement villages and extra care schemes have not yet taken root in Northern Ireland, by comparison with developments in Great Britain.

Second, financial considerations are an important consideration in moving house. As discussed in Section 6, the majority of older people in both HMAs own their own home; 75 per cent of HRPs aged 65 and over in the Ballymena HMA and 73 per cent in the Causeway Coast HMA, at the 2011 Census of Population. Most of those households (93 per cent in the Ballymena HMA and 90 per cent in the Causeway Coast HMA) own their home outright and therefore will have some equity that can be drawn down or released.

However, the level of equity may not be sufficient to enable the household to move to a suitable property and to sustain the accommodation, given the household income level. Where the need exists, there are potential affordable housing options to assist older people with downsizing. For example, Co-Ownership has recently introduced a shared ownership product aimed at those who are over 55 and want to move to a new home but cannot afford to move because “their current house may not have the monetary value (equity) they need to buy their new home and getting a mortgage to cover the difference isn’t an option”⁵².

From a housing market perspective, helping older households to downsize would release a family sized property for some other household to occupy, thereby reducing new build requirements for such units and providing a better match between household size/composition and dwelling type/size.

7.7 Key Points Summary

Detached and semi-detached dwellings account for a large majority of the housing stock across the Northern HMAs. By 2021, an estimated 47 per cent of dwellings in the Ballymena HMA were detached with semi-detached properties accounting for a further 25 per cent, giving a combined total of 72 per cent, up from 61 per cent in 1991. The share of the stock accounted for by apartments has risen from five per cent in 1991 to an estimated 8.5 per cent by 2021. In 2021, the terraced dwellings share stood at 19.5 per cent, down from 32 per cent in 1991.

In the Causeway Coast HMA, in 2021, an estimated 47 per cent of dwellings were detached along with 29 per cent semi-detached, a total of 76 per cent,

⁵² The product is described at <https://www.co-ownership.org/co-own-for-over-55s/about-co-own-for-over-55s/>.

up from 69 per cent in 1991. Apartments accounted for eight per cent of the stock, up from six per cent in 1991. The share of the stock in terraced dwellings was 16 per cent, down from 28 per cent in 1991.

Thus, over the past three decades, household growth in both HMAs has mainly been accommodated in the more space-extensive dwelling types, i.e. detached and semi-detached properties, reflecting a shift away from terraced dwellings. Though, in both HMAs, the share of the stock in apartments has also risen, albeit from a low base.

The proportion of dwellings unoccupied within the Ballymena HMA has typically been below the Northern Ireland average (4.7 per cent versus six per cent in 2011). By contrast, in the Causeway Coast HMA, the proportion unoccupied (10.8 per cent in 2011) has typically been above the Northern Ireland average. That is primarily due to the HMA's relatively high second homes share.

The composition of the occupied housing stock varies markedly with household tenure. Across the Northern HMAs, almost all owner-occupier households (98 per cent) live in a whole dwelling, including 60 per cent in a detached dwelling, 26 per cent in semi-detached properties and 12 per cent in terraced houses. Just two per cent live in apartments. By contrast, in the social rented sector, terraced dwellings are most prevalent (41 per cent) and a little over one in five (21 per cent) live in an apartment. The distribution of dwelling types in the private rented sector is more diffuse, reflecting the more urban focus of that tenure.

Relative median house prices by property type have been broadly stable over the past decade. Overall, there are no obvious market signals indicating substantial shifts in the future pattern of demand by property type in the residential housing market.

The distribution of property types varies with the age of the HRP. The proportion living in detached and semi-detached properties increases steadily from 51 per cent among households where the Household Reference Person (HRP) is aged 16-24 to 80 per cent where the HRP is aged 50-54. From age 50 onwards, the proportion in such dwellings remains stable through ages 70-74 before dipping slightly to 76 per cent in the 75+ age group. Thus, the type of property occupied by a household aged 45 to 49 is a good predictor of the type of property that same household will occupy in future years, as they age into the older cohorts.

As measured by the number of rooms (bedrooms plus common spaces such as living rooms), dwelling size is clearly linked to household size. On average, the larger the household, the more rooms that are contained within the occupant's dwelling. Dwelling size also varies by tenure, with owner-occupied households generally occupying the larger dwellings.

Based on the occupancy rating measure, in 2011 six per cent of households living in the Ballymena HMA and seven per cent in the Causeway Coast HMA were classified as living in 'overcrowded' dwellings. The incidence of 'over-crowding' was therefore on a par with the Northern Ireland average (seven per cent).

The distribution of bedroom sizes by tenure and age of the HRP has been estimated for the HMAs. Across the Northern HMAs, a large majority of households (82 per cent) are estimated to live in properties with three or more bedrooms, ranging from 50 per cent in the social sector to 91 per cent in the owner-occupied sector.

Smaller sized properties, with one to two bedrooms, are estimated to be found most frequently in the social rented sector (50 per cent), followed by the private rented sector (29 per cent), falling to nine per cent in the owner-occupied sector.

The estimated distribution of bedroom sizes strongly reflects the linkage between tenure and the number of rooms and is consistent with the distribution of property types by age of the HRP. Similar to tenure and property type distributions, dwelling size distribution measured by the estimated number of bedrooms does not change hugely from age 45 onwards.

The age distribution of bedroom sizes stands in sharp contrast to the age distribution of household sizes, most notably in the older age groups. The vast majority of households where the HRP is aged 65 and over are comprised of one or two persons (84 per cent). On a notional bedroom standard basis, those one and two person households only 'require' one bedroom. However, over three in four households (77 per cent) where the HRP is 65 and over live in three and four bedroom properties. That is to suggest a considerable degree of 'under-occupancy' among older households.

The ageing of the population provides the fundamental demographic context in projecting the expected future use and occupation of the dwelling stock. Between 2018 and 2035, the net change in the number of households is projected to be driven by those where the HRP is aged 60 and over.

Against that backdrop, the projections presented in this Section indicate that the extent of 'under-occupancy' among older households will increase over the next 15 years. That raises policy issues both around helping people to live in their homes and, where that is desired and appropriate, moving to more suitably sized accommodation.

Annex 7 Accompanying Tables

Table A7.1 Occupancy ratings, Northern Ireland, per cent of households, 2011					
	Occupancy rating:				
	-2	-1	0	+1	+2
	%	%	%	%	%
All households	2	5	14	22	57
Tenure					
Owner-occupied	1	3	9	18	69
Rented from NIHE	4	9	29	38	21
Rented from Housing Association	4	17	42	26	11
Private rented	4	9	19	29	40
HMA					
Ballymena HMA	1	4	11	20	64
Belfast Metropolitan HMA	2	5	15	24	54
Causeway Coast HMA	2	4	12	20	62
Cookstown HMA	2	4	11	20	63
Craigavon Urban Area HMA	2	4	12	22	61
Derry HMA	3	7	18	24	48
Dungannon HMA	3	5	12	20	60
Fermanagh HMA	2	4	11	20	64
Newry HMA	2	5	13	21	58
Omagh HMA	2	5	11	19	64
Strabane HMA	2	5	14	23	56
Settlement type					
Urban	2	6	16	25	51
Rural - Intermediate settlement/village	2	4	12	22	60
Rural - Small village, hamlet, open countryside	1	3	8	17	70
Source: Census of Population					

Table A7.2 Household size, 2011, Ballymena HMA, per cent of households

	One	Two	Three	Four	Five+
	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>
Ballymena HMA	26	32	17	15	10
Tenure					
Owner-occupied	20	33	18	17	11
NIHE	44	26	15	9	6
Housing Associations	70	19	4	4	3
Private rented	33	31	16	11	8
Settlement type					
Urban	30	33	17	13	8
Rural - Intermediate settlement/village	28	30	18	15	8
Rural - Small village, hamlet, open countryside	19	31	18	18	15
Source: Census of Population					

Table A7.3 Household size, 2011, Causeway Coast HMA, per cent of households

	One	Two	Three	Four	Five+
	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>
Causeway Coast HMA	26	31	17	15	11
Subarea					
Coleraine	29	33	16	14	9
Ballymoney	24	30	17	16	13
Limavady	23	30	18	17	12
Moyle	29	30	15	14	12
Tenure					
Owner-occupied	21	32	17	17	13
NIHE	41	29	14	9	6
Housing Associations	63	17	11	6	3
Private rented	33	30	17	11	8
Settlement type					
Urban	31	32	16	13	8
Rural - Intermediate settlement/village	26	29	17	15	13
Rural - Small village, hamlet, open countryside	21	30	17	17	15
Source: Census of Population					

Table A7.4 Tenure composition by settlement type, 2011, per cent of households

	Owner-occupied	Social rented	Private rented
	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>
Ballymena HMA			
Urban	64	16	20
Rural	78	7	14
Causeway Coast HMA			
Urban	62	17	22
Rural	75	10	15
Northern			
Urban	62	16	21
Rural	76	9	15
Source: Census of Population			

Table A7.5 Household composition by type, per cent of total				
	2011	2018	2030	2035
	%	%	%	%
Ballymena HMA				
One adult households	26	26	27	27
Two adults without children	28	28	30	31
Other households without children	17	16	16	17
Households with children	29	30	27	25
All households	100	100	100	100
Causeway Coast HMA				
One adult households	26	27	29	30
Two adults without children	28	29	31	32
Other households without children	17	16	16	16
Households with children	29	28	24	23
All households	100	100	100	100
Sources: 2011 – Estimated from Census of Population; 2018, 2030 and 2035 – Author's estimates.				

Table A7.6 Household size, per cent of total				
	2011	2018	2030	2035
	%	%	%	%
Ballymena HMA				
One person	26	26	27	27
Two persons	32	32	34	34
Three persons	17	17	17	16
Four persons	15	15	14	14
Five+ persons	10	10	8	8
All households	100	100	100	100
Causeway Coast HMA				
One person	26	27	29	30
Two persons	31	32	34	35
Three persons	17	16	15	15
Four persons	15	14	13	12
Five+ persons	11	10	9	8
All households	100	100	100	100
Sources: 2011 – Estimated from Census of Population; 2018, 2030 and 2035 – Author's estimates.				

Table A7.7 Households containing one or more persons with long-term health problems or disabilities, Ballymena HMA

	All households		One-person households	All aged 65+	
	With disability		With disability	With disability	
	One	Two		One	Two
	%	%	%	%	%
Ballymena HMA	29.0	8.5	44.3	30.1	31.7
Settlement type					
Urban	29.7	8.1	44.1	29.6	32.5
Rural - Intermediate settlement/village	30.3	8.0	48.0	28.6	34.0
Rural - Small village, hamlet, open countryside	27.2	9.5	41.2	31.7	29.3
Source: Census of Population, Commissioned Table 0467.					

Table A7.8 Households containing one or more persons with long-term health problems or disabilities, Causeway Coast HMA

	All households		One-person households	All aged 65+	
	With disability		With disability	With disability	
	One	Two		One	Two
	%	%	%	%	%
Causeway Coast HMA	30.8	9.3	45.7	30.2	33.4
Subareas					
Coleraine	29.7	8.2	43.0	29.3	30.0
Ballymoney	31.1	10.3	47.8	31.4	36.0
Limavady	31.9	10.4	49.9	32.2	37.4
Moyle	32.2	9.7	46.2	29.1	36.7
Settlement type					
Urban	31.2	8.4	45.9	30.5	31.8
Rural - Intermediate settlement/village	32.1	10.2	48.5	29.6	37.4
Rural - Small village, hamlet, open countryside	29.9	10.3	44.3	30.0	34.6
Source: Census of Population, Commissioned Table 0467.					

Table A7.9 Resident household population living in dwellings with one or more adaptations of accommodation, by long-term health problem or disability, former Local Government Districts, per cent of total resident household population¹

	All in a dwelling with adaptation(s)	Population living in dwellings with adaptation(s) and their:		
		Day-to-day activities are limited a lot	Day-to-day activities are limited a little	Day-to-day activities are not limited
	%	%	%	%
Ballymena	10.6	26.7	13.1	8.5
Causeway Coast & Glens	11.1	26.0	13.6	8.8
Coleraine	9.7	26.9	13.2	7.2
Ballymoney	11.9	24.6	13.8	10.0
Limavady	11.8	24.3	12.5	9.9
Moyle	12.9	28.8	16.4	10.2
<i>N. Ireland</i>	<i>11.1</i>	<i>27.8</i>	<i>14.2</i>	<i>8.4</i>

1 Population living in households, which does not include the population living in communal establishments.

Note: the adaptations listed in the Census are as follows:

- Wheelchair usage.
- Other physical or mobility difficulties.
- Visual difficulties.
- Hearing difficulties.
- Other.

