Introduction

This survey analyses the performance of the Northern Ireland housing market during the second quarter of 2014, the months of April, May and June. The report is concerned with trends and spatial patterns in the housing market drawing comparisons with the second quarter of 2013, as a measure of annual change, and with the first quarter of 2014, as an indicator of quarterly change. The report is produced by the University of Ulster in partnership with Bank of Ireland UK and the Northern Ireland Housing Executive.

The price statistics are based on market evidence from a sample of 1,997 properties reflecting a further significant increase in the sample size during a quarter of the year in which the housing market tends to be at a high level of activity. The continuing growth in the number of transactions is further evidence of the increasing momentum in the Northern Ireland housing market with the volume of transactions now comparable with the pre-boom period and at their highest level since the second quarter of 2007.

In this report, information is presented on the residential property market for Northern Ireland, with an analysis of sale price by different property types. The overall performance of the housing market is measured by a weighted index that reflects the market share of each property type. The index captures various movements within a single statistic and allows change over time to be tracked. Regional analysis considers trends in market areas throughout Northern Ireland.
The largest sample of transactions in 7 years and a near 7% rise in average prices in the last year are the key highlights from our latest snapshot of the region’s housing market, offering further encouragement that the Northern Ireland economy is enjoying better days.

A recovery of sorts is in train, the labour market continues to surprise on the upside with employment growth and the short-term outlook is set fair for the remainder of 2014. Consumer confidence is stronger, for some there’s a little extra disposable income to spend each month while the availability of credit has improved compared to a year ago.

Of course, potentially significant post-2015 general election challenges lie ahead for the Northern Ireland economy – the prospect of public spending cuts and tighter monetary conditions - while more immediately the outcome of the Scottish referendum brings additional uncertainty. However, for the moment the context for a continued gradual recovery in the region’s housing market seems relatively favourable.

First-time buyers, accounting for c 60% of loans are leading the recovery in the mortgage market with affordability metrics at more favourable levels compared to the UK overall and a typical loan size of just over £70,000 reflecting the recalibrated market. Also, the role of cash-buyers and return of investor money at a time when the return on alternative assets may be considered unattractive should not be underestimated as contributors to the more positive trends we are reporting in the housing market.

Behind the Headlines

A regular feature that we continue to observe behind the headlines of the Quarterly House Price Survey is the picture of “markets within a market” where local supply and demand factors are playing out and where recovery is at least “two-paced”. In some parts, the revival in the market is conspicuous with prices significantly up on this time last year and agents reporting increased viewings while in other locations the picture is more subdued with average prices either flat or still declining modestly and buyer interest much more restrained.

On the year-on-year comparison, areas such as South Belfast, East Antrim, Coleraine/Limavady/North Coast and a large part of county Down have seen mid-to-high 'teen’s percentage increases relative to Q2 2013. In such areas where prices are rising, the burden of “negative equity” is starting to ease for some households although for others the process is likely to be slower, more gradual and in reality will take place over a number of years.

Brakes on Recovery?

While Northern Ireland has not experienced the frenetic pace of house price growth witnessed in other regions in recent times, as we look ahead the local market will of course have some sensitivity to wider UK regulatory and financial developments.

Lately, a more nuanced picture is emerging from the residential/mortgage markets in Great Britain. While q/q and y/y price comparisons continue to portray strong growth, other short-term signals suggest a pause in upward momentum and a market that may be moderating as indicated by a softening in the volume of new mortgage approvals and home sales, partly attributed to changes in the Funding for Lending Scheme at the start of 2014 and the transition to the new regulatory (MMR) framework which may have caused a bottleneck in applications.

Overall, the prospects for H2 2014 are for UK house prices to continue to rise, only at a slower pace. Generally, lenders anticipate the demand for home loans will continue to rise but in parallel, with a reduction in the rate of approvals, particularly in some of the higher risk product segments that have been popular in the last 6-12 months i.e. larger sized loans, those with high loan-to-values and those with extended terms i.e. 30 years.

