



PAPER 3

House Prices & Affordability

**NORTHERN IRELAND HOUSING
MARKET REVIEW** 2024/25



**Housing
Executive**

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Foreword

I am delighted to introduce this first edition of our refreshed Northern Ireland Housing Market Review, which we are pleased to re-establish as an annual publication and a resource for the collation and dissemination of housing-related data.

In developing the new format, the Housing Executive's Research Team consulted with colleagues and stakeholders in the housing sector; we are grateful for their input, and that of the editorial team, which provided both feedback and content.

Alongside this report, a series of data tables will be made available, which will allow for all data contained in the publication to be downloaded and used by the reader. These data tables will be updated throughout the year, as and when new figures are released.

This report is published against a backdrop of acute housing supply challenges, however we welcome the specific priority attached to housing supply in the new Programme for Government, coupled with the Housing Supply Strategy. It places important emphasis on the development of the right kind of housing in the right places. As well as providing much-needed homes for those in housing need, this focus on delivery will also make a significant contribution to the local economy and the stability of the construction sector for years to come. Reducing homelessness and housing stress are a key NI Executive priority with a welcome focus on prevention and collaboration across departments.

Our mission – as set out in our Corporate Strategy for 2025/26 – 2027/28 is to ensure that housing helps resolve some of our greatest challenges. Through good housing, we aim to help end health inequalities, prioritise early intervention and prevention, protect our communities from climate change, and drive sustainable economic growth.

We are ambitious about what can be achieved over the next ten years. As we plan future activities, the data, research and information brought together in this comprehensive document provides a critical evidence base for us as an organisation. We trust that it will also be a useful reference point for our partners and stakeholders across and beyond the housing sector.

Grainia Long
Chief Executive

Introduction

The Northern Ireland Housing Market Review consists of a series of papers covering a range of housing topics, market data, analysis and commentary which is designed to provide important background and contextual information for the development of housing strategies and housing policy as well as direct intervention in the housing market.

It draws together key statistics compiled by the Housing Executive, Government departments, universities, and the private sector. The intention is that this document will become an annual publication and will contribute to the formation of the Housing Executive's Corporate and Business Plans, thereby helping to guide the organisation's intervention in the housing market and providing an important means of monitoring the strategic impact of this intervention.

Papers 1 & 2 (Economic Overview and Review of NI households) provide a summary of trends in the economy and key demographic indicators from the most recent Census (2021).

Papers 3, 4 and 5 (House Sales and Affordability, Private Rented Sector and Affordable Housing) examine trends and developments in each of the three main housing tenures: social housing, the private rented sector and owner occupation. Each paper highlights the key issues emerging from the analysis, research gaps and the strategic perspective.

Paper 6 provides an overview of the assessment of housing need.

Paper 7 focuses on the development process for the new Housing Supply Strategy.

Additional papers will be released over the coming months via the Housing Executive website.

I would like to take this opportunity to extend my thanks to the editorial team members and our team of Housing Executive researchers who have dedicated considerable time to the production of this report and associated data tables. I hope you find the papers of this report useful and informative.

Ursula McAnulty
Head of Research

Acknowledgements

We would like to thank the members of the editorial team and all those who contributed to the compilation of the data and commentary contained in the Northern Ireland Housing Market Review 2024/25.

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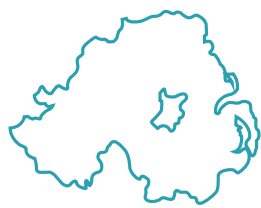
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Key Data



2.9%

**annual increase
in house prices**
(Q1 2025 UU/NIHE)



£212,968

**average NI
house price**
£212,968
(Q1 2025 UU/NIHE)



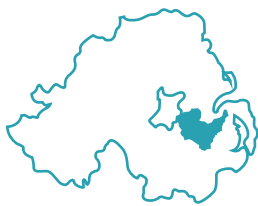
£146,604

**terrace/town house
average price**
£146,604



£307,761

**detached house
average price**
£307,761



£249,101

**highest average
house price**
Lisburn & Castlereagh
£249,101



£190,194

**lowest average
house price**
Armagh, Banbridge &
Craigavon
£190,194



18%

**number of
mortgage cases**
received by the courts
increased by 18%
(24/25)

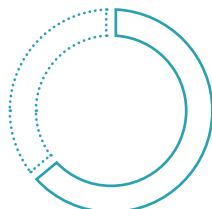


**low levels
of affordability
across all HMAs**



7

7 HMAs
have less than
30% affordable stock



64%

**Average deposit
required is 64%**
of median **annual
disposable income**



**greatest
affordability pressure**
Belfast, Causeway
Coast & Glens, Derry
City & Strabane and
Fermanagh & Omagh
HMAs



**least
affordability
pressures**
Mid Ulster and
Mid & East Antrim
HMAs

3. Northern Ireland House Prices and Affordability

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House Prices & Sales

A range of house price indices exist, with most produced by banks, financial institutions and government. This chapter contains analysis from the Land and Property Services (LPS) Northern Ireland House Price Index¹, the Office for National Statistics (ONS) produced UK House Price Index² and the Ulster University (UU) and the Housing Executive produced Northern Ireland House Price Index³.

The ONS has changed the way house prices are reported and now produces a monthly combined rental price index and house price index bulletin. The ONS also provides a useful 'local area statistics tool' which provides average house prices and monthly rent for each council area in Northern Ireland and rest of the UK⁴.

The ONS recorded an annual increase of 6.4% on the UK average house price (£271,000) by March 2025, while the Northern Ireland average house price for Q1 of 2025 was £185,037, an increase of 9.5% on the previous year (Q1 2024). Comparatively, average house prices in Northern Ireland remain well below the UK average and the House Price Index produced by LPS show a clear upward trend in local house prices since 2013, with prices edging closer to the pre-financial crash peak. The index also shows that Northern Ireland house prices continued to increase throughout the Covid-19 pandemic. Stamp duty changes are likely to impact house price growth from April 2025, and the changes may have inflated sale price and sale volume during March 2025 as buyers rushed to complete their house purchase.