Source: Census of Population, Table DC4305.

Table A7.10 Resident household population living in dwellings with one or more adaptations of accommodation, by tenure, former Local Government Districts, per cent of total resident household population¹

	All	Owner-occupied	Social rented	Private rented
	%	%	%	%
Ballymena	10.6	10.3	21.5	6.1
Causeway Coast and Glens	11.7	11.7	20.6	7.2
Coleraine	9.7	9.5	17.8	5.8
Ballymoney	11.9	12.1	15.9	8.2
Limavady	11.8	11.5	20.4	7.4
Moyle	12.9	13.2	20.6	6.6
<i>N. Ireland</i>	<i>11.1</i>	<i>10.1</i>	<i>22.6</i>	<i>6.9</i>

1 Population living in households, which does not include the population living in communal establishments.

Note: the adaptations listed in the Census are as follows:

- Wheelchair usage.
- Other physical or mobility difficulties.
- Visual difficulties.
- Hearing difficulties.
- Other.

Source: Census of Population, Table DC4413.

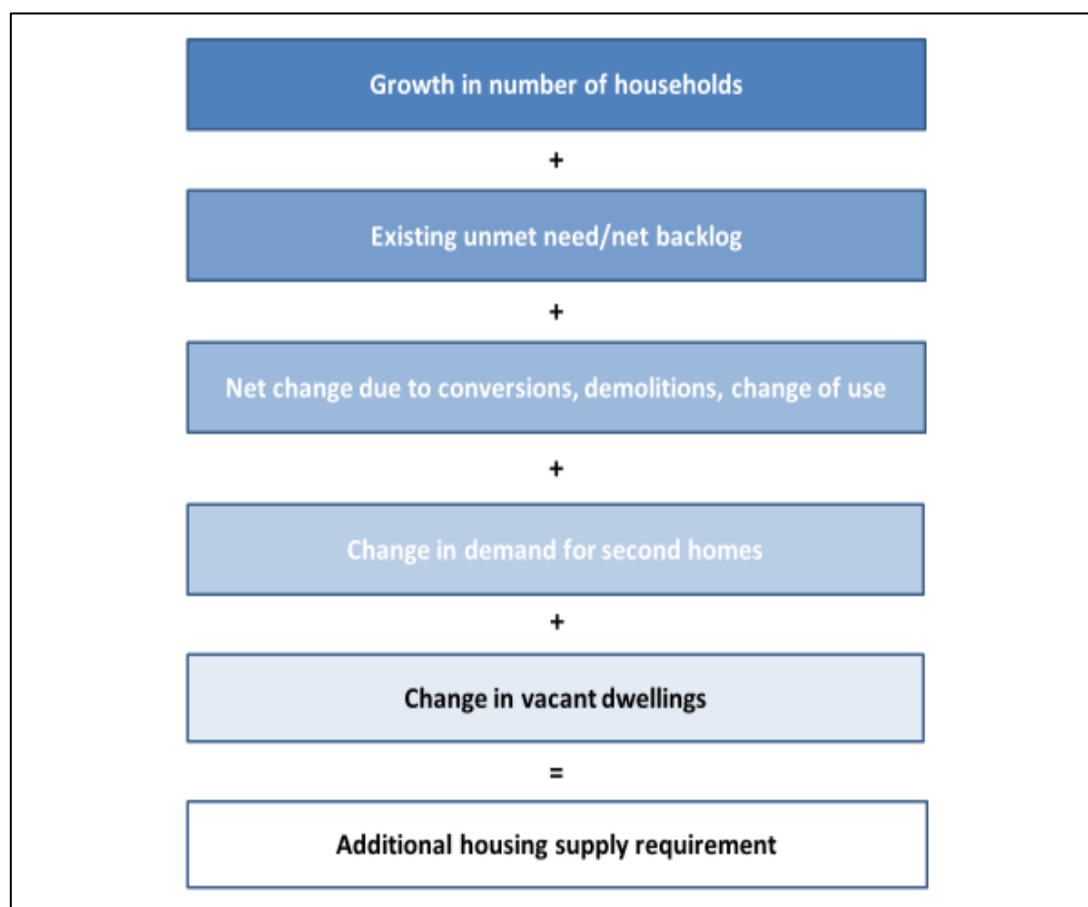
8 Housing Requirements

8.1 Introduction

This Section assesses the implications for new dwelling requirements of the household projections discussed in Section 5. The assessment is based on the net stock model (NSM) which projects future housing requirements from three main components, as follows (Figure 8.1):

- Newly arising need and demand due to projected net growth in the number of households.
- Existing unmet need, most often referred to as the backlog of unmet need, i.e. the shortfall between current provision and the accommodation needs of existing households as well as individuals or families that have not yet formed as separate households.
- Accompanying demand (second homes) and supply-side adjustments (vacant dwellings, conversions, etc.).

Figure 8.1 Net stock model: Components



8.2 Implementation

It is useful to consider first the implementation of the net stock model without reference to the backlog. The model is underpinned by the basic accounting identity, i.e. at a given point in time:

Housing stock = Number of households + Second homes + Vacant dwellings

In that formulation, new housing demand may be estimated by summing the projected changes in households, second homes and vacant dwellings. In practice, the projected net change in the number of households is the main driver in new housing demand.

The supply-side response to a change in housing demand has two components:

New dwelling completions + net changes from conversions, etc.

Conversions of existing dwellings to residential use will reduce the number of newly constructed dwellings required to meet a given change in demand. Alternatively, existing residential dwellings may be demolished or be lost to the stock through dereliction. In that instance, additional new dwellings would be required to replace those lost.

In the net stock model, projected new housing requirements are obtained by projecting forward the change in housing demand (new households plus the changes in the numbers of second homes and vacant dwellings) and adding (or subtracting) the expected flows of net changes due to conversions, etc.

The implementation of the model therefore requires the following inputs:

- Choice of a baseline or initial starting year and projection period.
- Household projections.
- Assumptions for changes in second homes, vacant dwellings and the annual flow of net changes from conversions, demolitions, etc. The assumptions are outlined in Annex 8.A.

The results reported in this Section are derived from a 2020 baseline, projected over a 15-year period to 2035. An important reason for choosing 2020 as a baseline year is that published data on new house completions are available through spring 2020. If an earlier baseline were chosen, the published completions would have to be netted out to derive a projection for remaining new dwelling requirements, having regard to the supply that has already occurred. For example, if running off a 2018 baseline, it would be necessary to net out the known 2018-19 and 2019-20 completions. Furthermore, from the LPS data, the housing stock as at spring 2020 is a known quantity.

The household projections are taken from the **medium household growth scenario** discussed in Section 5. The net stock model results with no backlog in that scenario are summarised in Table 8.1. Thus, for the Ballymena HMA, the projected new dwelling requirement for the period 2020 to 2035 is **3,040**⁵³.

Table 8.1 New dwelling requirements and components, 2020-2035, net stock model with no backlog, Ballymena HMA, medium household growth scenario¹

	2020	2035	Change
	(a)	(b)	(c) = (a) – (b)
	<i>No.</i>	<i>No.</i>	<i>No.</i>
Households ²	27,780	30,180	2,390
Second homes ³	160	180	10
Vacant stock ⁴	1,790	1,950	160
Dwellings ⁵	29,730	32,300	2,570
Net changes ⁶			470
Requirements⁷			3,040

Notes:

1. All projections are shown rounded to the nearest 10. Calculations are based on unrounded figures, therefore sums or differences may not add to the totals shown.
2. Household projections, medium growth scenario.
3. Constant proportion of dwellings – see Table A8.1 in Annex 8.A.
4. Projected as a constant share of dwellings (six per cent), from the 2020 modelled vacancy rate in the medium growth scenario - see Annex 8.A.
5. The sum of households, vacant dwellings and second homes. Note that the 2020 dwelling stock figure is an actual count derived from LPS data.
6. Net changes due to conversions/closures/demolitions are an annual flow, which are cumulated over the 15-year projection period. Derived from nine-year average using the residual method - see Annex 8.A and accompanying discussion. As the net changes assumption is a positive number, for Ballymena, closures/demolitions out-number conversions by a cumulated 470 over the projection period; replacement of those losses adds to the new dwelling requirement.
7. The sum of dwelling stock changes plus the cumulated net changes.

⁵³ Note that projected new dwelling requirements and components have been rounded to the nearest 10 for reporting purposes. For that reason, components may not always add to the total shown in a table. All modelling work was conducted on unrounded data.

The projections for the Causeway Coast HMA, again with a zero backlog, are shown in Table 8.2. The projected new dwelling requirement for the period 2020 to 2035 is **5,440**.

Table 8.2 New dwelling requirements and components, 2020-2035, net stock model with no backlog, Causeway Coast HMA, medium household growth scenario¹			
	2020	2035	Change
	(a)	(b)	(c) = (a) – (b)
	<i>No.</i>	<i>No.</i>	<i>No.</i>
Households ²	56,730	59,580	2,860
Second homes ³	3,670	3,750	80
Vacant stock ⁴	4,950	5,100	150
Dwellings ⁵	65,350	68,430	3,080
Net changes ⁶			2,360
Requirements⁷			5,440
Notes: See Table 8.1.			

The annualised new dwelling requirements are summarised in Table 8.3. For the Ballymena HMA, the annualised total requirement 2020 to 2035 is **200** dwellings. The largest component is the net change in new households, projected at **160** per annum, representing 79 per cent of the total requirement.

For the Causeway Coast HMA, the annualised total requirement 2020 to 2035 is **360** dwellings. The largest component is the net change in new households, projected at **190** per annum, representing 53 per cent of the total requirement. In that HMA, net changes due to conversions, etc. account for 43 per cent of the projected requirements.

It must be emphasised that the net stock model projections presented in this Section are intended to provide a long-term perspective on housing requirements across the two HMAs. Nonetheless, as the model has the capability to generate outputs on an annual basis, it is useful to illustrate further the relationship between projected new dwelling requirements and the projected trend in household growth.

Table 8.3 New dwelling requirements and components, 2020-2035, net stock model with no backlog, Northern HMAs, medium household growth scenario, by component, annualised

	Change 2020-2035	Annualised	Composition
	<i>No.</i>	<i>No.</i>	<i>Col%</i>
Ballymena			
New households	2,390	160	79
Vacant stock and second homes	170	10	6
Net changes	470	30	15
Requirements	3,040	200	100
Causeway			
New households	2,860	190	53
Vacant stock and second homes	230	20	4
Net changes	2,360	160	43
Requirements	5,440	360	100
See Table 8.1 for explanation of components.			