Perceived housing “bubble” risks notably in London and the South-East are being addressed, in the first instance, by deployment of so-called “macro-prudential tools” to temper the mortgage market, as evidenced by the two new measures proposed by the Financial Policy Committee (FPC) in June. The proposals, stress-testing affordability to a 3% interest rate rise and a maximum 15% of mortgage loan books at or >4.5x income represent only a modest intervention on the market as a whole but potentially may help address the London-specific issue where c 20% of loans are 4.5x of income. The short-term impact is likely to be minimal and viewed as instituting existing good practice and providing a form of insurance against possible lending excesses over the next c 3 years.

Despite the somewhat ambiguous signals from the BoE, UK markets are being prepared for a small base rate increase with the money markets now discounting a 25bps move within 6-9 months. After such a long period of emergency low rates, high levels of household debt and dependency on variable rate finance will leave some segments of borrowers particularly sensitive to even a relatively modest rise in rates.

There is little sign yet in Northern Ireland that the prospect of higher borrowing costs is dampening confidence in the housing market or encouraging belt-tightening but this may only be a matter of time.

Alan Bridle
UK Economist, Bank of Ireland UK
T: 028 9043 3519 E: research@boini.com
Further signs of a gently rising market

The University of Ulster’s most recent quarterly price report for Q2, 2014 provides further confirmation that the Housing Executive’s forecast of a gently rising housing market in 2014, underpinned by slowly improving labour market conditions and growing business confidence, is becoming a reality. The average price for Q2, 2014 of almost £140,000 reflects an annual price increase of almost 7 per cent and a quarterly increase of 1.4 per cent, taking the market back up to where it last was in the early part of 2011.

One of the key elements of the analysis underpinning our forecast of a gently rising market was the Northern Ireland Asking Price Index (NIAPI) developed in partnership with the University of Ulster’s Centre for Research on Property and Planning. In contrast to the Quarterly House Price Index (QHPI), the NIAPI is more a reflection of vendor confidence and their perception of the market rather than the QHPI which reflects market realities based on actual selling prices. Obviously the two are not unrelated, but the value of developing the NIAPI lies in using it in tandem with the QHPI to provide an early warning of a turning point in the market. The diagram below illustrates this point:

NI Asking Price Index and NI House Price Index

Yearly comparison of the average asking price for properties up for sale shows an uneven downward trend between 2007 and 2012, reflecting the challenging housing market conditions which made vendors increasingly accept the need to revise asking prices downwards. However, for 2013 as a whole the average asking price increased by 7 per cent, consistent with a significant increase in the volume of house sales and indicates a price adjustment which aligns seller price expectations to actual selling prices. The turning point is marked by the steep rise in the blue line (NIAPI), intersecting with it and reaching a sharp peak in Q2, 2013 – significantly above the red line (QHPI) before dropping to run parallel with it.

Analysis of the asking price data for the first six months of 2014 is in progress but it would be surprising if both the blue and red lines were not both rising gently – roughly in parallel – reflecting a market in slow but steady recovery.

Joe Frey
Head of Research, NIHE
T: 028 90 31 8540
E: joe.frey@nihe.gov.uk
General Market Trends

The headline finding of this report is the significant increase in house price in Northern Ireland coupled with a substantial growth in the volume of transactions.

This report highlights for the first time since the recession, a significant rate of increase in the price structure of the housing market, suggesting that the gradual recovery discussed in previous reports has moved into a phase of greater buoyancy characterised by significantly higher prices and growing transaction volumes. Indeed this is the first survey of the Northern Ireland housing market which has reported such levels of price growth since the final quarter of 2007. However, on a note of some caution there is still evidence of variability in price levels within different sectors of the market, across sectors and geographically over the province. Also the effects of the stricter mortgage lending criteria may only start to impact on the market during the second half of the year and could serve to dampen the most optimistic picture of the local housing market in the last seven years.

In terms of price performance, the overall average price for the second quarter of 2014, (£139,720), is appreciably up on that for the first quarter of the year (£134,720). In simple percentage terms this represents a 3.7% increase in overall average price for the quarter and 6.8% growth in average price over the year. Allowing for some differences in sample mix, as discussed below, the weighted rate of quarterly price increase is somewhat lower at 1.4%. However, the annual weighted rate of growth, compared to the second quarter of 2013, at 6.9% is highly comparable to the simple percentage increase suggesting that over the year the impact of the sample mix has been minimal.