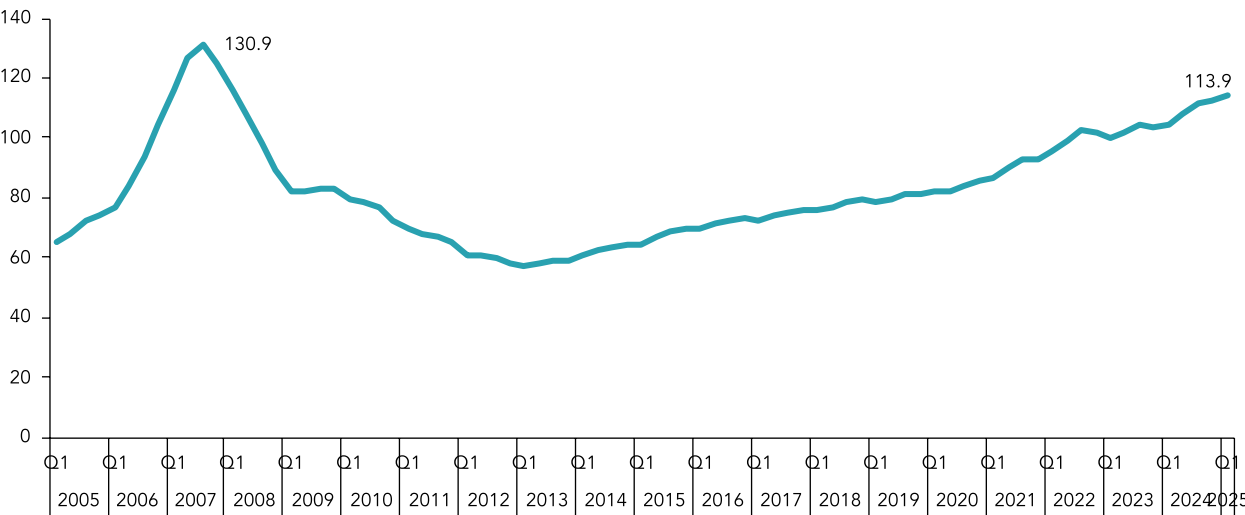
¹ Northern Ireland House Price Index | Northern Ireland Statistics and Research Agency

² <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/privaterentandhousepricesuk/january2025>

³ <https://www.ulster.ac.uk/research/topic/built-environment/research-property-planning/housing-market-reports/house-price-index>

⁴ Housing prices in your area - Office for National Statistics

Figure 3.1: Land and Property Services – Northern Ireland House Price Index (Q1 2005 – Q1 2025)



Source: [NI House Price Index statistical reports | Department of Finance](#)

Ulster University produces the Northern Ireland House Price Index (NIHPI) on a quarterly basis and provide detailed analysis of the local housing market. The latest NIHPI report for Q1 2025 records an annual house price of £212,968, an annual increase of 2.9% on the average house price during Q1 2024.

Table 3.1: Average Price by Property Type (Unweighted % change)

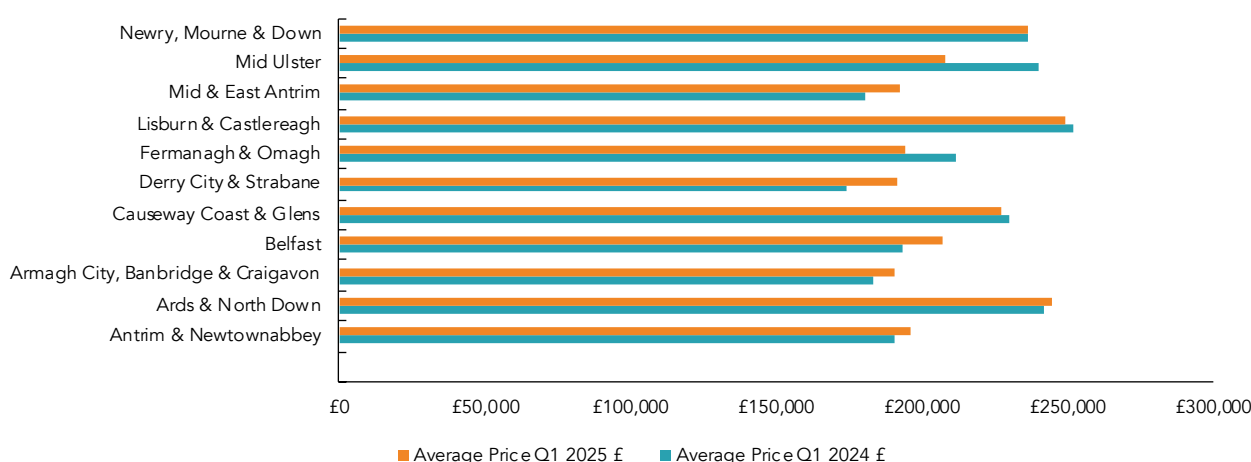
Property Type	Average Price Q1 2024	Average Price Q1 2025	Annual % Change
Terrace/townhouse	£141,495	£146,604	3.60%
Semi-detached house	£193,816	£200,438	3.40%
Detached house	£303,409	£307,761	1.40%
Apartment	£151,780	£164,665	8.50%
N Ireland	£206,754	£212,968	2.90%

Source UU/NIHE - NI House Price Index

Price increases were recorded across all property types in Northern Ireland during Q1 2025. The apartment sector recorded the highest annual increase (+8.5%) with an average price of £164,665. Both Terraced (+3.6%) and Semi-detached houses (+3.4%) recorded similar levels of growth with terraced housing the lowest priced property type at £146,604. Detached properties commanded the highest average house price at £307,761 and recorded a more modest annual increase in price (+1.4%).