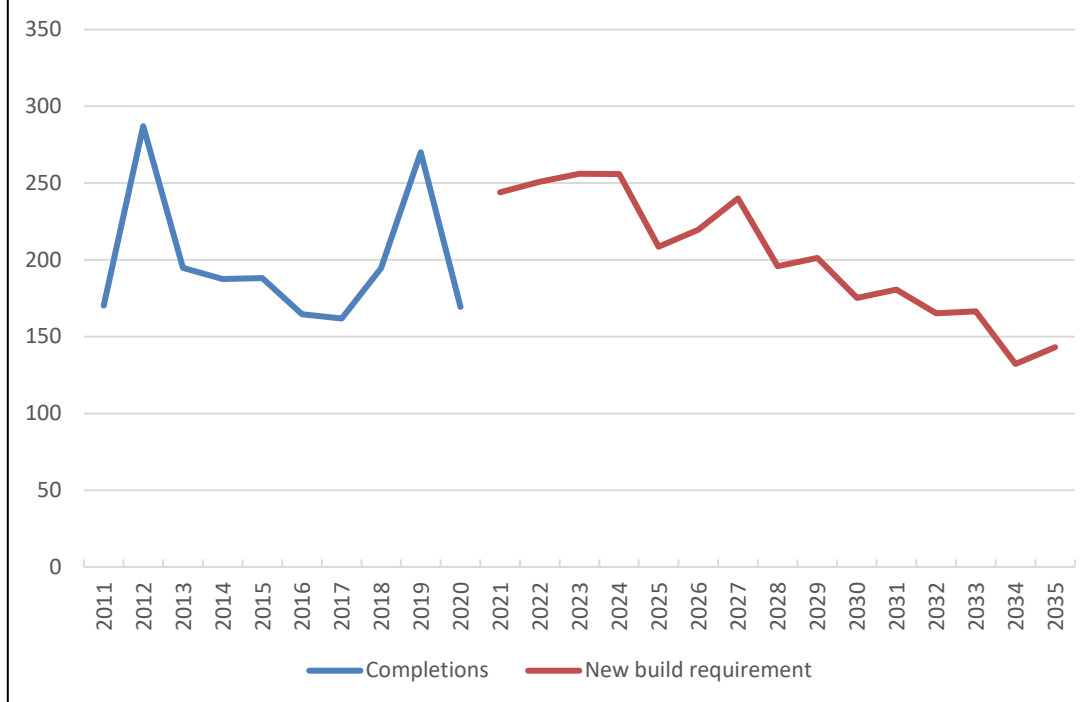
As discussed in Section 5, in both HMAs, household growth is projected to slacken from the mid-2020s onwards, reflecting the slower growth in population discussed in Section 4. That feature of the household projections is strongly reflected in the projected path of new dwelling requirements when shown on an annual basis (Figure 8.2).

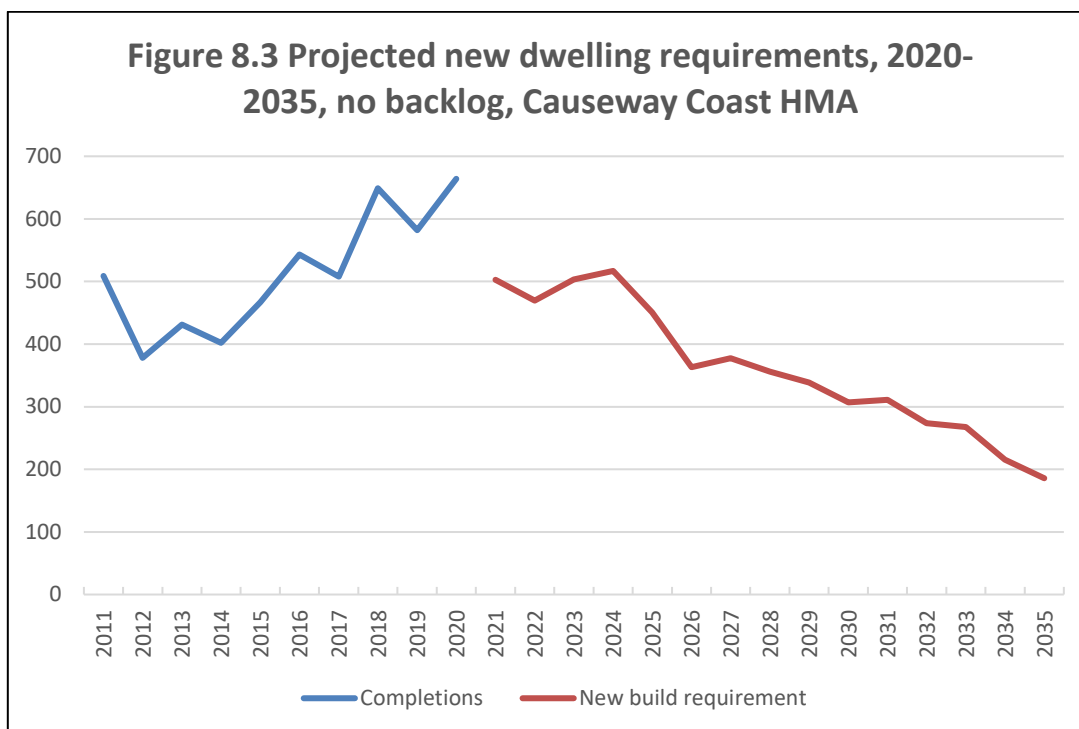
Based on the projected trend in household growth, in the Ballymena HMA, new dwelling requirements over the decade 2020 to 2030 are projected to average 220 per annum, falling to 200 per annum in the five years between 2030 and 2035 (Figure 8.2 and Table 8.4). As a point of comparison, it is noted that, over the historical 10-year period from 2010 to 2020, new dwelling completions in the Ballymena HMA averaged 200 per annum.

Reflecting the underpinning population growth projections, the projected fall-off in new dwelling requirements is more pronounced in the Causeway Coast HMA (Figure 8.3). There, new dwelling requirements over the decade 2020 to 2030 are projected to average 420 per annum, falling to 250 per annum in the five years between 2030 and 2035 (Table 8.4).

Table 8.4 New dwelling requirements by HMA and Causeway Coast subarea, net stock model, no backlog, 2020-2035

	Total	Annualised		
		2020-2035	2020-2030	2030-2035
Ballymena HMA	3,040	200	220	160
Causeway Coast HMA	5,440	360	420	250
Coleraine	1,400	90	120	50
Ballymoney	1,740	120	130	100
Limavady	1,500	100	120	70
Moyle	800	50	60	30

Figure 8.2 Projected new dwelling requirements, 2020-2035, no backlog, Ballymena HMA



As can be seen from Figure 8.3, new dwelling completions over the past decade in the Causeway Coast HMA have been on an upward trend, averaging 510 per annum between 2010-11 and 2019-20, rising to 600 per annum in the four year period 2016-17 to 2019-20. Whether that reflects an increase in demand for second homes within the area, or an element of ‘catch-up’ following the housing market downturn in the early-2010s is a moot point. In the projections for the Causeway Coast HMA, the proportion of dwellings that are vacant, whether as second homes or otherwise, is held constant at the 2020 level. That assumption can be varied to reflect uncertainty around the potential effect of external housing demand on market-driven new dwelling requirements.

The projected new dwelling requirements by Causeway Coast subarea are also summarised in Table 8.4. The projections by component are reported in Annex B, Table A8B.1. Similar to the projections for the HMA, the annualised projections by subarea are mainly shaped by the expected household growth. For each subarea, and following the path of household growth, the projected annualised new dwelling requirements over the first 10 years of the projection period, to 2030, are in excess of the annualised requirements for the final five years from 2030 to 2035.

Further, because they are driven by the household projections discussed in Section 5, the subarea split in projected new dwelling requirements varies substantially from the historical split in new dwelling completions. In particular, over the previous decade, from 2010-11 to 2019-20, the Coleraine subarea accounted for an estimated 52 per cent of new dwelling completions within the HMA (approximately 260 completions per annum out of 510 across

the HMA). By contrast, the projected new dwelling requirements yield a Coleraine share of 26 per cent. That is primarily due to the projected fall in the subarea's population discussed in Section 4.

In addition, the proportion of dwellings that are vacant, whether as second homes or otherwise, is held constant in the central projections for new dwelling requirements. With its cluster of second homes along the coast, there is a degree of uncertainty around the potential impact of external demand for new dwellings in the Coleraine subarea.

Conversely, in each of the other three subareas, the projected shares of new dwelling requirements are above their shares of historical completions, by a margin of 32 per cent projected to 21 per cent historical in Ballymoney, 28 per cent projected to 19 per cent historical in Limavady and 15 per cent projected versus 10 per cent historical in Moyle.

8.3 Backlog

The backlog of unmet need for social housing can be considered to encompass three main components⁵⁴:

- Households and potential households without self-contained accommodation.
- Owner-occupiers and private renters in need of social rented housing.
- Social rented sector tenants in unsuitable accommodation.

The first of those three components is comprised of households or potential households (such as concealed families) who do not have their own self-contained accommodation. For that reason, they form the 'net backlog', i.e. additional new dwellings are required to meet their need for accommodation.

The second and third elements can be referred to, respectively, as the tenure (or mismatch) backlog and the social backlog. Neither of those components is counted as part of the new dwelling requirements in a net stock framework. Owner-occupiers and private renters who have a need for social rented accommodation (e.g. due to overcrowding) currently occupy self-contained accommodation; if they are allocated social housing, their existing dwelling would free up to be occupied by some other household. Households in the social sector may be counted as part of the backlog in circumstances where their current accommodation is unsuitable, for example, the tenant has serious mobility problems. Again, however, if they are allocated a dwelling, their current accommodation frees up for some other household.

⁵⁴ See, for example, [Holmans](#), 2008; [Greater London Authority](#), 2017.

The backlog is inherently difficult to measure. For example, not all of the concealed families counted by the Census of Population (see Table 5.2) may want or desire their own accommodation. Some of those who do may have sufficient resources to rent or buy market housing.

For this SHMA, the issues around measurement and scope are handled through use of the Housing Executive's Common Waiting List (CWL). The CWL offers several advantages for that purpose, as follows:

- It is a comprehensive listing of individuals who have expressed a desire for alternative accommodation by applying for a social rented home.
- The specific housing needs of CWL applicants are identified in the course of assessing their applications. It is therefore possible to identify, for example, those who are homeless and do not have self-contained accommodation, households in over-crowded accommodation, households with functional mobility problems in their present dwelling, and so on.
- The CWL contains information on the attributes of individuals, such as family type and size.
- Because the CWL is common across Northern Ireland, it is possible to characterise applicants' housing needs without double counting. That is a particular problem with an approach based on multiple datasets, such as a mix of Census, survey and administrative data.

The main caveat to the use of the CWL is the 'no detriment' practice, which applies to applicants who have been accepted as homeless and awarded Full Duty Applicant (FDA) status, i.e. an applicant to whom the Housing Executive has a legal responsibility. When such applicants are awarded points, e.g. for sharing or overcrowding, those points cannot be removed even if the applicant later improves their housing circumstances. That is, the points awarded to an FDA applicant may also reflect their homelessness 'journey', depending on whether their circumstances have changed since making an application for social housing. Consequently, the CWL may not accurately reflect the current housing circumstances of all applicants. Nonetheless, the advantages of the CWL are sufficient to justify its use for estimating the net backlog component in projecting new dwelling requirements.

The criteria for including CWL applicants in the net backlog were as follows:

- Accepted as homeless by the Housing Executive.
- and,

- Lacking their own self-contained accommodation, based on their circumstances according to the CWL.

Concealed households without their own self-contained accommodation are defined to include:

- Adult couples (with or without children) and lone parents whose circumstances indicate that they live with some other family, but are not responsible for the dwelling, e.g. where they have sharing points and/or that is their stated tenure.
- Single adults living with some other family, where they are assessed to warrant sharing points and/or that is their stated tenure.

Households living in temporary accommodation in hostels, etc. are also included in the net backlog, as they do not live in self-contained accommodation.

Conversely, applicants in temporary accommodation, but who are in single lets, are not included in the net backlog, as they are in self-contained accommodation which would become available to some other household if they were allocated a social home (see Box 8.A). Similarly, households in the private rented or owner-occupied sectors are not included in the net backlog.

Box 8.A Common Waiting List applicants living in temporary accommodation arranged by the Housing Executive

After six months on the CWL, an applicant accepted as homeless and without their own accommodation may be offered and placed in temporary accommodation arranged by the Housing Executive. On the June 2019 CWL, 1,910 applicants were listed as being in temporary accommodation arranged by the Housing Executive. Of those, 536 were in a voluntary sector hostel (291), Housing Executive hostel (130), leased property (60) or external placement (55). The remaining 1,374 were listed as being in private single lets.

The 536 in hostels, etc. are counted in the net backlog. The 1,374 in single lets are not included in the net backlog.

The rationale for excluding private single lets from the net backlog is that they are living in self-contained accommodation; if they are allocated social housing, their single let will free up to be occupied by some other household.

In the net stock model approach, if those single lets were to be included in the net backlog that would introduce an element of double counting, which would inflate the projected new build requirement.

Another way of looking at the issue is to consider how those in temporary accommodation would be counted in the Census of Population.

Applicants living in hostels would be counted in the Census as part of the communal resident population, i.e. they would not be included in the count of households since they are not in self-contained accommodation. For that reason, they properly belong in the net backlog.