Despite the more buoyant market, analysis of the distribution of achieved sale prices still reflects a highly affordable price structure for housing in Northern Ireland with a significant percentage of properties within the lower price bands. For this survey, the percentage of properties sold at or below £100,000 has declined to 40% (from 43% the previous quarter) but still represents a large portion of the market. There has been a similar reduction in the number of properties sold at or below £150,000 to 69% of the sample. Indeed, with over two-thirds of all sales in this category, the Northern Ireland market still possesses value for money for house purchasers. The upward movement in prices is reflected throughout the price profile with 85% of transactions at or below £200,000, 92% of properties at or below £250,000 and 94% at or below £300,000.

The market share by property type remains broadly consistent with previous surveys with semi-detached houses being the dominant property type (28%, n=566). The representation of the terrace/terracehouse sector, as in the previous survey is somewhat lower at 24% (n=478). The sample size for detached houses is higher (24%, n=485) while detached bungalows are unchanged in their share of the market (9%, n=173). Semi-detached bungalows with 3% of the sample (n=57) take the smallest market share and as such exert little influence on the weighted property index. Apartments are also unchanged in terms of market share (12%, n=238). The number of transactions in the new build sector is slightly higher than the previous survey (n= 354) or 18% of the total market.
Performance by Property Type

Reflecting the overall picture most property types in this survey show an increase in average sale price highlighting the positive trends in the housing market.

Annual performance provides a snapshot comparing the current average price with corresponding statistics for the second quarter of 2013. Over the year, all property types show a significant increase in average sale price with the exception of the terraced/townhouse sector (£85,643) for which there has been a very minor reduction of 0.7%. The strongest performance has been in the detached sectors with detached houses (£219,372) up by 9.9% over the year and detached bungalows (£162,207) also characterised by a similarly robust performance, up by 9.4%. Apartments which were lower in the previous survey have recovered to an average sale price of £106,503, up by 8.9% for the year. Likewise, semi-detached houses (£127,600) have performed well with a 6% rate of price increase annually. Semi-detached bungalows (£106,275) are also up by 2.8%. Reflecting these collective changes, the overall weighted annual increase is 6.9%.

Short-term performance considers average price levels against those experienced in the first quarter of 2014. The quarterly picture is again one of price growth across most of the property types, though detached houses which performed extremely strongly over the year are slightly down over the quarter (by 2.4%) and terraced/townhouses are also down by 1.2% over the quarter. The detached bungalow sector and apartments with average price levels up by 9.7% and 7.6% respectively have performed particularly well. The rate of quarterly increase for semi-detached houses (3.7%) and semi-detached bungalows (2%) is consistent with the annual performance for these property types. Reflecting these collective quarterly changes, the overall picture is a weighted increase of 1.4% over the quarter.

<table>
<thead>
<tr>
<th>Market sector</th>
<th>Annual % Change</th>
<th>Quarterly % Change</th>
<th>Average Price Quarter 2 2014</th>
<th>Average Price Q1 &amp; Q2 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terrace/townhouse</td>
<td>-0.7%</td>
<td>-1.2%</td>
<td>£85,643</td>
<td>£86,137</td>
</tr>
<tr>
<td>Semi-detached house</td>
<td>6.0%</td>
<td>3.7%</td>
<td>£127,600</td>
<td>£125,429</td>
</tr>
<tr>
<td>Detached house</td>
<td>9.9%</td>
<td>-2.4%</td>
<td>£219,372</td>
<td>£224,376</td>
</tr>
<tr>
<td>Semi-detached bungalow</td>
<td>2.8%</td>
<td>2.0%</td>
<td>£106,275</td>
<td>£105,222</td>
</tr>
<tr>
<td>Detached bungalow</td>
<td>9.4%</td>
<td>9.7%</td>
<td>£162,207</td>
<td>£155,475</td>
</tr>
<tr>
<td>Apartment</td>
<td>8.9%</td>
<td>7.6%</td>
<td>£106,503</td>
<td>£102,928</td>
</tr>
</tbody>
</table>
Average price by region and property type