Comparing Q1 2024 prices with Q1 2025 average prices across council area, it is clear that house prices in Mid Ulster experienced significant growth over the period, with an average house price of £207,695 by Q1 2025 - a 13.5% increase. Derry & Strabane also recorded a significant increase with an average house price of £191,443, a 9.9% increase on Q1 2024 prices. Highest average house prices were located in Lisburn & Castlereagh (£249,101), Ards & North Down (£243,924) and Newry, Mourne & Down (£235,938). Lowest average prices were located in Armagh, Banbridge & Craigavon council area (£190,194).

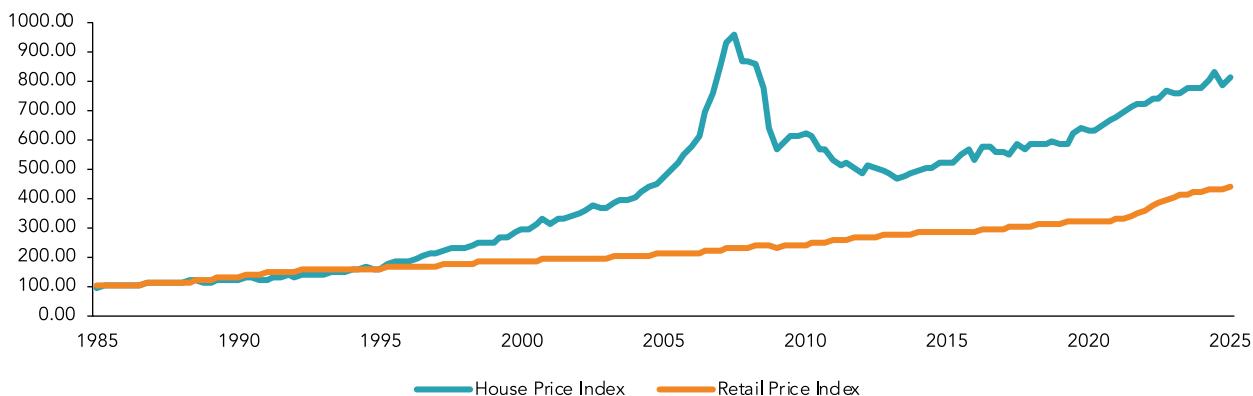
Figure 3.2: Average House Price by Local Government District (LGD) Q1 2024 and Q1 2025



Source: UU/NIHE - NI House Price Index

The House Price Index produced by Ulster University shows an uneven ascent in Northern Ireland house prices since 2013, with the index currently sitting at a similar level to pre-financial crash of 2007/8. It appears that the Covid-19 pandemic and the rising cost-of-living had little negative impact on house prices proving the local housing market to be relatively resilient to wider economic events.

This resilience also reflects the constant level of demand for housing outstripping a very limited supply. Further interest rate cuts are anticipated during 2025, and while the economy faces new challenges during 2025 that could further influence a household's ability to purchase a home in Northern Ireland, it is likely that house prices will continue to grow.

Figure 3.3: Northern Ireland House Price Index (UU/NIHE)

Source: Northern Ireland House Price Index (UU/NIHE)

New dwelling construction and sales

The number of new build house sales recorded in Northern Ireland for 2024-25 was 1,024, a decrease of 5% from the previous year (1,078). Since 2018/19 there has been a marked decrease in the sale of new build dwellings from 1,613 sales (2018/19) to 1,024 sales (2024/25), a 36% decrease⁵. This decline reflects the downturn in the construction sector as part of the wider private sector downturn in Northern Ireland over recent years.

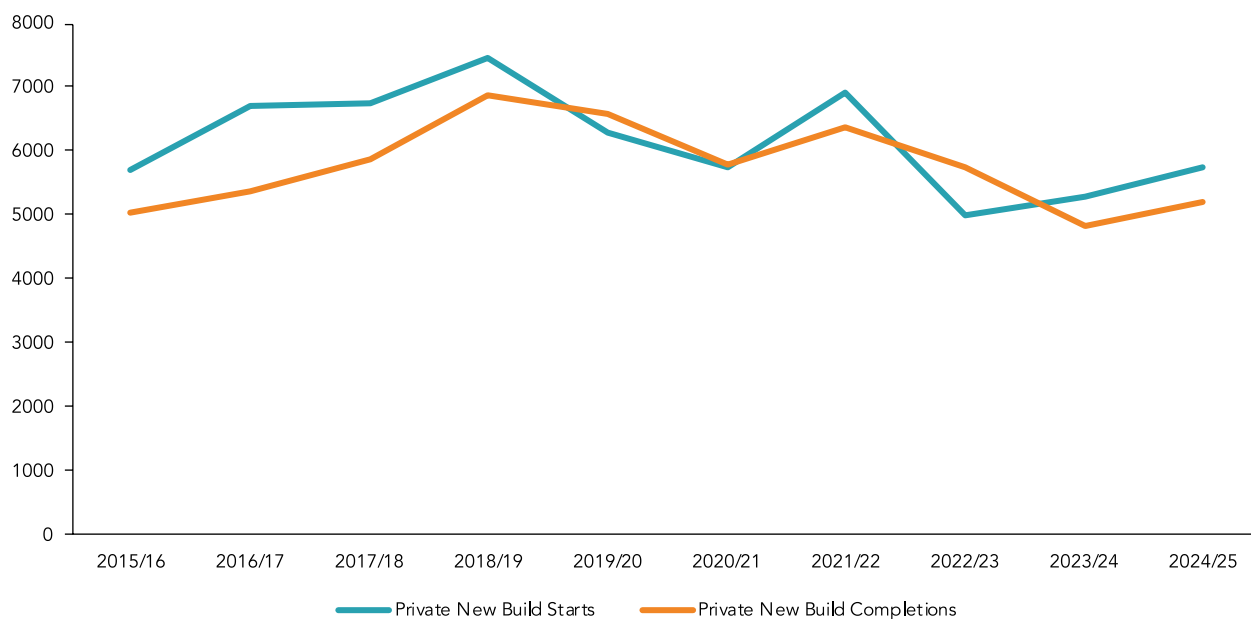
Table 3.2: Northern Ireland New Dwelling Sales and Prices