Conversely, applicants living in private single lets would be counted as part of the household population, since they live in self-contained accommodation. Thus, when making a net stock projection, those households are already included in the baseline. Consequently, including private single lets in the net backlog would be a form of double counting. The exclusion of private single lets from the net backlog is not at all to imply those households do not have a need for social housing. Rather, if they are allocated social housing, their single let frees up, so there is no net new 'bricks and mortar' requirement.

The three main components of the backlog are summarised in Table 8.5. To illustrate the approach, as at June 2019, 1,059 applicants on the CWL for social housing in the Ballymena HMA had 30 or more points, i.e. they are considered to be in housing stress. That is the gross backlog. Within that gross backlog, 315 CWL applicants met the criteria for inclusion in the net backlog⁵⁵. For the reasons outlined above, the remaining 744 applicants are not counted in projecting requirements for additional dwellings in the net stock model framework. Similarly, in the Causeway Coast HMA, 511 CWL applicants met the net backlog criteria for inclusion in the net stock model.

As outlined in Section 2, there was a surge in applicants to the CWL over the course of the pandemic. Between June 2019 and October 2021, the number of applicants in the Ballymena HMA rose by 10 per cent while the Causeway Coast HMA CWL saw an increase of 19 per cent.

However, as discussed in Section 2, the rise in the CWL over that period was most likely affected, albeit to an unknown degree, by measures taken by the Housing Executive to contain and delay the transmission of the Covid-19 virus. Those measures would, temporarily, have elevated the CWL above what might have been expected compared to normal practice.

⁵⁵ Note that the net backlog applicants on the CWL were geographically assigned according to their area of choice, i.e. the location where an applicant states they are prepared to live when making an application for social housing. However, the estimated size of the net backlog does not differ greatly if defined on a residence basis, e.g. 337 versus 315 on a choice basis for the Ballymena HMA.

Table 8.5 The backlog by category, Northern HMAs, CWL applicants in housing stress (30+ points)				
	June 2019		Oct 2021	
	<i>No.</i>	<i>%</i>	<i>No</i>	<i>% change</i>
Ballymena HMA				
Net backlog	315	30	347	10.2
Tenure/mismatch backlog	567	54	615	8.5
Social backlog	177	17	204	15.3
Gross backlog	1,059	100	1,166	10.1
Causeway Coast HMA				
Net backlog	511	27	623	21.9
Tenure/mismatch backlog	1,022	53	1,189	16.3
Social backlog	387	20	466	20.4
Gross backlog	1,920	100	2,278	18.6
Source: NIHE, Common Waiting List.				

There is therefore a risk that deriving the net backlog estimate from the October 2021 CWL would serve to over-estimate projected new dwelling requirements. For that reason, the June 2019 CWL is preferred in making the central projections presented in this Section. Though, it should be noted that the projections can readily be varied to reflect alternative assumptions regarding the net backlog, to manage any uncertainty.

The applicants meeting the net backlog criteria are summarised in Table 8.6 by family type and accommodation status. Within each HMA, the majority are concealed households, i.e. families or single adults sharing a dwelling with some other household (87 per cent in the Ballymena HMA and 85 per cent in the Causeway Coast HMA).

In 2019, the net backlog amounted to 1.1 per cent of households in the Ballymena HMA and a similar proportion in the Causeway Coast HMA (0.9 per cent). Those proportions can be compared with the Northern Ireland average of 1.5 per cent in 2019

Table 8.6 The net backlog by family type and accommodation status , 2019

	Ballymena HMA		Causeway Coast HMA	
	No.	% of households	No.	% of households
Households living in temporary accommodation, not self-contained (hostels, etc.)	28	0.1	51	0.10.1
Adult couple or lone parent families, accepted as homeless, in shared accommodation	78	0.3	142	0.3
Single adult, accepted as homeless, in shared accommodation	195	0.7	291	0.5
Other homeless not in self-contained accommodation	14	0.1	27	0.0
Total	315	1.1	511	0.9
Sources: NIHE, Common Waiting List. Household proportions are estimates.				

The distribution of the net backlog by Causeway Coast subarea is summarised in Table 8.7. As a proportion of the estimated number of households at 2019, the net backlog measure was slightly higher than the HMA average in Coleraine (1.1 per cent versus 0.9 per cent) and lowest in Ballymoney (0.6 per cent).

Table 8.7 The net backlog by subarea, Causeway Coast HMA, 2019

	No.	% of HMA	% of households	% change, 2019-21
Coleraine	263	51	1.1	19.8
Ballymoney	69	14	0.6	15.8
Limavady	114	22	0.9	17.9
Moyle	65	13	0.9	6.8
Causeway Coast	511	100	0.9	18.6
Source: NIHE, Common Waiting List, June 2019. Household proportion estimated.				

A final point to note regarding the net backlog is that, in both HMAs, urban areas account for the largest proportion by area of choice, 63 per cent of

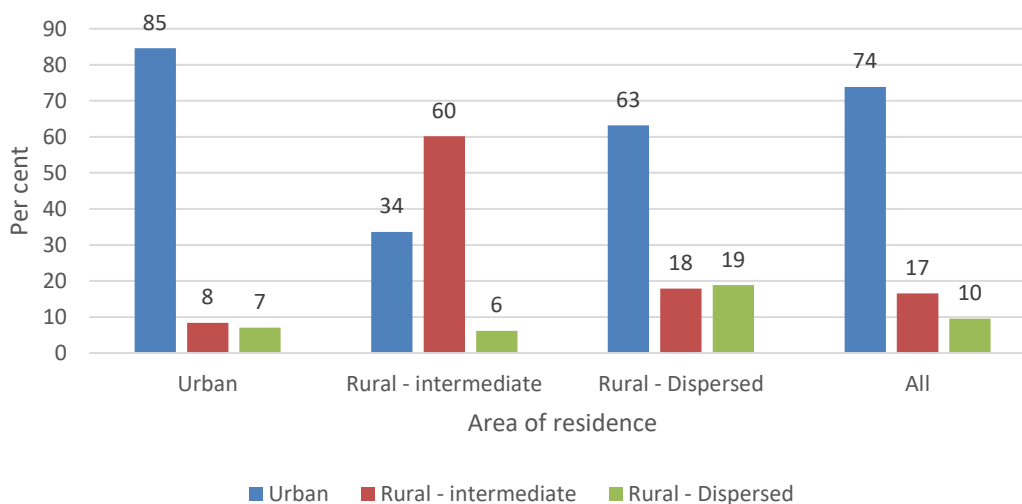
applicants in the Ballymena HMA and 77 per cent in the Causeway Coast HMA (Table 8.8). By comparison, in 2019, urban areas accounted for 44 per cent of the population in the Ballymena HMA and 47 per cent in the Causeway Coast HMA. Mainly, that contrast is due to a higher proportion of net backlog applicants residing in urban areas. But also, net backlog applicants living in rural areas, especially dispersed rural, are more likely to indicate an urban than a rural location as their area of choice (Figure 8.4).

Table 8.8 The net backlog by settlement type, area of choice, Northern HMAs, 2019

	Ballymena HMA		Causeway Coast HMA	
	No.	% of HMA	No.	% of HMA
Urban	197	63	392	77
Rural - Intermediate	85	27	63	12
Rural - Dispersed	33	10	56	11
All	315	100	511	100

Source: NIHE, Common Waiting List, June 2019.

Figure 8.4 Net backlog, area of choice by area of residence, Northern Area, 2019



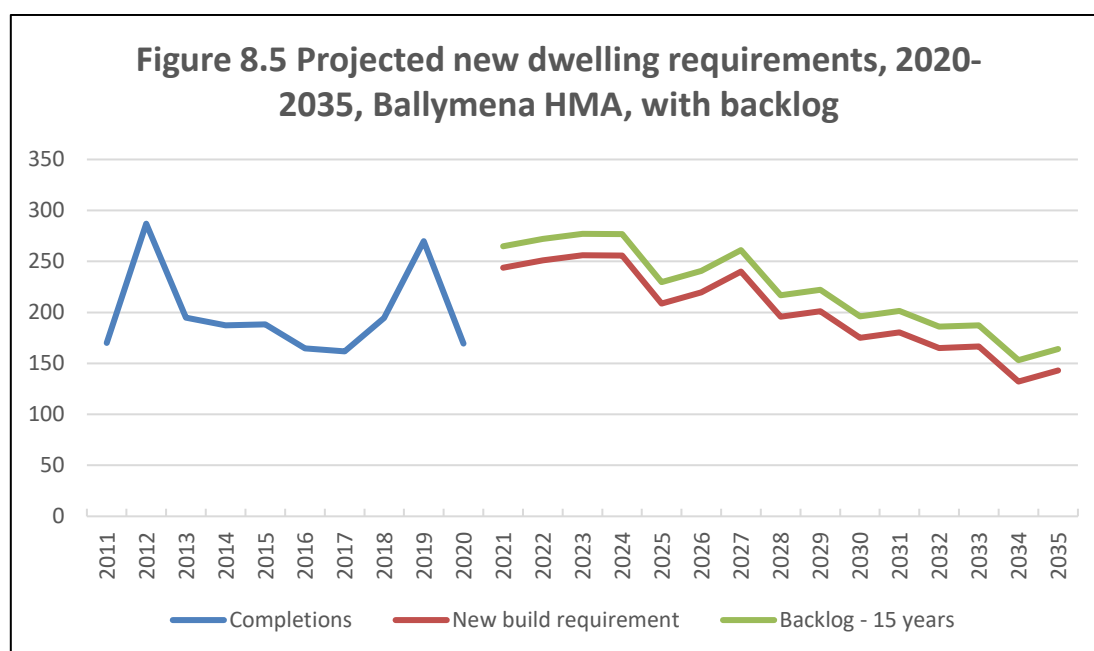
The addition of the net backlog to the net stock model projections is summarised for the Ballymena HMA in Table 8.9. With the addition of the backlog, the total new dwelling requirement over the period 2020 to 2035 increases to **3,350**. Over the 15-year projection period, the net backlog adds an annual **20** to the requirement, bringing the annualised total to **220**.

Table 8.9 New dwelling requirements and components, 2020-2035, net stock model with backlog, Ballymena HMA, medium household growth scenario

	Change 2020-2035	Annualised	Composition
	<i>No.</i>	<i>No.</i>	<i>Col%</i>
New households	2,390	160	71
Net backlog	320	20	9
Other changes	640	40	19
Requirements	3,350	220	100

See Table 8.1 for explanation of components.

As the backlog is projected forward on a constant annual basis, the trajectory of new dwelling requirements over the projection period continues to reflect the household growth projections, i.e. a fall in the annual new dwelling requirements from the 2025 onwards (Figure 8.5).



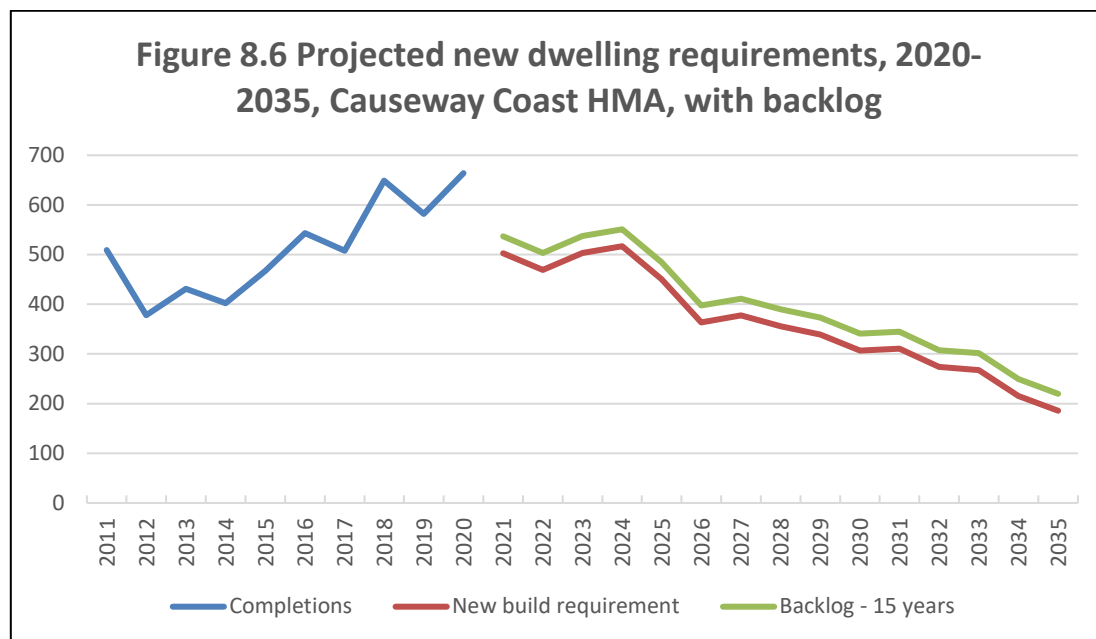
The addition of the net backlog to the net stock model projections is summarised for the Causeway Coast HMA in Table 8.10. With the addition of the backlog, the total new dwelling requirement over the period 2020 to 2035 increases to **5,950**. Over the 15-year projection period, the net backlog adds an annual **30** to the requirement, bringing the annualised total to **400**.