<table>
<thead>
<tr>
<th>Region</th>
<th>All</th>
<th>Terrace</th>
<th>SD House</th>
<th>Detached House</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northern Ireland</td>
<td>£139,720</td>
<td>£85,643</td>
<td>£127,600</td>
<td>£219,372</td>
</tr>
<tr>
<td>Belfast</td>
<td>£145,551</td>
<td>£90,257</td>
<td>£134,487</td>
<td>£254,704</td>
</tr>
<tr>
<td>North Down</td>
<td>£169,484</td>
<td>£104,753</td>
<td>£132,427</td>
<td>£208,221</td>
</tr>
<tr>
<td>Lisburn</td>
<td>£167,569</td>
<td>£110,589</td>
<td>£122,486</td>
<td>£185,155</td>
</tr>
<tr>
<td>East Antrim</td>
<td>£129,026</td>
<td>£65,507</td>
<td>£110,081</td>
<td>£223,493</td>
</tr>
<tr>
<td>L'derry/Strabane</td>
<td>£119,301</td>
<td>£66,044</td>
<td>£93,837</td>
<td>£158,219</td>
</tr>
<tr>
<td>Antrim/Ballymena</td>
<td>£106,050</td>
<td>£70,813</td>
<td>£86,746</td>
<td>£159,293</td>
</tr>
<tr>
<td>Coleraine/Limavady/North Coast</td>
<td>£140,226</td>
<td>£91,926</td>
<td>£101,081</td>
<td>£223,493</td>
</tr>
<tr>
<td>Enniskillen/Fermanagh/South Tyrone</td>
<td>£123,042</td>
<td>£60,986</td>
<td>£84,333</td>
<td>£186,323</td>
</tr>
<tr>
<td>Mid Ulster</td>
<td>£112,664</td>
<td>£75,513</td>
<td>£105,024</td>
<td>£146,786</td>
</tr>
<tr>
<td>Mid and South Down</td>
<td>£140,889</td>
<td>£82,343</td>
<td>£112,515</td>
<td>£210,015</td>
</tr>
<tr>
<td>Craigavon/Armagh</td>
<td>£95,156</td>
<td>£57,036</td>
<td>£87,933</td>
<td>£159,758</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Region</th>
<th>SD Bungalow</th>
<th>Detached Bungalow</th>
<th>Apartment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northern Ireland</td>
<td>£106,275</td>
<td>£162,207</td>
<td>£106,503</td>
</tr>
<tr>
<td>Belfast</td>
<td></td>
<td>£200,684</td>
<td>£101,326</td>
</tr>
<tr>
<td>North Down</td>
<td>£116,125</td>
<td>£199,010</td>
<td>£111,307</td>
</tr>
<tr>
<td>Lisburn</td>
<td></td>
<td></td>
<td>£115,170</td>
</tr>
<tr>
<td>East Antrim</td>
<td></td>
<td>£184,797</td>
<td>£91,871</td>
</tr>
<tr>
<td>L'derry/Strabane</td>
<td>£17,171</td>
<td>£127,075</td>
<td></td>
</tr>
<tr>
<td>Antrim/Ballymena</td>
<td></td>
<td>£117,306</td>
<td></td>
</tr>
<tr>
<td>Coleraine/Limavady/North Coast</td>
<td>£99,723</td>
<td>£136,654</td>
<td>£148,564</td>
</tr>
<tr>
<td>Enniskillen/Fermanagh/South Tyrone</td>
<td></td>
<td>£112,727</td>
<td></td>
</tr>
<tr>
<td>Mid Ulster</td>
<td></td>
<td>£14,056</td>
<td></td>
</tr>
<tr>
<td>Mid and South Down</td>
<td>£98,231</td>
<td>£152,047</td>
<td>£136,988</td>
</tr>
<tr>
<td>Craigavon/Armagh</td>
<td></td>
<td>£128,523</td>
<td>£69,690</td>
</tr>
</tbody>
</table>
Performance by Region

At the regional level, the price growth noted for the overall Northern Ireland analysis is apparent across several of the market areas though patterns are not always consistent suggesting different paces of recovery.