Year	Number of sales	Average price (£)
2018-19	1,613	172,400
2019-20	1,486	183,400
2020-21	1,408	200,900
2021-22	1,458	202,700
2022-23	1,270	231,700
2023-24	1,078	247,300
2024-25	1,024	265,900

Source: Northern Ireland Housing Bulletin

⁵ Northern Ireland Housing Bulletin January - March 2025 | Department for Communities

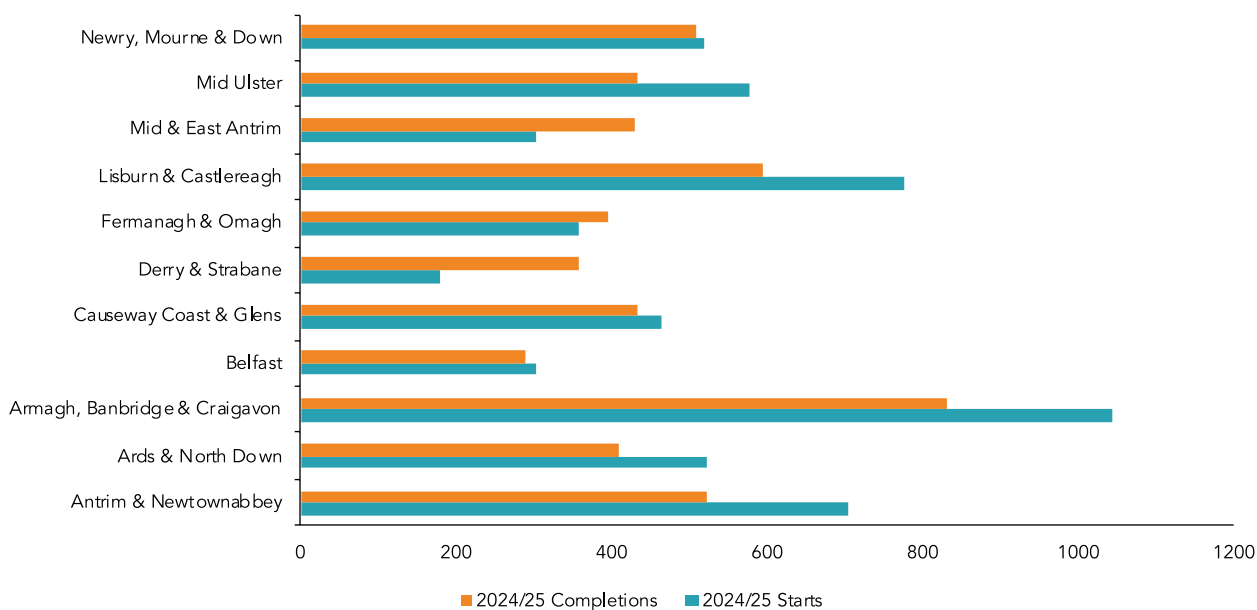
Figure 3.4: New Dwelling Starts and Completions (Private Owner/Speculative Development 2015/16 - 2024/25)



Source: District Council Building Control via LPS <https://www.finance-ni.gov.uk/publications/new-dwelling-statistics-detailed-reports>

The cost of homebuilding has significantly increased due to inflationary pressures over recent years, and the construction sector has a critical lack of new skilled workers entering the industry. The majority of new dwellings built in Northern Ireland are houses as opposed to apartments. New build starts reached a low of 4988 starts in 2022/23 and 4811 completions in 2023/24. However, the number of both (private/speculative) new dwellings start and completions have started to increase over the last year. Focusing on the number of private new build starts and completions across council areas, it is worth noting the high number of starts (1043) and completions (833) in Armagh, Banbridge & Craigavon council area compared to many other council areas. In contrast, Derry & Strabane council area recorded the lowest number of starts (180), while Belfast recorded the lowest number of completions for 2024/25 (290).

Figure 3.5: New Dwelling Starts and Completions (Private Owner/Speculative Development by Council Area 2024/25



Source: District Council Building Control via LPS <https://www.finance-ni.gov.uk/publications/new-dwelling-statistics-detailed-reports>

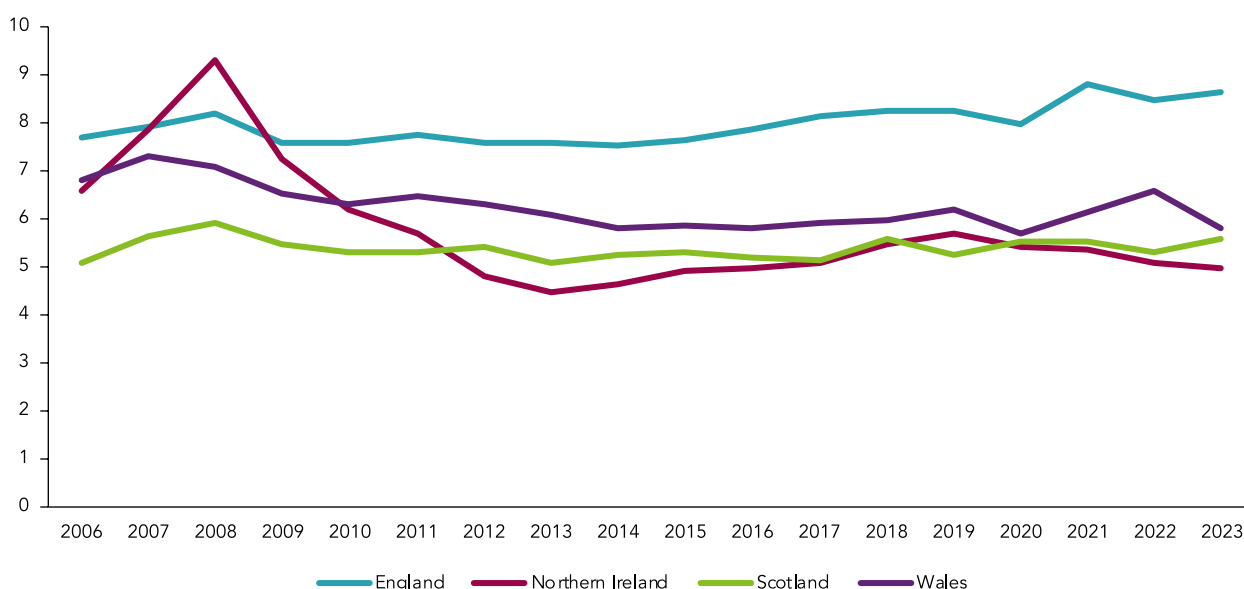
Affordability

The effect of the Covid-19 pandemic on the economy and on the labour market, in combination with rising house prices has exacerbated the affordability challenge for first time buyers. The growing affordability problem is compounded by ongoing increases in rental prices in the private rented sector.

The number of loans granted to first time buyers (FTB) in Northern Ireland had risen year on year from 2,900 in 2008 to 10,800 in 2019. However, these numbers have fluctuated since, with 10,600 loans being granted to first time buyers in 2022, and 8,200 in 2023, a decrease of 22.6% on the previous year⁶. The mean age of first time buyers was 33 years old in 2023 and the mean income was £47,901. In comparison, the mean income of a first time buyer in 2023 was £28,510 and in 2003 it was £24,397. Northern Ireland home movers (not FTB) have a higher mean income of £71,347 and a mean age of 40. The number of mortgage loans to movers declined after the financial crash of 2007/2008 and despite a brief uptick during 2021 (9,200 loans), there were 5,500 loans granted to movers during 2023.

At time of writing the latest statistics from ONS on affordability of housing are based on the financial year ending March 2023. The Housing Purchase Affordability bulletin⁷ provides ratios of house prices to average disposable household incomes, for comparison across the UK jurisdictions. Northern Ireland was the most affordable region of the UK with an average house price (£160,000) to average disposable income (£32,000) ratio of 5.0, compared to 5.6 in Scotland, 5.8 in Wales and 8.6 in England.

Figure 3.6: UK Ratio of House Prices to Average Disposable Income 2023



Source: ONS Housing Purchase Affordability Bulletin 2023

However, this does not mean that there are no affordability issues in Northern Ireland. Northern Ireland has generally lower incomes than the rest of the UK and less households occupying top income brackets. In both Northern Ireland and Wales, lower income households still find lower priced homes less affordable which means that even though house prices in Northern Ireland are comparatively cheaper looking with bargain lower priced homes, such homes are still not affordable for many households on a low income.

The Housing Executive commissioned Ulster University to provide a more detailed analysis of house prices and repayment affordability in Northern Ireland⁸. The analysis calculates the percentage of housing stock that is estimated to be unaffordable within each housing market area (HMA)⁹ in Northern Ireland. Properties are considered unaffordable if they are priced above the maximum

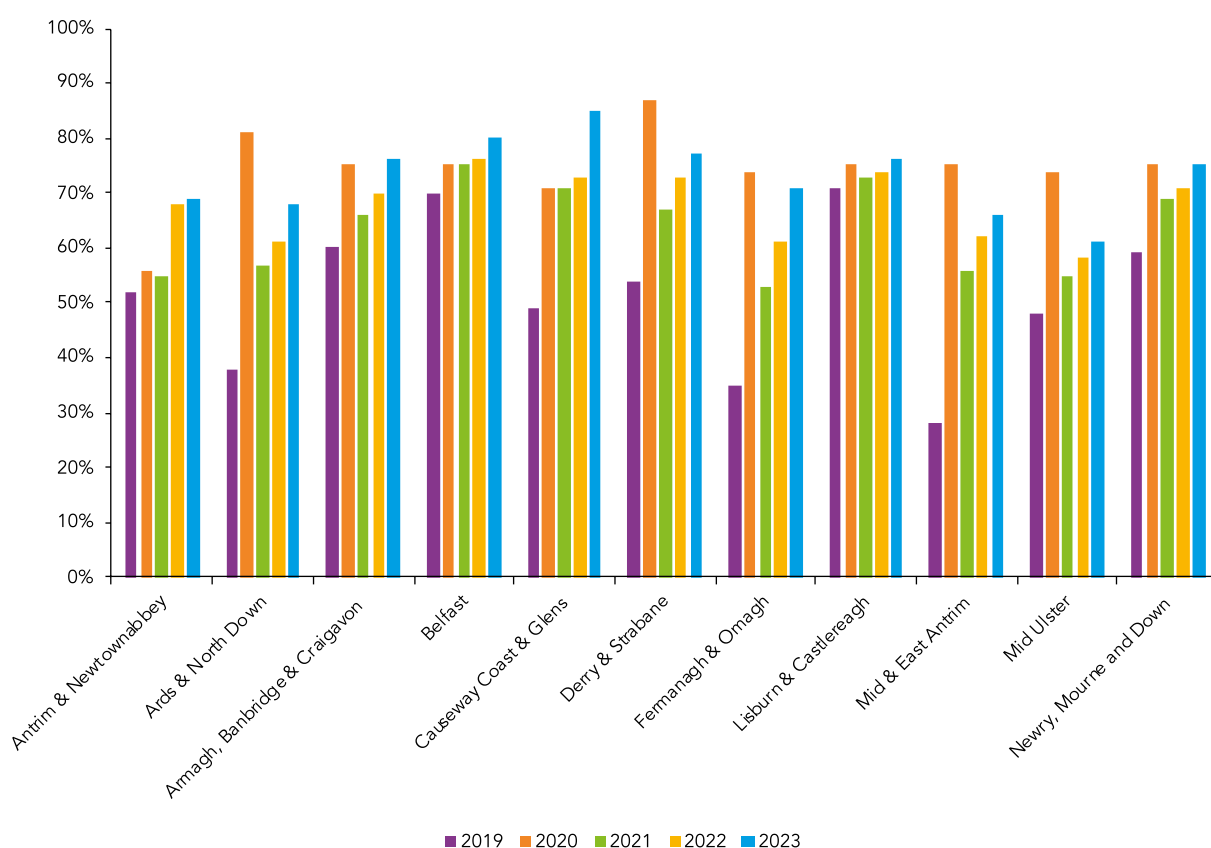
⁷ <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/housingpurchaseaffordabilitygreatbritain/2023>

⁸ <https://www.nihe.gov.uk/working-with-us/research/house-prices-and-affordability>

⁹ 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. <https://www.nihe.gov.uk/housing-market-analysis>

borrowing capacity of a median income household within a HMA. Maximum borrowing capacity is calculated using the 30% loan to income ratio, as well as the length of mortgage term, interest rate and deposit level required. The findings highlight the increasing levels of unaffordable housing across all local HMAs over the last five years.

Figure 3.7: Percentage of Unaffordable Housing Stock by HMA, 2019 - 2023



Source Ulster University/NIHE

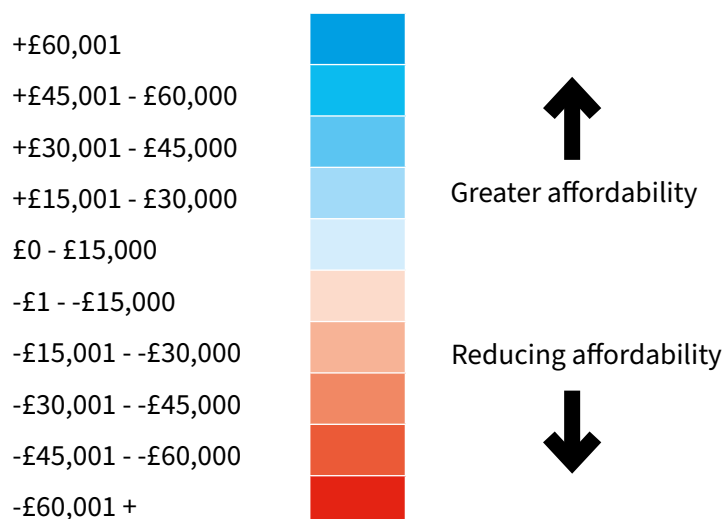
The graph shows a clear increase in the percentage of unaffordable homes during the pandemic in 2020, a trend that has continued throughout 2021/22 as inflation and interest rates grew and the cost of living grew substantially. By 2023 the analysis reveals low levels of affordability across all HMA's, with less than 30% of stock affordable in seven HMAs (e.g. 80% of stock unaffordable in Belfast 2023, 20% affordable). The least affordable area was Causeway Coast and Glens with 85% of stock unaffordable and 15% affordable. Mid Ulster had the highest proportion of affordable stock with 39% affordable and 61% unaffordable. Mid and East Antrim HMA, traditionally one of the most affordable areas in Northern Ireland, has decreased from 72% affordable stock in 2019 to 34% affordable stock in 2023.

A further layer of analysis by Ulster University confirms that the affordability gap (calculated by considering a median income households' ability to service payments on a lower quartile priced home) has reduced significantly over the last 5 years, meaning that the average households' capacity to borrow beyond the lower quartile house price has diminished and in many cases is in the negative. For example, the affordability gap in Causeway Coast and Glens pre pandemic (2019) was + £22,981 and has reduced to - £24,055 in 2023 meaning that there is no positive capacity for a median income household in that HMA to service repayments on a lower quartile priced home. In total, seven HMAs now have negative affordability gaps out of a total of 11 HMA's.

Table 3.3: £ Affordability Gap by HMA 2019 - 2023

	2019	2020	2021	2022	2023
Antrim & Newtownabbey	42,788	71,788	50,612	12,040	5650
Ards & North Down	40,404	25,442	46,344	28,962	15,837
Armagh, Banbridge & Craigavon	31,286	6,275	8,861	1,240	-4,917
Belfast	6,864	864	-1,869	-11,950	-22,142
Causeway Coast & Glens	22,981	8,031	2,241	-11,757	-24,055
Derry & Strabane	31,540	22,540	17,390	-3,626	-21,973
Fermanagh & Omagh	41,326	15,986	17,111	4,403	-20,967
Lisburn & Castlereagh	36,739	28,364	34,741	21,258	-1,526
Mid & East Antrim	60,130	40,146	44,133	17,130	13,594
Mid Ulster	55,799	38,749	49,224	36,760	23,172
Newry, Mourne & Down	37,028	29,278	18,794	2,869	-1,088

Source Ulster University/NIHE



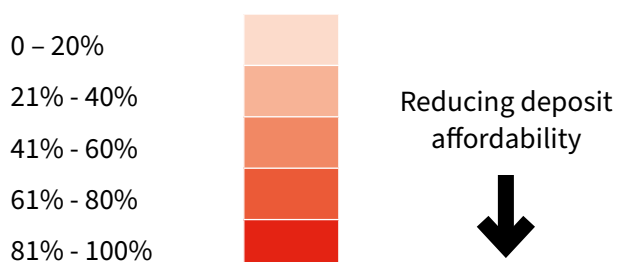
The analysis clearly shows decreasing repayment affordability across all HMAs in Northern Ireland with affordability pressures coming from both the lack of supply (pushing prices ever upwards) and the economic squeeze households are experiencing from the rising cost-of-living and higher interest rates.

Ulster University has also considered the ability of households to access the housing market, as in their ability to save for a deposit to buy a property on the market. The analysis estimates the proportion of median annual disposable income that would be required for a deposit to buy a property. A deposit for the Belfast HMA in 2023 required 69.5% of a median annual disposable income, compared to 47% of median annual disposable incomes in Mid Ulster. Across Northern Ireland, the average deposit required was 64% of median annual disposable income in 2023, with proportional deposit requirements increasing across all 11 HMAs over the last five years.

Table 3.4: Percentage of Median Annual Income Required for Deposit by HMA.

	2019	2020	2021	2022	2023
Antrim & Newtownabbey	42.6%	47.6%	44.3%	53.8%	53.1%
Ards & North Down	39.3%	52.9%	47.8%	48.4%	49.6%
Armagh, Banbridge & Craigavon	52.2%	59.9%	59.9%	60.9%	58.2%
Belfast	57.8%	62.4%	65.2%	66.8%	69.5%
Causeway Coast & Glens	37.9%	59.3%	63.2%	63.7%	66.0%
Derry & Strabane	45.5%	50.9%	54.9%	60.3%	67.5%
Fermanagh & Omagh	35.8%	55.3%	56.0%	56.4%	65.4%
Lisburn & Castlereagh	61.5%	60.8%	52.1%	54.2%	55.2%
Mid & East Antrim	31.0%	46.1%	45.7%	51.4%	48.9%
Mid Ulster	40.6%	48.9%	46.3%	46.4%	47.0%
Newry, Mourne & Down	45.3%	50.7%	56.3%	57.3%	55.8%

Source Ulster University/NIHE



While this measure of deposit affordability is useful it is also worth considering the additional pressures on households' disposable income caused by the rising cost-of-living in terms of increased food and energy costs, which have further constricted the ability of households to save money for a deposit. The impact of the cost of living will also vary depending on many factors including household type.

Overall, the findings clearly show declining affordability across Northern Ireland since 2019. Drawing together and combining the layers of analysis produces a composite indicator of affordability which confirms that Belfast, Causeway Coast & Glens, Derry City & Strabane and Fermanagh & Omagh HMAs experienced the greatest affordability pressure during 2023. In contrast, Mid Ulster and Mid & East Antrim experienced the least affordability pressures during 2023. Between 2022 and 2023 affordability has decreased across nine HMAs with Fermanagh and Omagh experiencing the greatest deterioration in affordability.

Table 3.5: Composite Affordability Indicator: Multiplier Ratio 2019 - 2023

	2019	2020	2021	2022	2023	Change, 2022-23*
Antrim & Newtownabbey	0.601	0.89	0.659	1.216	1.212	0.00
Ards & North Down	0.450	1.44	0.912	0.991	1.118	-0.13
Armagh City, Banbridge & Craigavon	1.038	1.49	1.326	1.354	1.477	-0.12
Belfast	1.355	1.55	1.637	1.705	1.863	-0.16
Causeway Coast & Glens	0.367	1.41	1.501	1.556	1.872	-0.32
Derry City & Strabane	0.824	1.47	1.22	1.479	1.739	-0.26
Fermanagh & Omagh	0.413	1.36	0.994	1.15	1.536	-0.39
Lisburn & Castlereagh	1.462	1.48	1.271	1.282	1.403	-0.12
Mid & East Antrim	0.285	1.15	0.859	1.131	1.078	0.05
Mid Ulster	0.51	1.20	0.842	0.89	0.949	-0.06
Newry, Mourne & Down	0.591	1.26	1.303	1.357	1.397	-0.04

Source Ulster University/NIHE

* A negative figure in this column denotes a deterioration in the level of affordability, based on this indicator, and the higher the negative figure, the greater the degree of deterioration

Multiplier weighing ratio

0.0 – 0.49

0.5 – 0.99

1.0 – 1.49

1.5 – 1.99

2.0 – 2.49



Increasing
Affordability
Pressure



Repossessions

Data compiled by the Northern Ireland Courts and Tribunals Service show that the number of mortgage repossession cases received by the courts annually are much lower than they were during the years following the financial crash of 2008 where annual mortgage cases received regularly exceeded 3,500 (between 2008/09 and 2013/14). In comparison there were 1224 cases received during 2024/25. This is largely due to the mitigations put in place by the government during the Covid-19 pandemic which included an industry wide suspension of repossessions between March 2020 and April 2021. However, compared to the previous year (2023/24) the number of mortgages cases received by the courts service has increased by 18%. This increase is perhaps inevitable considering the current cost of living crisis and increased interest rates.

While the number of repossession orders disposed by the courts remain low the number of people in Northern Ireland at serious risk of having their homes repossessed has risen sharply, returning to pre-pandemic levels. The UK Government negotiated mitigation measures with mortgage lenders in June 2023 to protect homeowners from the impacts of potential arrears in mortgage payments brought on by the significant increase in interest rates. In 2023 a new Mortgage Charter designed to support mortgage borrowers was introduced and the Financial Conduct Authority set out actions it would take to support the commitments they make to their regulated residential mortgage borrowers. Lenders agreed to a new set of standards which would help their regulated mortgage borrowers who were concerned about higher rates.

Table 3.6: Mortgage Cases Received by Courts Service (2007/08 - 2023/24)

Year	Apr-Jun	Jul-Sept	Oct-Dec	Jan-Mar	Annual Total
2007-08	584	521	542	757	2404
2008-09	929	1006	938	1021	3894
2009-10	954	1124	807	773	3658
2010-11	929	863	825	856	3473
2011-12	939	1063	730	886	3618
2012-13	1021	986	839	1010	3856
2013-14	950	941	796	866	3553
2014-15	741	724	579	349	2393
2015-16	283	359	241	372	1255
2016-17	270	224	239	322	1055
2017-18	267	328	238	239	1072
2018-19	211	216	280	423	1130
2019-20	549	490	304	409	1752
2020-21	*	*	7	22	37
2021-22	145	173	169	185	672
2022-23	150	154	85	230	619
2023-24	246	271	231	285	1033
2024-25	339	333	245	307	1224

Challenges Ahead for Private Housing Supply

There are increasing pressures on all housing tenures. Challenges include the current planning system which is undergoing reform, through the DfI's Planning Improvement Programme, following the publication of a significant NIAO report in 2022. The planning process, involving statutory consultees and other stakeholders, is often accused of being unduly lengthy and the construction industry has cited frequent delays in the planning process which affect investment and project timelines¹⁰.

The new Housing Supply Strategy¹¹ – 'A Home for Everyone' (2024 - 2039) aims to deliver 100,000 plus homes over a 15-year period across all tenures. The strategy acknowledges the housing supply challenges and the need to work closely with infrastructure and planning departments to deliver an increased supply of housing. There is also acknowledgement of the need to explore modern methods of construction as well as supporting and enhancing skills within the construction sector which would also contribute to the skillsets needed to decarbonise housing.

While the rise in interest rates have so far not dampened house prices, this could change once the full impact of increased interest rates are felt by those remortgaging during 2023/24 (an estimated 1.6 million households during 2024). Mortgage costs are likely to double or even triple for remortgaging households at a time when household incomes are already stretched by the cost-of-living crisis. Economists from the Ulster University Economic Policy Centre (UUEPC) forecast that interest rates will fall to a longer-term level of 3.5% by 2026, representing the new normal rate, significantly above the old normal of 0.25%.

Innovation

There is increasing evidence from Europe that through innovative design, creative material sourcing and procurement that the costs of building net zero or passive house standards can almost be neutralised in many respects¹². Across Northern Ireland, moves are being made to adopt Passive House Design principles where the aim is that homes consume between 75-90% less heating energy than a conventional home.

The Housing Executive completed the construction of six semi-detached dwellings in Belfast using Modern Methods of Construction (MMC) and low energy building techniques. The homes were constructed to a standard beyond that of current building regulations in Northern Ireland. The low energy building methods used to construct the homes mean that tenants will benefit from improved energy efficiency and a reduction in carbon emissions, lower heating bills and reduced fuel costs. This scheme will help the Housing Executive understand how modern methods of construction can be used to deliver homes within a quicker timeframe

¹⁰ [Housing CEF \(cefni.co.uk\)](https://www.cefni.co.uk)

¹¹ <https://www.communities-ni.gov.uk-housing-supply-strategy-2024-2039.pdf>

¹² Forum for Better Housing Market NI 'New Foundation: The route to low carbon homes' 2023. Ulster University

to a higher level of fabric performance and explore ways to drive down costs in comparison with traditional construction methods¹³.

A report published by the National House Building Council (NHBC) in 2021 looked at the history of non-traditional housing focusing on steel, concrete and timber and its suitability for factory fabrication¹⁴. Investment in design at the early stages of a project was considered important in mitigating the risks of off-site construction. Although prefabrication reduces time on site, care is still required for site operations that cannot be transferred to a factory. It was concluded that if basic good practice construction detailing is followed, a standard template is used and systems build upon and employ existing prefabricated building components, factory made homes could help to unlock the UK's housing crisis and contribute to tackling the climate emergency.

Northern Ireland's housing supply is being adversely impacted by labour shortages, rising costs and affordability pressures all of which impact the scale and pace of delivery of new homes to the market. The new Housing Supply Strategy (2024 - 2039) acknowledges the need to work closely with infrastructure and planning departments to deliver an increased supply of housing. A focus on supporting and enhancing skills within the construction sector could advance the use of modern methods of construction and skills that decarbonise housing.

¹³ Northern Ireland Housing Executive, Building for the future, 13 December 2023. [The Housing Executive - News \(nihe.gov.uk\)](https://www.nihe.gov.uk/news)

¹⁴ NHBC Foundation (11 Jan 2021) 'Modern methods of construction: building on experience', modern-methods-of-construction.pdf

List of abbreviations

BRMA	Broad Rental Market Areas
DFC	Department for Communities
DPG	Development Programme Group
EQIA	Equality Impact Assessment
EU	European Union
FDA	Full Duty Applicant
FRA	Fundamental Review of Allocations
FRS	Family Resource Survey
FTB	First Time Buyer
FTC	Financial Transactions Capital
HAG	Housing Association Grant
HCS	House Condition Survey
HMA	Housing Market Area
LA	Local Authority
LDP	Local Development Plan
LPP	Local Policies Plan
LPS	Land and Property Services
MMC	Modern Methods of Construction
NHBC	National Housing Building Council
NI	Northern Ireland
NICEI	Northern Ireland Composite Economic Index
NIHE	Northern Ireland Housing Executive
NISRA	Northern Ireland Statistics and Research Agency
ONS	Office for National Statistics
PBMSA	Purpose Built Managed Student Accommodation
PRS	Private Rented Sector
SES	Socioeconomic Status
SHDP	Social Housing Development Programme
SHMA	Strategic Housing Market Area
T:BUC	Together: Building a United Community
UK	United Kingdom
UU	Ulster University