Table 8.10 New dwelling requirements and components, 2020-2035, net stock model with backlog, Causeway Coast HMA, medium household growth scenario

	Change 2020-2035	Annualised	Composition
	<i>No.</i>	<i>No.</i>	<i>Col%</i>
New households	2,860	190	48
Net backlog	510	30	9
Other changes	2,580	170	43
Requirements	5,950	400	100

See Table 8.1 for explanation of components.

Similar to the Ballymena HMA, new dwelling requirements over the projection period continue to track the household growth projections (Figure 8.6). It can also be noted that, as the net backlog is evenly spread over the projection years, the implications of a change in the net backlog, whether up or down, can readily be tested.



The results by Causeway Coast subarea are summarised in Table 8.11. The detailed results are reported in Table A8B.2 in Annex 8.B. The effect is most evident in the Coleraine subarea, which accounts for a little over half the Causeway Coast net backlog (51 per cent). There, the total requirement

increases by 19 per cent⁵⁶, from 1,400 without the backlog to 1,660 when the backlog is included. The other subareas are less affected, in proportional terms, with the percentage increase ranging from four per cent (Ballymoney) to eight per cent in both Limavady and Moyle.

Table 8.11 New dwelling requirements and components, 2020-2035, net stock model with backlog, Causeway Coast HMA subareas, medium household growth scenario

	Households	Net backlog	Other changes	Total
	No.	No.	No.	No.
Coleraine	150	260	1,250	1,660
Ballymoney	1,110	70	630	1,810
Limavady	1,210	110	290	1,610
Moyle	390	70	410	860
Causeway Coast HMA	2,860	510	2,580	5,950

8.4 Tenure

8.4.1 Affordability Tests

The assignment of net new households by tenure is based on an affordability model, with the following categories:

- **Market** – can afford market rent or has sufficient income to enter and sustain home ownership.
- **Intermediate** – cannot afford market rent but can afford more than social rent.
- **Social** – cannot afford intermediate or market rent.

The tenure assignments are made based on simple income tests, following the Scottish and Welsh models (see [Centre for Housing Market Analysis \(CHMA\)](#), 2018, and [Statistics for Wales](#), 2019).

The affordability tests were conducted by combining private rent data for the HMAs (see Section 6) with local area income data, scaled to the Family

⁵⁶ Note that percentage change figures are calculated from the unrounded projections.

Resources Survey by broad age group. Newly arising households are assigned to one of the three tenures via the following affordability tests:

- **Market.** Estimated from the proportion of households that can afford to pay the median private rent, without spending more than 25 per cent of household income.
- **Social sector.** Estimated from the proportion of households with an income such that they would spend more than 35 per cent of their income (including Housing Benefit or the housing element of Universal Credit) at the 30th percentile of the private rent distribution.
- **Intermediate.** The estimated proportion of households that cannot afford the market rent but can afford the social rent level.

The results of the affordability tests are summarised in Table 8.12. The tests are based on rent and household income data for 2018-19. From Table 8.12 it can be seen that, in 2018-19, affordability in both the Ballymena and Causeway Coast HMAs was broadly aligned with the Northern Ireland average. Across the two HMAs, a little under one in five households could afford social rents only, with similar proportions having intermediate affordability. In both HMAs, close to two in three households could afford market rents, slightly above the Northern Ireland average (63 per cent).

Affordability varies somewhat across the Causeway Coast subareas. Market affordability was lowest in Coleraine (63 per cent) and highest in Ballymoney (69 per cent) and Moyle (69 per cent).

Table 8.12 Affordability tests, Northern HMAs and subareas

	Market	Intermediate	Social
	%	%	%
Ballymena HMA	65	18	17
Causeway Coast HMA	66	17	17
Coleraine	63	19	18
Ballymoney	69	17	14
Limavady	65	17	18
Moyle	69	16	15
N. Ireland	63	19	18

As discussed in Section 6, rents have been rising across Northern Ireland over the pandemic period, through the third quarter of 2021. As of early-2022, the short-term affordability implications of that trend are unclear, especially in the absence of up-to-date household income data.

Prior to the pandemic, average rent-to-income ratios in Northern Ireland had been relatively stable. Thus, in the central tenure projections presented here, it is assumed that pandemic effects will unwind and, over the long-term, rent to income ratios will return to their pre-pandemic stability. It should also be noted that the projections in this SHMA seek to relate housing need and demand to new dwelling requirements. They are not constrained by supply considerations such as the supply of housing land. That said, the pandemic does introduce a new element of uncertainty to the projections.

House purchase affordability tests were also conducted, to estimate the proportion of households with an income (excluding Housing Benefit) sufficient to afford a property in the lower quartile of house prices with a house price to income multiple of 3.6.

Leaving aside capital requirements for house purchase, an estimated 54 per cent of households in the Ballymena HMA meet the criterion, in line with the Northern Ireland average (55 per cent). On the income criterion, house purchase affordability is lower in the Causeway Coast HMA, at 52 per cent, albeit ranging from 64 per cent in Limavady to 46 per cent in Coleraine.

Within each HMA, the proportion estimated to be able to afford house purchase is less than the proportion estimated to afford the median private rent. Therefore, the tenure assignments are made based on the rent tests. In addition, the net backlog is assigned entirely to the social sector.

8.4.2 Tenure Projections

The tenure projections in the medium household growth scenario for the Ballymena HMA are summarised in Table 8.13. Excluding the backlog, 65 per cent of the projected annualised requirements are assigned to the market sector with 18 per cent to the intermediate sector and 17 per cent to the social sector.

When the backlog is added, the social sector share increases to 25 per cent while the market share reduces to 59 per cent and the intermediate share to 16 per cent. Though, it should be appreciated that, in level terms, the projected market and intermediate requirements are unchanged at 130 per annum and 40 per annum respectively. That is because the backlog is added to the social sector only.

Table 8.13 New dwelling requirements by tenure, 2020-2035, medium household growth scenario, Ballymena HMA				
	Market	Intermediate	Social	All
Excl. backlog				
Total	1,980	540	510	3,040
Annualised	130	40	30	200
<i>Per cent</i>	65	18	17	100
Incl. backlog				
Total	1,980	540	830	3,350
Annualised	130	40	60	220
<i>Per cent</i>	59	16	25	100

The projected new dwelling requirements by tenure for the Causeway Coast HMA are shown in Table 8.14. Excluding the backlog, 67 per cent of the projected annualised requirements are assigned to the market sector with 17 per cent to the intermediate sector and 16 per cent to the social sector. When the backlog is added, the social sector share increases to 23 per cent while the market share reduces to 61 per cent and the intermediate share is slightly lower at 16 per cent. Again, in level terms, the projected requirements for the market and intermediate sectors are unchanged when the backlog is added to the social sector.

Table 8.14 New dwelling requirements by tenure, 2020-2035, medium household growth scenario, Causeway Coast HMA				
	Market	Intermediate	Social	All
Excl. backlog				
Total	3,630	930	880	5,440
Number	240	60	60	360
<i>Per cent</i>	67	17	16	100
Incl. backlog				
Total	3,630	930	1,390	5,950
Number	240	60	90	400
<i>Per cent</i>	61	16	23	100

The tenure projections for the Causeway Coast subareas are presented in Table 8.15 with a zero backlog and in Table 8.16 with the backlog included. The main contrast by subarea lies in the comparison between the Coleraine subarea and the three remaining subareas. In the scenario with a backlog included (Table 8.16), the social sector share rises to 31 per cent in the Coleraine subarea, higher than any other subarea and eight percentage points above the Causeway Coast average (23 per cent).

Table 8.15 New dwelling requirements by tenure, Causeway Coast HMA subareas, excluding backlog, 2020-2035				
	Market	Intermediate	Social	All
Requirements 2020-2035				
Coleraine	900	260	250	1,400
Ballymoney	1,200	290	250	1,740
Limavady	960	260	270	1,500
Moyle	570	120	110	800
Causeway Coast HMA	3,630	930	880	5,440
Annualised requirements				
Coleraine	60	20	20	90
Ballymoney	80	20	20	120
Limavady	60	20	20	100
Moyle	40	10	10	50
Causeway Coast HMA	240	60	60	360
Per cent of total				
Coleraine	64	18	18	100
Ballymoney	69	17	14	100
Limavady	64	18	18	100
Moyle	72	15	14	100
Causeway Coast HMA	67	17	16	100

Table 8.16 New dwelling requirements by tenure, Causeway Coast HMA subareas, including backlog, 2020-2035				
	Market	Intermediate	Social	All
Requirements 2020-2035				
Coleraine	900	260	510	1,660
Ballymoney	1,200	290	320	1,810
Limavady	960	260	390	1,610
Moyle	570	120	170	860
Causeway Coast HMA	3,630	930	1,390	5,950
Annualised requirements				
Coleraine	60	20	30	110
Ballymoney	80	20	20	120
Limavady	60	20	30	110
Moyle	40	10	10	60
Causeway Coast HMA	240	60	90	400
Per cent of total				
Coleraine	54	15	31	100
Ballymoney	66	16	18	100
Limavady	60	16	24	100
Moyle	66	14	20	100
Causeway Coast HMA	61	16	23	100

It is important to note that the projected new dwellings requirement includes an allowance for housing, which is not permanently occupied as a primary residence (vacant dwellings and second homes). As indicated above and in Section 7, the presence of second homes is demand led and therefore they are not a component of housing need and do not contribute to meeting housing need. However, this is not to say that second homes have no effect on local housing needs. Rather, in areas where there is demand for second homes, available housing may be more limited, which may lead to higher housing costs and this may reduce the supply of affordable housing for local people. As set out in the 2015 SPPS (para 6.142), Councils may wish to consider zoning land or include policy within the Local Development Plan, as appropriate, to reflect the local need resulting from demand for second homes.

8.5 Irish Traveller Community

The Housing Executive is responsible for the provision and management of accommodation for the Irish Traveller Community, including social housing, Traveller-specific Group Housing, serviced sites, and transit sites. Planning for, providing and managing culturally sensitive Irish Traveller accommodation is both complex and challenging. Accommodation is linked with a range of deprivation factors experienced by Irish Travellers such as health and well-being, education, racism, mortality, and discrimination.

The Census of Population provides the most recent benchmark data on the geographic distribution of Irish Travellers. At the time of the 2011 Census, there were 466 Irish Traveller households, of which 40 (nine per cent) lived in the Ballymena HMA and 12 (three per cent) resided in the Causeway Coast HMA.

In meeting its responsibilities, the Housing Executive carries out periodic surveys and needs assessments of the Irish Traveller community. The fourth such survey, the [Northern Ireland Housing Executive Irish Traveller Accommodation Survey 2018-19](#), reported in January 2020. The Survey provides an evidence base to inform the Irish Travellers Accommodation Strategy 2020-2025 and will be used to develop a Traveller-specific accommodation needs assessment.

The 2018-19 Survey estimated that the Irish Traveller population stands at 1,628 individuals in 540 households. Based on the reported distribution by LGD, approximately 23 households (four per cent) live within the Ballymena HMA. No estimate is available for the Causeway Coast and Glens LGD as too few Irish Traveller households were identified in the Survey.