**Belfast**

Reflecting the overall trend apparent at the Northern Ireland level, the Belfast market has performed strongly during the second quarter of 2014. The overall average price (£145,551) has increased significantly up by 5.4% over the year and by 1.3% compared to the first quarter of 2014. These trends are also apparent across the different sectors of the market. Annually all property types in the Belfast market show price growth with detached houses (£265,949) up by 11.7% on average and detached bungalows (£200,684) by 13.6%. Terraced/townhouses (£90,257) are up by 8.5%, while semi-detached houses (£150,926) show a slower rate of price increase (1.4%). Apartments (£101,336) provide the only exception with a small decline of 1% in average price over the year. Over the quarter, a similar picture prevails with all property types increasing in average price but apartments are down by 2% on average.

The variability in price levels is apparent across the geographical sectors of the Belfast market. South Belfast (£187,897) is again the highest priced sub-market in the city, with the average price of terraced/townhouses £28,449, semi-detached houses £173,714, detached houses £269,645, detached bungalows £222,650 and apartments £169,986. The average price in East Belfast is £146,962 with terraced/townhouses £80,476, semi-detached houses £163,480, detached houses £162,212 and apartments £88,270. The average price for West Belfast has increased to £122,902, with terraced/townhouses £75,037, semi-detached houses £118,813, detached houses £116,985 and apartments £71,123.

**Belfast Metropolitan Area**

Within the commuter zone of the Belfast Metropolitan Area, the three local markets continue to display contrasting positions with differing levels of price growth.

For **North Down**, the overall average price (£169,485) is significantly up over the year by 15.5%. However, performance by sector is rather variable. In common with the overall Northern Ireland picture, detached houses (£254,704) and detached bungalows (£199,010) have performed strongly with their average prices up by 11% and 20.8% respectively. Similarly the average price of apartments (£110,307) has increased significantly over the year by 20.8%. In contrast, there has been little price growth in the terraced/townhouse sector (£104,753) over the year and indeed the average price has slipped back from the high first quarter figure. Semi-detached houses (£134,487) show a similar picture down very slightly over the year by 0.3% but also lower than the first quarter figure by 3.6%. Semi-detached bungalows (£16,125) are up by 2.6% over the year.

For **Lisburn**, the overall average price (£167,569) is slightly higher over the quarter by 0.8% and, in contrast with the overall Northern Ireland trend, is down over the year by 3%. While high average prices are apparent in, for example, the detached house (£208,221) and terrace/townhouse (£101,589) sectors both these property types are nevertheless down over the year. The average price for semi-detached houses (£132,427) is largely unchanged. The one sector performing better is apartments (£157,702) which have increased in average sale price by 2.1% over the year and by 3.7% over the quarter.

In **East Antrim**, the overall average price (£129,026) has increased significantly over the year by 18% with a strong but variable quarterly performance. For example, the average price of detached houses (£185,155) is up by 7.1% over the year but lower for the quarter (down by 3.1%). In contrast, semi-detached houses (£132,486) have performed strongly over the year up by 15.2% on average with a 13.8% increase over the quarter. Other sectors to perform strongly are detached bungalows (£184,797) and apartments (£91,871) whereas terrace/townhouses (£65,507) continue to provide an affordable entry point to the local market.

**The North and North West**

The overall picture in the North and North West is still highly variable with contrasting performance across the three local market areas.

For **Antrim/Ballymena** the overall average price (£106,050) is slightly down on the price mean for the first quarter (£107,256) by 1.1% suggesting a relatively stable market over the first half of 2014. However, the overall average price is appreciably lower than the second quarter of 2013 indicating that the market recovery is somewhat more uncertain. Indeed this variable picture has prevailed over the last number of quarters. In summary the terraced/townhouse sector (£70,813) has increased in average price over the quarter by 5.6% but is significantly down over the year. Detached houses (£159,293) are up by 2.9% quarterly and largely unchanged over the year but semi-detached houses (£86,926) are down over both the annual and quarterly time-scales.