The majority of Survey respondents (69 per cent) live in social housing followed by 10 per cent in private rented accommodation, nine per cent on a permanent/serviced site, seven per cent in group housing and three per cent in owner occupation.

A little over one in four respondents (27 per cent) indicated that they would prefer different accommodation, including 16 per cent who said they would prefer social housing; six per cent who said they would prefer to live at a serviced site; and three per cent who said they would prefer to live in group housing.

Other findings from the Survey include:

- 86 per cent of respondents were living in some form of 'bricks and mortar' accommodation.
- The propensity to travel appears to be low, with only seven per cent of respondents expecting that they or a member of their household would travel within the next three years.

- Almost one in five respondents (19 per cent, accounting for 102 households) said that they expected one or more members of their household to seek their own accommodation within the next five years. The majority of these newly arising households (85 per cent) were expected to seek permanent bricks and mortar accommodation.

8.6 Sensitivities

Projections for new dwelling requirements are inherently uncertain. In the context of a 15-year ahead timeframe, the main source of uncertainty is the pace of household growth, as discussed in Section 5. The projected pace of household growth depends on the assumptions for the trend in average household size and population growth.

For a given set of population projections, changes to the assumptions around the trend in average household size are used to generate alternative paths for the pace of household growth. Three household growth scenarios based on the principal 2018-based NISRA population projections have been specified for this SHMA (see Section 5), i.e. the updated and high growth scenarios alongside the medium growth scenario which has served as the central scenario for projecting new dwelling requirements. Compared to the central medium growth scenario, average household size falls faster in the high growth scenario and more slowly in the updated scenario. The projected new dwelling requirements resulting from each of the three scenarios are summarised, both with and without the backlog, in Table 8.17 for the Ballymena HMA and in Table 8.18 for the Causeway Coast HMA⁵⁷.

Focusing first on the Ballymena HMA, the projections for newly arising households range from 2,090 in the updated or slower growth scenario to 2,740 in the high growth scenario (Table 8.17). Thus, in the updated scenario, 300 fewer households form over the period 2020-2035 compared with the central medium growth scenario. The high growth scenario generates an additional 350 households compared with the medium growth scenario. Those differences in the projected numbers of households are directly reflected in the projections for new dwelling requirements, as the updated and high growth scenarios differ from the medium growth scenario by approximately the difference in the household growth projections. Overall, the scenarios are within a range of ± 10 per cent around the central projection for new dwelling requirements. That range does not equate to a margin of error in the projections and should not be interpreted as such. Nonetheless, the range of ± 10 per cent does provide an indication of the sensitivity of the projected new dwelling requirements to the average household size assumptions, within the context of an extrapolation of historic trends.

⁵⁷ The detailed results, by HMA and subarea, for the updated and high growth scenarios to accompany the medium growth projections are presented in Annex B to this Section, Tables A8B.3 through A8B.6.

Table 8.17 Projected new dwelling requirements and household growth scenarios, 2020-2035, Ballymena HMA

	Household growth scenario:		
	Updated	Medium	High
New households			
Total	2,090	2,390	2,740
Annualised	140	160	180
Dwelling requirements			
Excluding backlog			
Total	2,720	3,040	3,380
Annualised	180	200	230
Including backlog			
Total	3,040	3,350	3,700
Annualised	200	220	250

Table 8.18 Projected new dwelling requirements and household growth scenarios, 2020-2035, Causeway Coast HMA

	Household growth scenario:		
	Updated	Medium	High
New households			
Total	2,500	2,860	3,230
Annualised	170	190	220
Dwelling requirements			
Excluding backlog			
Total	5,030	5,440	5,860
Annualised	340	360	390
Including backlog			
Total	5,540	5,950	6,370
Annualised	370	400	420

When applied to the Causeway Coast HMA, the slower updated scenario gives 360 fewer newly arising households compared with the central scenario and 370 more households in the high growth scenario. Those differences feed through to the projections for new dwelling requirements, both with and without the backlog. The scenarios give a range of -410 and +420 around the central scenario for new dwelling requirements. That is about ± 7 per cent, which again provides an indication of the sensitivity of the projected new dwelling requirements to the average household size assumptions.

In addition to the average household size assumptions, the projected number of households depends also on the projected rate of population change. The population change scenarios discussed in Section 4 have therefore been applied to the medium household growth scenario to illustrate the sensitivity of the projections for new dwelling requirements to varying population levels. The results are summarised on an annualised basis, with no backlog, in Table 8.19. The detailed results, showing total changes over the period 2020 to 2035, both with and without the backlog, are presented in Annex B to this Section, at Tables A8B.7 and A8B.8.

For the Causeway Coast HMA, the constant share scenario would have the largest effect on new dwelling requirements, up from 360 per annum in the principal projection to 560 in the scenario (+53 per cent). That is because the scenario reverses the population decline associated with a loss of population share in the principal population projection. The zero external migration scenario would raise new dwelling requirements by 10 per cent across the HMA and by 65 per cent in the Coleraine subarea. As outlined in Section 4, that population change scenario is plausible to consider.

Table 8.19 Population change scenarios, new dwelling requirements, annualised, no backlog, Northern HMAs

	Population scenario:			
	Principal (2018- based)	Zero external migration	Zero net migration	Constant NI share
	No.	No.	No.	No.
Causeway Coast HMA	360	400	370	560
Coleraine	90	150	120	240
Ballymoney	120	110	110	120
Limavady	100	110	110	120
Moyle	50	30	40	70
Ballymena HMA	200	120	130	200

In the principal population projection, the Ballymena HMA is already projected to grow in line with the Northern Ireland average, so the new dwelling requirements in the constant share scenario do not differ from the principal projection. Instead, the population change scenarios serve to illustrate the sensitivity of the projected requirements to the migration assumptions in the population projections. For example, in the zero external migration scenario, which removes international migration as a source of population growth, the new dwelling requirements fall from 200 per annum to 120 per annum (-43 per cent).

The projected tenure proportions are also subject to uncertainty. First, the tenure split in the projected new dwelling requirements assumes the continued availability of Housing Benefit.

Modelling the potential impact of a change in the availability of Housing Benefit would, ideally, be conducted using a household survey dataset in which households in receipt of Housing Benefit can be separately identified. Such a dataset is not available at the geographic level of detail required for this SHMA.

An indication of the tenure split in the absence of Housing Benefit can be gleaned by running the net stock model in a scenario where the average amount of Housing Benefit received by households is omitted from the household income estimates. That scenario will tend to understate the potential impact of non-availability of Housing Benefit, as the variability in receipt of Housing Benefit is absent from an average income measure.

Nonetheless, the scenario is useful in highlighting that, when average Housing Benefit is excluded from average household income, the projected social tenure proportion would increase in each HMA and subarea (Table 8.20).

In the Causeway Coast HMA, and with the backlog excluded to focus on the income effect, the social sector share would rise from 16 per cent when Housing Benefit is included to 20 per cent when Housing Benefit is excluded.

The effect in the Ballymena HMA is similar, with the social sector share up from 17 per cent when Housing Benefit is included to 20 per cent when Housing Benefit is excluded.

Table 8.20 Tenure proportions including and excluding Housing Benefit, Northern HMAs, per cent of total requirements			
	Market	Intermediate	Social
	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>
Include HB			
Causeway Coast	67	17	16
Coleraine	64	18	18
Ballymoney	69	17	14
Limavady	64	18	18
Moyle	72	15	14
Ballymena HMA	65	18	17
Exclude HB			
Causeway Coast	64	16	20
Coleraine	62	17	21
Ballymoney	66	16	18
Limavady	62	16	22
Moyle	69	14	17
Ballymena HMA	63	16	20

8.7 Comparison with HGIs and Social Housing Need Estimates

Prior to drawing conclusions, it is useful to briefly consider how the projected new dwelling requirements presented in this Section compare with the [Housing Growth Indicators](#) (HGIs) published by the Department for Infrastructure in September 2019 to assist with the local development planning process.

Strictly speaking, the projected new dwelling requirement projections are not comparable with the published HGIs. The main differences are as follows⁵⁸:

- The HGIs project new dwelling requirements for the 14-year period 2016 to 2030 whereas this Section presents requirements over the 15-year period 2020 to 2035.

⁵⁸ There are also some technical differences in the implementation of the net stock model for the HGIs compared with the scenarios presented in this Section – see Annex 8.A.

- The HGIs are based on the NISRA 2016-based household projections. The projections in this Section employ the medium household growth scenario, described in Section 5⁵⁹.
- The HGIs are based solely on newly arising households and do not include a backlog component.
- The projections in this Section include an affordability analysis, which is not part of the HGIs.

Bearing those caveats in mind, the projected new dwelling requirements 2020 to 2035 for the Ballymena and Causeway Coast HMAs in the medium household growth scenario, without the backlog, are shown in Table 8.21 alongside the annualised HGIs 2016 to 2030.

Table 8.21 Annualised new dwelling requirements 2020-2035, no backlog, compared with Housing Growth Indicators 2016-2030			
	Medium household growth scenario	Housing Growth Indicator	
	2020-2035	2016-2030¹	Adjusted, 2020-2030²
Ballymena HMA	200	210	210
Causeway Coast HMA	360	390	310
<p>1. Annualised figures for Causeway Coast HMA taken from DfI, Housing Growth Indicators for the Causeway Coast and Glens LGD. The Ballymena HMA HGI figure estimated by apportioning input data and running the net stock model on the HGI assumptions.</p> <p>2. Derived by subtracting new dwelling completions (source: LPS, New dwelling statistics) for the years 2016-17 through 2019-20 from the total HGI requirements projected for 2016 to 2030.</p>			

The first point to note is that, over the two time periods, the annualised projections do not differ greatly between the medium growth scenario in this SHMA and the HGI projections. The difference is larger for the Causeway Coast HMA, by a margin of 30; 360 per annum 2020-2035 in the medium growth scenario versus the HGI figure of 390 per annum 2016-2030. That contrast largely reflects the fact that the medium growth scenario extends to

⁵⁹ Though, as discussed in Section 5, the updated (2018) household projections, which are used for sensitivity testing of the projected new dwelling requirements, are quite similar to the NISRA 2016-based projections.

2035 and therefore encompasses the tapering off in the rate of net new household formation post-2030 (see Figure 8.3).

In addition, as the HGIs have a 2016 baseline, they can be adjusted for actual new dwelling completions over the period 2016-17 to 2019-20. Over that four-year time span, 2,400 new dwellings were completed in the Causeway Coast HMA, amounting to 44 per cent of the total projected HGI requirement of 5,200 over the projection period 2016 to 2030. Consequently, when the HGI projections are adjusted for dwellings already completed, the annualised projected requirements for the remaining years 2020 to 2030 fall to 310, from 390 (see the final column in Table 8.21). That is because, since 2016, new dwelling completions have been running ahead of the annualised HGI projections. That is in contrast to the Ballymena HMA, where new dwelling completions over the period 2016-17 to 2019-20 have been running at 200 per annum, in line with the HGI projections.

It is also useful to caution against drawing comparisons between the net stock model projections in this SHMA and the social housing need assessments produced by the Housing Executive, such as the five-year ahead housing need estimates contained within the [Housing Investment Plans](#) (HIPs) prepared for each LGD.

The [2019-2023 HIP for the Causeway Coast and Glens Borough Council](#) sets out a social housing need assessment 2018 to 2023 of 610, giving an annual average of 122. As it is based on a quite different methodology, that figure cannot be compared with the annualised projections presented in this SHMA.

In particular, the social housing need assessments contained within the HIP are based on modelling the gross backlog on the Common Waiting List. Thus, the social housing need estimates will include households with a tenure mismatch who are already in self-contained accommodation but who have a social housing need, due to over-crowding, accommodation which is unsuitable because of mobility problems, etc. If those households' social housing needs are met, the dwelling in which they currently reside frees up for some other household to occupy.

By contrast, in the net stock model projections, only those CWL applicants who do not currently live in their own self-contained accommodation and who have been assessed as homeless are included in the backlog.

There are other differences between the net stock model and the social housing needs model, which should also caution against drawing comparisons. For example, the social housing need model takes account of relets of social sector dwellings, which are vacated and become available for re-allocation to CWL applicants. Relets do not feature in the net stock model, since they are allocations of dwellings that already exist.

In addition, the social housing need and SHMA projections are made over different timescales, i.e., five and 15 years respectively. In the SHMA projections presented in this section, the trajectory of the social housing need projections, with no backlog, are shaped by the household projections, which are higher in the first five years of the projection period and lower thereafter. Within that context, the annualised social housing need projections cannot be compared with the annualised SHMA projections.

8.8 Key Points Summary

Based on the net stock model, new dwelling requirements have been projected over the 15-year period 2020 to 2035. The projections are made for the two HMAs and the four Causeway Coast HMA subareas.

The household projections on which the dwelling requirements are based are taken from the **medium household growth scenario**.

In that scenario, for the Ballymena HMA, the projected number of **newly arising households** over the projection horizon is **2,390**. After allowing for expected changes in second homes, vacant dwellings, and the replacement of dwellings lost due to dereliction, demolition, etc, the projected total new dwelling requirements amount to **3,040**, giving an average annual requirement of **200** dwellings over the 15-year period.

For the Causeway Coast HMA, the projected number of **newly arising households** over the projection horizon is **2,860**. After allowing for expected changes in second homes, vacant dwellings, and the replacement of dwellings lost due to dereliction, demolition, etc, the projected total new dwelling requirements amount to **5,440**, giving an average annual requirement of **360** dwellings over the 15-year period.

Household growth is projected to slacken from the mid-2020s onwards, reflecting the expected slower growth in population. That feature of the household projections is strongly reflected in the projected trajectory of new dwelling requirements. Thus, for the Ballymena HMA, new dwelling requirements over the decade 2020 to 2030 are projected to average 220 per annum, falling to 160 per annum in the five years between 2030 and 2035. Similarly, for the Causeway Coast HMA, new dwelling requirements over the decade 2020 to 2030 are projected to average 420 per annum, falling to 250 per annum in the five years between 2030 and 2035.

The Ballymena HMA contains an estimated **320** homeless individuals and families who do not have their own self-contained accommodation. The estimate for the Causeway Coast HMA is **510** homeless individuals and families. They form the net **backlog of housing need**, i.e. additional new dwellings are required to meet their need for accommodation. The net backlog has been measured from the Housing Executive's Common Waiting List (CWL) as at August 2019. The CWL is a comprehensive listing of

individuals who have expressed a desire for alternative accommodation by applying for a social rented home.

With the addition of the backlog, the total new dwelling requirement for the Ballymena HMA for the period 2020 to 2035 increases to **3,350**. Over the 15-year projection period, the net backlog adds an annual **20** to the requirement, bringing the annualised total to **220**.

For the Causeway Coast HMA, the total new dwelling requirement for the period 2020 to 2035 increases to **5,950**. Over the 15-year projection period, the net backlog adds an annual **30** to the requirement, bringing the annualised total to **400**.

The projected **changes by HMA and subarea** are summarised in Table 8.22. The projected numbers of newly arising households reflect the expected geographic variations in population growth over the 15-year projection period. In particular, the slower growth projected for the Coleraine subarea.

Table 8.22 New dwelling requirements and components, 2020-2035, net stock model with backlog, Northern HMAs and subareas, medium household growth scenario

	Households	Net backlog	Other changes	Total
	No.	No.	No.	No.
Ballymena HMA	2,390	320	640	3,350
Causeway Coast HMA	2,860	510	2,580	5,950
Coleraine	150	260	1,250	1,660
Ballymoney	1,110	70	630	1,810
Limavady	1,210	110	290	1,610
Moyle	390	70	410	860

The net **new dwelling requirements by tenure** have been projected based on a household affordability model, with income tests deployed to assign the following categories:

- **Market** – can afford market rent or has sufficient income to enter and sustain home ownership.
- **Intermediate** – cannot afford market rent but can afford more than social rent.
- **Social** – cannot afford intermediate or market rent.

Excluding the backlog, 65 per cent of the projected annualised requirements for the Ballymena HMA are assigned to the market sector with 18 per cent to the intermediate sector and 17 per cent to the social sector. When the net backlog is assigned to the social sector, the social share rises to 25 per cent while the market share reduces to 59 per cent and the intermediate share to 16 per cent.

For the Causeway Coast HMA, when the backlog is excluded, 67 per cent of the projected annualised requirements are assigned to the market sector with 17 per cent to the intermediate sectors and 16 per cent to the social sector. When the net backlog is assigned to the social sector, the social share rises to 23 per cent while the market share reduces to 61 per cent and the intermediate share to 16 per cent.

The requirements by tenure, including the backlog, are summarised for the two HMAs and the Causeway Coast HMA subareas in Table 8.23.

Table 8.23 New dwelling requirements by tenure, Northern HMAs and subareas, including backlog, 2020-2035				
	Market	Intermediate	Social	All
Ballymena HMA	1,980	540	830	3,350
Causeway Coast HMA	3,630	930	1,390	5,950
Coleraine	900	260	510	1,660
Ballymoney	1,200	290	320	1,810
Limavady	960	260	390	1,610
Moyle	570	120	170	860

The Housing Executive is responsible for the provision and management of accommodation for the **Irish Traveller Community**, including social housing, Traveller specific Group Housing, serviced sites and transit sites. The findings from the [Northern Ireland Housing Executive Irish Traveller Accommodation Survey 2018-19](#) provides an evidence base to inform the Irish Travellers Accommodation Strategy 2020-2025 and will be used to develop a Traveller-specific accommodation needs assessment.

Projections for new dwelling requirements are inherently uncertain. In the present context, the main source of uncertainty is the pace of household growth. To illustrative the sensitivities, the new dwelling requirements have also been projected on the basis of the updated (2018) and high growth household projections.

Across those three scenarios, the projections for newly arising households in the Ballymena HMA range from 2,090 in the updated or slower growth

scenario to 2,740 in the high growth scenario. Those differences in the projected numbers of households are directly reflected in the projections for new dwelling requirements, as the updated and high growth scenarios differ from the medium growth scenario by approximately the difference in the household growth projections. Overall, the scenarios are within a range of ± 10 per cent around the central projection for new dwelling requirements.

When applied to the Causeway Coast HMA, the slower updated scenario gives 360 fewer newly arising households compared with the central scenario and 370 more households in the high growth scenario. The scenarios give a range of -410 and +420 around the central scenario for new dwelling requirements. That is a variance of about ± 7 per cent around the central scenario.

The range in the projection scenarios does not represent a 'confidence interval' and should be viewed strictly as an illustration of potential variation arising from different assumptions for household growth. However, as the scenarios for new dwelling requirements are based on making alternative assumptions regarding future rates of household growth, they can be interpreted as follows:

- The medium growth scenario provides the basis for the main new dwelling requirement projections.
- The updated (2018) projections serve to test projections for new dwelling requirements to reflect slower household growth compared with the medium growth scenario.
- The high growth projections play a similar role in testing for the effects of faster than anticipated household growth.

In addition to the average household size assumptions, the projected number of households depends also on the projected rate of population change. The population change scenarios discussed in Section 4 of the report have therefore been applied to the medium household growth scenario to illustrate the sensitivity of the projections for new dwelling requirements to varying population levels.

Annex 8.A Data Sources: Net Stock Model

In this report, the net stock model is implemented by assuming that:

- The vacant dwellings rate remains constant over the projection period.
- Dwellings required to clear the backlog are fully occupied, i.e. zero vacancies within that portion of the projected stock.
- The proportion of households owning second homes remains constant, i.e. the level grows with the increase in households.
- Net conversions are held constant at an average of the historic annual flow.

Statistics on the numbers of second homes and vacant dwellings are not published for Northern Ireland. However, from a net stock model perspective, vacant dwellings and second homes share a distinct characteristic, i.e. they each represent a type of unoccupied dwelling. The approach taken in this SHMA has therefore been taken forward in two stages:

- First, estimate the proportion of dwellings that are unoccupied, regardless of whether they are vacant dwellings or second homes.
- Second, allocate the estimated number of unoccupied dwellings between vacant dwellings and second homes.

The estimation of **the unoccupied stock** in the baseline period is calculated from the simple accounting identity:

$$\text{Unoccupied stock} = \text{Total housing stock} - \text{Total households}$$

For the 2020 baseline period in this Section, total housing stock figures by LGD and Electoral Ward are available from the LPS [Housing Stock Statistics](#). From those data, the baseline housing stock levels by HMA and subarea can be calculated.

The estimates for total households have been made from the household projections for 2020, which vary between the updated, medium and high growth scenarios.

For a given household growth scenario, the proportion of the stock that is unoccupied is readily calculated by comparing the 2020 projected households with the 2020 dwelling stock statistics. In each scenario, that proportion is held constant over the projection period.

It may also be noted that, in the approach used here, for a given household growth scenario, the split between second homes and vacant dwellings

within the estimated unoccupied dwelling stock is essentially notional, i.e. the projected new dwelling requirements are not affected by the allocation, albeit the allocation may be of interest in its own right.

The allocation of the unoccupied stock to **second homes** was as follows.

Drawing on survey data, the HGI exercise assumed that, at Northern Ireland level, the proportion of households with a second home is 1.1 per cent. When applied to the projected number of households, that assumption gives the total number of dwellings that are second homes.

For example, from the medium growth scenario discussed in Section 5, the projected total number of households in Northern Ireland in 2020 is 750,740. If 1.1 per cent of those households have a second home in Northern Ireland, that implies a total of 8,325 second home dwellings in 2020.

For this SHMA, the Northern Ireland total of second homes was allocated geographically using the distribution of second homes enumerated at the 2001 Census of Population⁶⁰. The source is dated but it is a benchmark data point and the results would seem reasonable (Table A8.1)⁶¹.

Thus, in 2001, 44.1 per cent of second homes were located in the Causeway Coast HMA. Assuming their share of the Northern Ireland total remained at 44.1 per cent, by 2020 the number of second home dwellings across the HMA was 3,669, i.e. 44.1 per cent of 8,325. That equates to an estimated 5.6 per cent of the Causeway Coast HMA dwelling stock.

Once the number of second homes has been determined, the **vacant dwelling stock** is calculated as a residual in the baseline year, by taking the difference between the total housing stock, net of second homes, and the projected number of new households:

Vacant dwellings = (Total dwelling stock – Second homes) - Households

The proportion will therefore vary according to the chosen baseline and the household projection scenario (see Figures 7.12 and 7.13 in Section 7).

An important advantage of the approach outlined above is that the net stock model can be implemented in a wholly consistent fashion throughout the projection period. That is, the fundamental accounting identity (dwelling stock = households + second homes + vacant dwellings) is satisfied both in the baseline year and in each year of the projection period.

⁶⁰ DfI used a different method of spreading the Northern Ireland control total.

⁶¹ Note that the geographical spreader is based on the housing stock and that is how the results are presented in Table A8.1.

Table A8.1 Second homes: Distribution by Northern HMAs and subareas, 2020 estimated

	Per cent of NI total ¹	No. of second homes ²	Per cent of dwellings ³
Ballymena	1.9	162	0.5
Causeway Coast	44.1	3,669	5.6
Coleraine	31.1	2,589	11.2
Ballymoney	0.4	36	3.3
Limavady	0.7	61	3.8
Moyle	11.8	983	7.3
Rest of N. Ireland	54.0	4,494	0.6
N. Ireland	100	8,325	1.0
1. Estimated from Table CAS363, Census of Population 2001. 2. NI total of second homes (8,325) multiplied by HMA's per cent share. 3. Second homes as per cent of dwelling stock, 2020 (dwelling stock sourced from LPS).			

To implement the net stock model, **net changes** due to conversions, demolitions, etc. must be added to the projected changes in households, vacancies, and second homes. However, there is no data source available through which net changes can be directly measured. The only viable approach available is to estimate net changes as a residual by comparing new dwelling completions with changes in the housing stock:

Net changes = New dwelling completions – Change in housing stock

That is the same approach used in the production of the HGIs.

When the net changes estimate is positive, the new dwelling requirement is increased, to replace losses from the stock due to demolitions, etc.

When the net changes estimate is negative, the new dwelling requirement is reduced, as conversions, etc. add to the stock of dwellings available for newly forming households to occupy.

Net changes can fluctuate sharply when defined on an annual basis. It is therefore appropriate to take an average of a number of years as the input to the NSM projection.

Five, seven and nine year averages were examined and, following the HGI approach, the medium growth scenario reported in the SHMA uses the nine year average from 2010-11 to 2018-19.

For the Ballymena HMA, that is a requirement for 31 dwellings per annum, totalling 468 over the 15-year projection period.

The Causeway Coast HMA net changes requirement was calculated as 157 per annum, giving a total of 2,355 over the 15-year projection period.

Annex 8.B New Dwelling Requirements: Net Stock Model Projections by Housing Market Area

Table A8B.1 Medium household growth - new dwelling requirements and components, 2020-2035, net stock model with no backlog, Northern HMAs

	Changes, 2020 to 2035:				Net changes	Requirements
	Households	Backlog	Vacant stock & second homes	Dwellings		
Changes 2020-2035						
Ballymena HMA	2,390	0	170	2,570	470	3,040
Causeway Coast HMA	2,860	0	230	3,080	2,360	5,440
Coleraine	150	0	30	180	1,220	1,400
Ballymoney	1,110	0	50	1,160	580	1,740
Limavady	1,210	0	60	1,270	230	1,500
Moyle	390	0	90	480	320	800
Annualised						
Ballymena HMA	160	0	10	170	30	200
Causeway Coast HMA	190	0	20	210	160	360
Coleraine	10	0	0	10	80	90
Ballymoney	70	0	0	80	40	120
Limavady	80	0	0	80	20	100
Moyle	30	0	10	30	20	50

Table A8B.2 Medium household growth - new dwelling requirements and components, 2020-2035, net stock model with backlog, Northern HMAs

	Changes, 2020 to 2035:				Net changes	Requirements
	Households	Backlog	Vacant stock & second homes	Dwellings		
Changes 2020-2035						
Ballymena HMA	2,390	320	170	2,880	470	3,350
Causeway Coast HMA	2,860	510	230	3,590	2,360	5,950
Coleraine	150	260	30	440	1,220	1,660
Ballymoney	1,110	70	50	1,220	580	1,810
Limavady	1,210	110	60	1,380	230	1,610
Moyle	390	70	90	540	320	860
Annualised						
Ballymena HMA	160	20	10	190	30	220
Causeway Coast HMA	190	30	20	240	160	400
Coleraine	10	20	0	30	80	110
Ballymoney	70	0	0	80	40	120
Limavady	80	10	0	90	20	110
Moyle	30	0	10	40	20	60

Table A8B.3 Updated (2018) household growth - new dwelling requirements and components, 2020-2035, net stock model with no backlog, Northern HMAs

	Changes, 2020 to 2035:				Net changes	Requirements
	Households	Backlog	Vacant stock & second homes	Dwellings		
Changes 2020-2035						
Ballymena HMA	2,090	0	170	2,250	470	2,720
Causeway Coast HMA	2,500	0	180	2,670	2,360	5,030
Coleraine	10	0	-10	-10	1,220	1,220
Ballymoney	1,000	0	50	1,060	580	1,640
Limavady	1,150	0	60	1,210	230	1,440
Moyle	330	0	80	410	320	730
Annualised						
Ballymena HMA	140	0	10	150	30	180
Causeway Coast HMA	170	0	10	180	160	340
Coleraine	0	0	0	0	80	80
Ballymoney	70	0	0	70	40	110
Limavady	80	0	0	80	20	100
Moyle	20	0	10	30	20	50

Table A8B.4 Updated (2018) household growth - new dwelling requirements and components, 2020-2035, net stock model with backlog, Northern HMAs

	Changes, 2020 to 2035:				Net changes	Requirements
	Households	Backlog	Vacant stock & second homes	Dwellings		
Changes 2020-2035						
Ballymena HMA	2,090	320	170	2,570	470	3,040
Causeway Coast HMA	2,500	510	180	3,180	2,360	5,540
Coleraine	10	260	-10	260	1,220	1,480
Ballymoney	1,000	70	50	1,120	580	1,710
Limavady	1,150	110	60	1,320	230	1,560
Moyle	330	70	80	480	320	790
Annualised						
Ballymena HMA	140	20	10	170	30	200
Causeway Coast HMA	170	30	10	210	160	370
Coleraine	0	20	0	20	80	100
Ballymoney	70	0	0	70	40	110
Limavady	80	10	0	90	20	100
Moyle	20	0	10	30	20	50

Table A8B.5 High household growth - new dwelling requirements and components, 2020-2035, net stock model with no backlog, Northern HMAs

	Changes, 2020 to 2035:				Net changes	Requirements
	Households	Backlog	Vacant stock & second homes	Dwellings		
Changes 2020-2035						
Ballymena HMA	2,740	0	170	2,910	470	3,380
Causeway Coast HMA	3,230	0	270	3,500	2,360	5,860
Coleraine	310	0	70	380	1,220	1,600
Ballymoney	1,230	0	40	1,270	580	1,860
Limavady	1,240	0	60	1,300	230	1,530
Moyle	450	0	100	550	320	870
Annualised						
Ballymena HMA	180	0	10	190	30	230
Causeway Coast HMA	220	0	20	230	160	390
Coleraine	20	0	0	30	80	110
Ballymoney	80	0	0	80	40	120
Limavady	80	0	0	90	20	100
Moyle	30	0	10	40	20	60

Table A8B.6 High household growth - new dwelling requirements and components, 2020-2035, net stock model with backlog, Northern HMAs

	Changes, 2020 to 2035:				Net changes	Requirements
	Households	Backlog	Vacant stock & second homes	Dwellings		
Changes 2020-2035						
Ballymena HMA	2,740	320	170	3,230	470	3,700
Causeway Coast HMA	3,230	510	270	4,010	2,360	6,370
Coleraine	310	260	70	640	1,220	1,860
Ballymoney	1,230	70	40	1,340	580	1,930
Limavady	1,240	110	60	1,410	230	1,640
Moyle	450	70	100	620	320	940
Annualised						
Ballymena HMA	180	20	10	220	30	250
Causeway Coast HMA	220	30	20	270	160	420
Coleraine	20	20	0	40	80	120
Ballymoney	80	0	0	90	40	130
Limavady	80	10	0	90	20	110
Moyle	30	0	10	40	20	60

Table A8B.7 Population change scenarios, new dwelling requirements, no backlog, Northern HMAs

	Population scenario:			
	Principal (2018- based)	Zero external migration	Zero net migration	Constant NI share
	New dwelling requirements			
	<i>No.</i>	<i>No.</i>	<i>No.</i>	<i>No.</i>
Causeway Coast HMA	5,440	5,960	5,590	8,330
Coleraine	1,400	2,310	1,810	3,610
Ballymoney	1,740	1,590	1,600	1,800
Limavady	1,500	1,580	1,620	1,830
Moyle	800	480	560	1,090
Ballymena HMA	3,040	1,730	2,010	3,030
	Annualised			
	<i>No.</i>	<i>No.</i>	<i>No.</i>	<i>No.</i>
Causeway Coast HMA	360	400	370	560
Coleraine	90	150	120	240
Ballymoney	120	110	110	120
Limavady	100	110	110	120
Moyle	50	30	40	70
Ballymena HMA	200	120	130	200

Table A8B.8 Population change scenarios, new dwelling requirements, with backlog, Northern HMAs

	Population scenario:			
	Principal (2018- based)	Zero external migration	Zero net migration	Constant NI share
	New dwelling requirements			
	No.	No.	No.	No.
Causeway Coast HMA	5,950	6,470	6,100	8,840
Coleraine	1,660	2,570	2,070	3,880
Ballymoney	1,810	1,660	1,670	1,870
Limavady	1,610	1,690	1,730	1,940
Moyle	860	550	630	1,160
Ballymena HMA	3,350	2,050	2,330	3,350
	Annualised			
	No.	No.	No.	No.
Causeway Coast HMA	400	430	410	590
Coleraine	110	170	140	260
Ballymoney	120	110	110	120
Limavady	110	110	120	130
Moyle	60	40	40	80
Ballymena HMA	220	140	160	220

9 Concluding Remarks

Over the next 15 years, housing need and demand in the Northern HMAs will be strongly shaped by established demographic trends.

In particular, the ageing of the population is expected to gather pace in the period to 2035. If present trends continue, the number of persons aged 65 and over is projected to rise by 34 per cent in the Ballymena HMA and by 48 per cent in the Causeway Coast HMA. The ageing trend is not at all unique to the Northern HMAs, and will be seen across all of Northern Ireland, as the average increase in persons aged 65 and over is projected at 48 per cent.

The population ageing effect has important consequences for household size and composition, including the number of lone elderly households. Average household size will continue to fall. That trend will be accompanied by a rise in the number of one- and two-person households and falling numbers of households with three or more persons. Between 2018 and 2035, the number of households with children is projected to fall, by -7 per cent in the Ballymena HMA and by -15 per cent in the Causeway Coast HMA. By 2035, the majority of households will comprise one or two adults, 58 per cent in the Ballymena HMA and 62 per cent in the Causeway Coast HMA.

Reflecting the ageing trend, the number of households where the head is aged 65 and over is expected to increase by 33 per cent in the Ballymena HMA and by 45 per cent in the Causeway Coast HMA. Thus, by 2035, 37 per cent of occupied dwellings in the Ballymena HMA will be headed by persons aged 65 and over, up from 30 per cent in 2018. The shift will be even more pronounced in the Causeway Coast HMA, where the proportion of households with a head aged 65 and over is projected to rise from 30 per cent in 2018 to 41 per cent by 2035. Thus, the net change in the number of households to 2035 will be concentrated among those where the head is aged 65 and over.

Most of those older households will be comprised of one or two persons. They will typically own their home, reflecting a tenure choice made when they were in the age range 25 to 39, at the early stage in the family life cycle. If current patterns in the occupancy of dwellings persist, the majority will live in properties that are 'under-occupied' insofar as they contain more bedrooms than would be (notionally) implied by their household size and type. While the available evidence indicates that the majority of older people prefer to stay in their own home, some may wish to downsize. In addition, as the prevalence of health problems or a disability increases with age, it is likely that there will be an increase in demand for homes and adaptations that meet the needs of older people.

Nonetheless, new household formation will continue to be driven by younger people in the age range 25 to 39, albeit over the projection period they will be out-numbered by currently existing households ageing into the 65 and over

bracket. The evidence from this SHMA is that, where they have the resources to purchase in the housing market, newly forming households in the 25 to 39 age range will mainly demand detached and semi-detached dwellings with three or more bedrooms. Their prospects of satisfying their aspirations will be affected by the affordability of such properties. While house price growth had been modest prior to the pandemic, the period since spring 2020 has seen prices rise across Northern Ireland, including in the Northern HMAs. The expectation is that the recent bout of house price growth will slow down.

The second major demographic trend that will influence the Northern HMAs over the next decade and a half is the projected slowdown in the rate of population growth.

Similar to all other HMAs within Northern Ireland, the outlook for population growth points to a declining contribution from natural change. By the mid- to late-2020s, both HMAs are projected to lose population due to natural change, i.e. more deaths than births. The fall in the contribution from natural change will result in a slower pace of population growth over the next 15 years compared with the last two decades. An important consequence of that slower pace of population growth is that new household formation is projected to grow more slowly by comparison with the historical experience.

In the Ballymena HMA, the declining contribution from natural change is expected to be more than offset by a continuation of the historic trend of population gains from international in-migration. That source of population growth is projected to keep the HMA growing in line with the Northern Ireland average over the projection period. That assumption is subject to heightened uncertainty as the UK transitions to a new immigration regime in the post-Brexit environment.

In the Causeway Coast HMA, the official projections assume that the HMA will experience net out-migration. When added to the declining contribution from natural change, the outlook is for a fall in the population by 2035. Though, migration assumptions are inherently uncertain and the SHMA presents alternative scenarios for the trajectory of the population to 2035 and associated new dwelling requirements.

Finally, regarding the spatial pattern of growth within the HMAs, in both HMAs, the rural population share had been increasing throughout the 2000s and into the first half of the last decade. In recent years, the rural share in both HMAs has been stable, reflecting factors such as the slower pace of population growth in the past decade compared with the previous decade and less permissive planning policies.

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