For the **Coleraine/Limavady/North Coast** market, a very strong performance is apparent. The overall average price (£140,226) is up significantly over the year by 18.5% complemented by a buoyant second quarter performance. Over the annual time-scale, all sectors of the market demonstrate significant levels of price increase; the one exception being apartments (£48,964) which are down by 2.9%. Strong annual growth rates are particularly apparent for detached houses (£223,493), semi-detached houses (£110,081) and terrace/townhouses (£91,926) though the latter has declined from the high first quarter price.

In the **Derry/Strabane** market, the overall average price (£103,301) has increased significantly over the quarter by 7.3% but lags behind the strong second quarter performance in 2013 by 10.4%. Hence, the picture within the northwest is still highly variable reflecting the on-going legacy of the recession. This pattern of variability characterises performance by individual property...
types. For example, the average price of terraced/townhouses (£66,044) has dropped back by 6.6% over the year, semi-detached houses (£93,837) have a strengthened position with a slight increase over the year and detached houses (£158,219) with a lower price over the year by 2.2% have risen significantly over the quarter by 12.4%.

The West

The two markets in the West of Northern Ireland show contrasting performance but with evidence of significant price growth over the quarter.

The Mid-Ulster market, in common with the overall Northern Ireland picture, is starting to experience growth conditions. The average price (£112,664) is up by 4.5% over the year with an even higher rate of increase over the quarter (6.9%). This upward picture is apparent across most property types but with elements of variability still also apparent. For example, the average price for the terraced/townhouse sector (£75,516) is significantly higher over the year but at the same time is appreciably lower than the first quarter average. Detached bungalows (£114,056) similarly are up over the year but lower for the quarter whereas detached houses (£146,786) are up by 4.4% annually and also significantly above their first quarter average. The most consistent sector in terms of price trends is semi-detached houses (£105,024) with a 6.8% increase over the year and an 11.5% increase for the quarter.

The Enniskillen/ Fermanagh/ South Tyrone market for this quarter has an average price of £123,042 but based on a relatively low sample size which can distort average prices. Overall this represents a significant uplift in the market since the first quarter of 2014 but a reduced average price relative to the second quarter of 2013. Analysis by property type, where feasible, indicates that terraced/townhouses (£60,986) are slightly up over the quarter by 0.8%, that detached houses (£186,323) though lower over the year have a much improved price position compared to the first quarter and that detached bungalows (£112,727) are largely unchanged in average price over the year but have a significantly improved position over the quarter. The average price of semi-detached houses is £84,333.

The South

In the south of Northern Ireland, the two market areas again are characterised by differing pricing structures and trends.

For Craigavon/Armagh, the overall average price (£95,156) is highly consistent with that for the first quarter of 2014 (£95,610) suggesting that the market in this area is starting to stabilise following a significant decline over the year. There is still evidence of considerable variability by property type. The most consistent performance this quarter is for detached bungalows (£128,523) which are up by 9.4% over the year and by 8.4% for the quarter. In contrast, semi-detached houses (£87,933) have fared less well with an annual decline of 5.3% and a quarterly decrease by 4.8%. The average price of detached houses (£159,758) is significantly down over the year but up over the quarter by 6.6%. Terraced/townhouses (£57,036) are also characterised by a lower average price over the year and a slight improvement over the quarter, up by 1.2%.

For Mid & South Down, a much stronger picture is apparent in this survey. The overall average sale price (£140,889) has strengthened, significantly up by 16.6% over the year and by a similar amount for the quarter. This pattern is repeated across the property types with terraced/townhouses (£82,343) up by 8.3% over the year, semi-detached houses (£112,715) by 6.3% and detached bungalows (£152,047) by 9.3% annually. The strongest performance is for detached houses (£210,015) with the average price soaring by 28.9% over the year. Significant, quarterly increases in average sale price across the key market sectors suggest that this local market is experiencing a more vibrant residential market.
The House Price Index

The long-term house price index is calculated relative to price levels for each property type at the base quarter for the survey, the final quarter of 1984. The overall index at 499.0 is significantly higher for this survey reflecting the respective annual and quarterly changes in average prices across the property types.

The pattern of the house price index since its rapid fall during 2008-2010 has been one of uneven performance though generally trending downwards. This survey suggests a potential turning point in this trend with the price index on an upward trajectory.
Contributors

- Acorn Homes
- Alexander, Reid & Frazer
- Armoy Homes Property Services
- Armstrong Gordon Estate Agents
- Bennett and Lisk Residential Estate Agents
- Best Property Services
- Bill McCann Estate Agency
- Bill McIlwraith Estate Agents
- Blair & Boyd
- Brian A. Todd & Co.
- Brian O’Hare Estate Agents
- Brian Wilson Estate Agents
- Brice & Co. Estate Agents
- Burns & Co.
- Cookstown Property Services
- Corry & Stewart Ltd
- Country Estates
- Cowley Property
- CPS Property
- Curran Associates
- Dallas Real Estate
- D A McLernon Estate Agents
- Daniel Henry Estate Agents
- Daniel McGeown Estate Agents
- DMC Properties & Mortgages
- Donnybrook Estate Agents
- Edie McFarland & Co.
- Eddie O’Connor Estate Agents
- Eoin Lawless Estate Agent
- Falloon Estate Agents
- Frank A McCaughan & Son
- Fred Dalzell & Partners
- Gerry O’Connor Estate Agent
- HA McIlwraith & Sons Ltd
- Hampton Estates
- Hanna Hillen Estates
- Harry Clarke & Co.
- Harte & McGarrigle Ltd
- Homes Independent
- HR Douglas & Sons
- Hunter Campbell
- J. A. McClelland & Sons
- James Wilson & Son
- JC Fleming
- John Grant Limited
- John McQuoid & Sons
- John Minnis Estate Agents & Property Consultants
- John V Arthur Estate Agents
- Jones Estate Agents
- Joyce Clarke Estate Agents
- Kieran Taggart Estate Agency
- Lindsay Fyfe & Co.
- Lindsay Shanks Estate Agents
- Locate Estate Agents
- Mannely & Co. Ltd
- Mark McAlpine & Co.
- Martin & Dunlop
- McAfee Properties & Mortgages
- McClelland Salter
- McDonagh Property Consultants & Chartered Surveyors
- MacFarlane & Smyth
- McGonie McCabe
- McMillan Estate Agents
- Michael Chandler Estate Agents
- Michael Hannath Property Consultancy & Estates Agents
- Mid Ulster Properties
- Montgomery Finlay & Co.
- Morris Estate Agents
- Mortgage Property Estate Agents
- Morton Pinpoint
- Neill Estate Agents
- Norman Devlin Property Consultants & Surveyors
- Norman Morrow & Co.
- Oakland Estate Agents
- O’Reilly Property Services
- Paul O’Keefe Estate Agents
- Peter Rogers Estate Agents
- Philip Tweedie And Company
- Pinkerton Murray
- Pj Bradley Property Services
- Pj McIlroy & Son
- Pollock Estate Agents
- Pooler Estate Agency
- Premier Properties
- Property Directions
- Quinn & Company
- RA Noble & Co. Auctioneers & Estate Agents
- Rainey & Gregg Property & Mortgage Centre
- R Benson & Son
- Reeds Rains
- Relocate
- Robert Ferris Estate Agents & Valuers
- Robert Wilson Estate Agency Group
- Robert Quigley Estate Agents
- Rodgers & Browne
- Sawyer & Co.
- Seamus Cox & Co.
- Shanks & Company Estate Agents
- Shooter Property Services
- Simon Brien Residential
- Smyth Leslie & Co
- Stanley Best Estate Agents
- Stephen Carson
- Stevenson & Cumming
- Taylor & Co.
- Templeton Robinson
- Terry Millar
- The Property Spot
- Tim Martin & Co.
- Ulster Property Sales
- Vision Property Agents
- William Porter & Son
- Wylie Estate Agents
When you find the one...

let’s talk about our exclusive mortgage rates.

0800 169 0082

bankofireland.co.uk

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE