

Housing
Executive

STRATEGIC HOUSING MARKET ANALYSIS:

BELFAST METROPOLITAN AREA

FINAL REPORT

DECEMBER 2020

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Abbreviations

AHS	Average household size
ASHE	Annual Survey of Hours and Earnings
BRMA	Broad Rental Market Area
BTL	Buy-to-let
CHMA	Centre for Housing Market Analysis
CPI	Consumer Price Index
CWL	Common Waiting List
DfC	Department for Communities
DfI	Department for Infrastructure
dPS	Draft Plan Strategy
FDA	Full-Duty Applicant
FRS	Family Resources Survey
FTB	First-time buyer
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
ONS	Office for National Statistics
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
UUEPC	Ulster University Economic Policy Centre

Preface

The data accessed and used in this report all pre-date the Covid-19 Emergency. Whilst it is currently too early to know what the full impact of Covid-19 will be on the housing market, it will be important for outcomes to be monitored and consideration given to any short- and long-term consequences for a range of groups.

Nonetheless, this report projects housing needs many years into the future, and it may be that the Covid-19 Emergency will lead to housing market impacts that are more short-term in nature. For these reasons, it is considered that the core strategic conclusions in this report remain sound although they may be influenced by changes that cannot currently be accurately predicted.

Potential impacts and uncertainties due to the Covid-19 Emergency are highlighted as appropriate in the main body of the report.

Executive Summary

Introduction

This report presents the Strategic Housing Market Assessment (SHMA) for the Belfast Metropolitan Housing Market Area (HMA). 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 Belfast Metropolitan HMA 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."

HMAs provide a spatial framework for Strategic Housing Market Analyses. 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 housing 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 Belfast Metropolitan HMA

The Belfast Metropolitan HMA is one of 11 HMAs, which were defined in a research report commissioned by the Northern Ireland Housing Executive.

As defined for the purposes of this SHMA, the Belfast Metropolitan HMA comprises the LGDs of Antrim and Newtownabbey, Ards and North Down, Belfast and Lisburn and Castlereagh. In addition, the HMA includes substantial parts of Mid and East Antrim (50 per cent in population terms) and Newry, Mourne and Down (36 per cent).

The HMA is a highly urbanised area, centred on Belfast City, which nonetheless contains a diversity of settlements of varying sizes. Slightly less than one-fifth of the HMA's population (19 per cent) lives in areas classified as rural.

The spatial framework for the SHMA comprises three main components, i.e. LGDs, the urban/rural dimension and six housing market subareas. Those

three dimensions have been combined in the construction of datasets required for the SHMA and for modelling purposes. The reporting of the results focuses primarily on the overall HMA along with the constituent LGDs, with discussion of urban-rural and subarea contrasts as appropriate.



Policy Context

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

- Planning policy.
- The Programme for Government.
- The housing priority in New Decade-New Approach.
- Welfare reform.

The planning policy framework encompasses the Regional Development Strategy 2035, the 2015 Strategic Planning Policy Statement (SPPS) and the Local Development Plan (LDP) process. Currently, the LGDs are at various stages in the process of preparing their LDPs.

In May 2016, a [draft Programme for Government 2016-2021](#) Framework document was issued for consultation by the Northern Ireland Executive.

The PfG Consultation Document specified two housing-related indicators, both of which were framed around ‘increasing the supply of suitable housing’.

In January 2017, the Executive collapsed, prior to finalising the PfG. The Executive was restored in January 2020, through the [New Decade-New Approach](#) agreement. Annex D of the agreement provides the outline of a new PfG, including a specific housing priority, which is currently being developed under four main themes.

The first theme is based around increasing housing supply and options across all tenures. 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.

The three remaining housing priority themes are:

- Making the best use of existing housing.
- Improving the private rented sector.
- Improving housing for the most vulnerable.

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 amount of Housing Benefit received by social sector tenants in Northern Ireland has been largely protected from welfare reform measures, notably the social sector size criteria (the ‘bedroom tax’). That remained the case at November 2020, with Welfare Supplementary Payments continuing to be made via contingency arrangements. Nonetheless, there is uncertainty around how long those mitigation measures will be sustained.

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. However, having been frozen at their 2016 levels for four years, to March 2020, LHA rates are now being uprated in line with the Consumer Price Index (CPI).

The wider context within which this SHMA is being prepared can be considered unsettled and fraught with uncertainty. At the time of writing, the UK Government and the European Union (EU) had not yet reached an

agreement for the period beyond January 2021, marking the end of the transitional period in the UK's departure from the EU (Brexit).

While the recent breakthroughs in the development of vaccines are hugely encouraging, the coronavirus pandemic is a further source of uncertainty, as the medium and longer-term impacts are not yet known.

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.

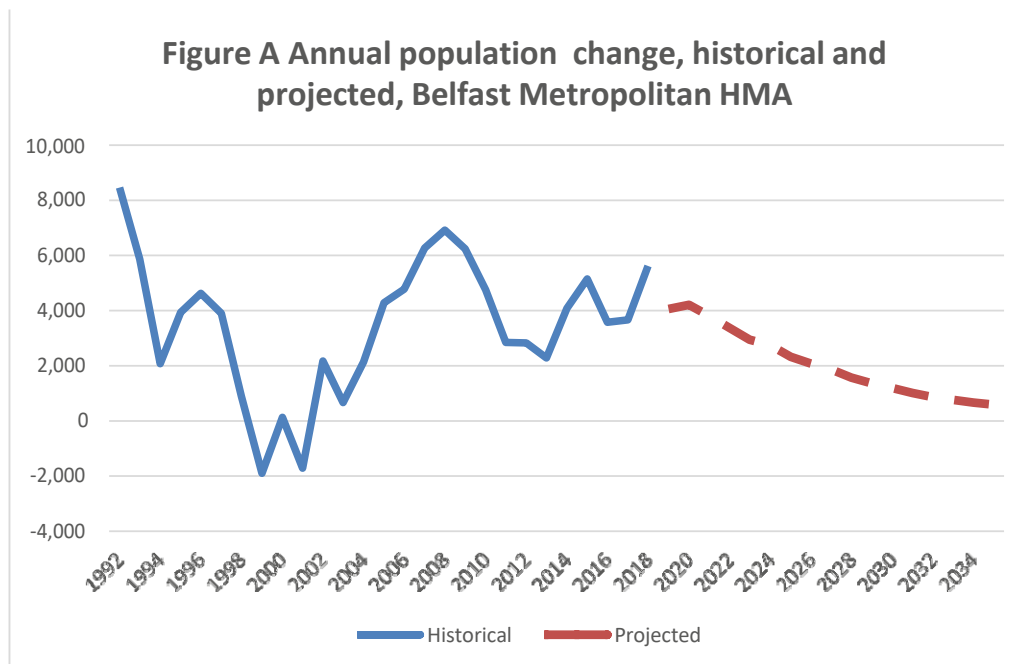
The perspective adopted in this SHMA is that long-term demographic trends will continue, e.g. the ageing of the population. It is also assumed that housing market effects, especially on activities such as transactions, lettings and new dwelling completions, will be transient, albeit the timing and duration 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.

Population

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

- The pace of population growth slackened in the period 2011-2018 compared with the previous decade from 2001-2011.
- The Belfast LGD reversed a historical trend of population decline in the mid-2000s and has been growing steadily through 2018-19.
- Nonetheless, the historical patterns of net internal migration have remained largely intact, with Belfast losing population to the surrounding LGDs, notably Lisburn and Castlereagh.
- The ageing of the population. The proportion of the HMA's population aged 65 and over rose from 14 per cent in 1991 to 17 per cent by 2018. The 2018-based population projections anticipate a continuation, and even acceleration, of the ageing trend.
- The HMA as a whole has been gaining from net migration over the past decade.
- Natural change (the excess of births over deaths) has been declining as a contributor to population growth.

When the natural change and migration trends are extrapolated forward, the result is a slower pace of population growth over the next 15 years. In level terms, the projections anticipate a reduction in the annual growth of the population from about 4,000 to under 1,000 by the 2030s (Figure A).



Households

In the two decades from 1991 through to 2011, the number of households in the Belfast Metropolitan HMA grew at a robust pace (one per cent per annum). That reflected the combined effects of population growth and falling average household size.

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.

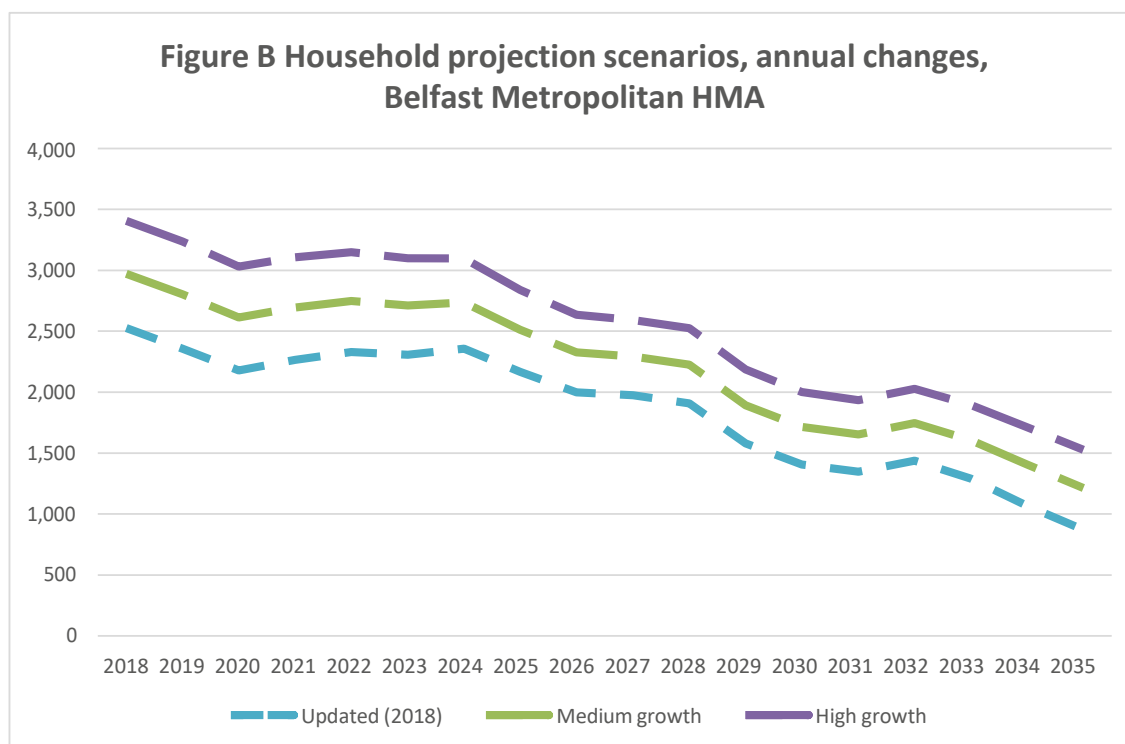
However, there is uncertainty around the future pace of household growth, especially with regard to the trend in average household size. The uncertainty is reflected in the range of scenarios that can be considered around the future evolution of average household size.

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.

Over the five-year period 2020 to 2025, the medium growth scenario projects an average of 2,700 newly arising household per annum. The updated scenario yields a slower rate of growth (2,300 per annum) while the fast growth scenario projects 3,100 per annum.

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 B).

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 property market, the large falls in house prices that followed the house price boom of 2005-2007 have underpinned an improvement in affordability in the housing market across the HMA. Between 2016 and 2019, house price growth across the HMA has averaged 4.3 per cent per annum, in line with the Northern Ireland average (4.4 per cent).

With an improving labour market and modest house price growth, house price to earnings ratios have been tracking the Northern Ireland average since 2013, further supporting the return of affordability to the residential property market.

By 2017-18, residential property transactions had recovered from the housing market downturn to a more sustainable level of around 14,000 per annum. The growth in property transactions since 2013 suggests that, while it is still present, the overhang of negative equity from the 2005-2007 house price boom has not been a constraint on housing market activity in recent years.

In the rented housing market, private sector rentals have grown at a steady pace in recent years. Median weekly private sector rents are estimated to represent 20 per cent of median HMA household income. At the lower priced end of the rental market, 30th percentile rents are estimated to represent 28 per cent of lower quartile HMA household incomes.

An estimated 38 per cent of private rented sector tenants were in receipt of Housing Benefit across the Belfast Metropolitan HMA as at April 2019. That underscores the importance of Housing Benefit in helping private sector tenants with a low income to sustain their accommodation.

The period from 2001 to 2011 saw a reversal in the shift towards owner-occupation accompanied by a rapid rise in the private rented sector and, reflecting NIHE house sales, a continuing decline in the proportion living in social sector accommodation.

The precise direction taken by tenure shares during the last decade is highly uncertain. However, improving house purchase affordability and access to mortgages have been reflected in the recovery in activity indicators such as transactions and completions. Those trends should serve to stabilise the owner-occupied tenure share.

The social sector tenure share is also projected to stabilise. That would mark a significant turnaround from the trend through 2011 but would seem reasonable with social sector completions now outpacing NIHE house sales.

Housing Stock and Occupancy

Over the last three decades, the growth of the household population has mainly been accommodated in detached and semi-detached dwellings. The number of apartments has also risen strongly, albeit from a lower base than detached or semi-detached properties. However, in the period since 2011, the composition of the stock by property type has been relatively stable.

There are sharp differences by tenure in the types of dwellings occupied by households. Almost three in four owner-occupiers live in detached or semi-detached dwellings (72 per cent) while a similar proportion of social rented households (77 per cent) live in terraced properties or apartments.

Both at the lower quartile and the median, relative house prices by property type have been broadly stable over the past decade. In that regard, there

are no obvious market signals indicating any substantial shifts in the future pattern of demand for owner-occupied properties by type.

The distribution of property types varies with the age of the Household Reference Person (HRP). Terraced properties and apartments are most prominent among households where the HRP is aged under 35. Among households aged 45 and over, detached and semi-detached properties are most prevalent. Furthermore, the property type distribution is broadly stable among households where the HRP is aged 45 and over. 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 varies by tenure. On average, owner-occupied households occupy the larger dwellings. Dwelling size is also linked to household size. On average, the larger the household, the more rooms that are contained within the occupant's dwelling. Though, the linkage between household size and dwelling size is not perfect.

Based on the occupancy rating measure, in 2011, 78 per cent of households within the HMA lived in dwellings with one or more rooms in excess of their notional requirement while seven per cent of households lived in 'overcrowded' dwellings. Owner-occupier households were most likely to live in dwellings with an excess of rooms on the occupancy rating while households renting in both the social and private sectors recorded higher proportions in overcrowded accommodation.

The distribution of bedroom sizes by tenure and age of the HRP has been estimated for the HMA. The distribution 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. On a notional bedroom standard basis, those one and two person households only 'require' one bedroom. However, over two in three of those households live in three and four bedroom properties. That is to suggest a considerable degree of 'under-occupancy' among older households.

The base case (no intervention) bedroom size projections 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 Belfast Metropolitan HMA as a whole and its constituent LGDs and subareas.

The household projections on which the dwelling requirements are based are taken from the **medium household growth scenario**. In that scenario, the projected number of **newly arising households** over the projection horizon is **31,480** across the HMA. An additional **4,890** new dwellings would be required for expected changes in second homes, vacant dwellings, and to replace dwellings lost due to dereliction, demolition, etc. The total new dwelling requirements from the projected changes amounts to **36,370**, giving an average annual requirement of **2,420** 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, new dwelling requirements over the decade 2020 to 2030 are projected to average 2,730 per annum, falling to 1,820 per annum in the five years between 2030 and 2035.

The HMA contains an estimated **6,320** homeless individuals and families who do not have their own self-contained accommodation. 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 NIHE'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 period 2020 to 2035 increases to **42,690**. Over the 15-year projection period, the net backlog adds an annual **420** to the requirement, bringing the annualised total to **2,850**.

The projected **changes by LGD** are summarised in Table A. The following points can be noted:

- The projected numbers of newly arising households reflect the expected geographic variations in population growth over the 15-year projection period. For example, due to net in-migration, Lisburn and Castlereagh is projected to account for about one in three newly-arising households 2020 to 2035. That can be compared with the LGD's estimated 15 per cent share of the HMA's 2020 households.

- Conversely, though it accounts for an estimated 38 per cent of households in 2020, the Belfast LGD is projected to account for 23 per cent of newly arising households.
- The net backlog is highly concentrated in the Belfast LGD, accounting for 60 per cent of the total.

Table A New dwelling requirements and components, 2020-2035, net stock model with backlog, LGDs contained within Belfast Metropolitan HMA, medium household growth scenario				
	Households	Net backlog	Other changes	Total
	<i>No.</i>	<i>No.</i>	<i>No.</i>	<i>No.</i>
Antrim and Newtownabbey	5,000	720	90	5,810
Ards and North Down	4,860	550	610	6,020
Belfast	7,350	3,770	2,020	13,140
Lisburn and Castlereagh	10,200	670	1,150	12,010
Mid and East Antrim (part)	1,280	250	570	2,100
Newry, Mourne and Down (part)	2,790	360	450	3,600
Belfast Metropolitan HMA	31,480	6,320	4,890	42,690

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, 62 per cent of the projected annualised requirements are assigned to the market sector with 19 per cent each to the intermediate and social sectors. The market share is projected at 54 per cent for the Belfast LGD. In the remaining LGDs, the share varies within a relatively narrow range, between 66 and 69 per cent.

When the net backlog is assigned to the social sector, the social share rises to 31 per cent while the market share reduces to 53 per cent and the intermediate share to 16 per cent.

The requirements by tenure, including the backlog, are summarised for the HMA and by LGD in Table B.

Table B New dwelling requirements by tenure and LGD, including backlog, 2020-2035				
	Market	Intermediate	Social	All
Antrim and Newtownabbey	3,370	910	1,540	5,810
Ards and North Down	3,470	1,060	1,500	6,020
Belfast	5,040	2,090	6,020	13,140
Lisburn and Castlereagh	7,280	2,050	2,680	12,010
Mid and East Antrim (part)	1,190	340	570	2,100
Newry, Mourne and Down (part)	2,250	540	810	3,600
Belfast Metropolitan HMA	22,590	6,990	13,120	42,690

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 household projections range from 1,750 per annum in the updated scenario to 2,420 in the high growth scenario, giving a variation of circa ± 330 (± 16 per cent) around the medium growth scenario. The variation in the household growth projections is 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.

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.

The projections presented in this SHMA are intended to provide a long-term perspective on housing requirements across the HMA. Within that context, the projections for new dwelling requirements do not take explicit account of the coronavirus pandemic. To the extent that the pandemic dampens activity levels in the housing market, it is plausible that new household formation may be suppressed between 2020 and 2021 or so long as the effects of the pandemic persist, e.g. in terms of measures taken to combat the virus. However, as the population from which new households arise already exists, suppression of new household growth should prove temporary. Beyond the pandemic, a period of 'catch-up' in new household formation may be anticipated, e.g. where 'pent-up' demand emerges. Thus, over the 15-year projection period considered in this SHMA, the total projected requirements may be expected to remain unchanged, having regard to the underpinning population projections and associated trend assumptions.

1 Background

1.1 Introduction

This report presents the Strategic Housing Market Assessment (SHMA) for the Belfast Metropolitan Housing Market Area (HMA). 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 Belfast Metropolitan HMA 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).

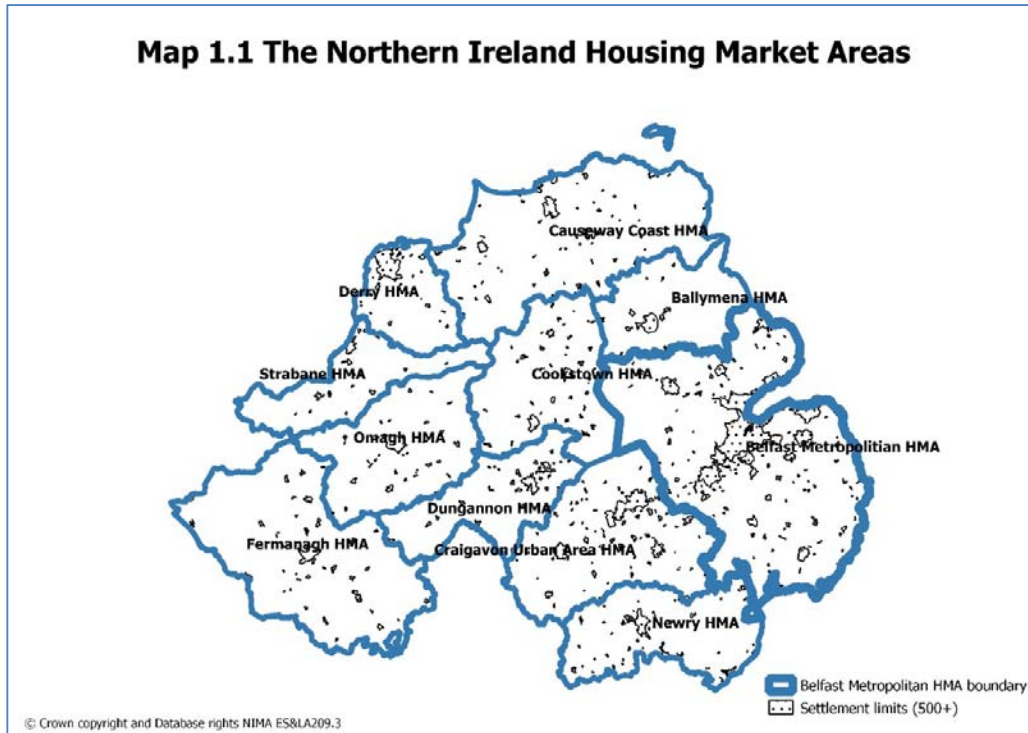
Within that context, this report serves as an evidence base. While different scenarios for the future evolution of housing need are identified, the report does not suggest targets or policy. It is a matter for Councils to conclude which scenario is most appropriate to their area and this can be referenced in the Local Development Plan (LDP). The scenario deemed most appropriate could change in a different economic/housing market housing 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 Belfast Metropolitan HMA

The Belfast Metropolitan HMA is one of 11 HMAs, which were defined in a research report commissioned by the Northern Ireland Housing Executive³. The HMA is shown in Map 1.1 along with the ten remaining HMAs.



As defined for the purposes of this SHMA, the Belfast Metropolitan HMA comprises all of the LGDs of Antrim and Newtownabbey, Ards and North Down, Belfast and Lisburn and Castlereagh. In addition, it contains parts of the following LGDs:

- Mid and East Antrim – the LGD is about equally split between the Belfast Metropolitan and Ballymena HMAs. The eastern portion of the LGD lies within the Belfast Metropolitan HMA, encompassing the former Carrickfergus LGD and (in population terms) 88 per cent of the former Larne LGD.
- Newry, Mourne and Down – about 37 per cent of the LGD lies within the Belfast Metropolitan HMA, with the remaining 63 per cent in the Newry HMA. The portion lying within the Belfast Metropolitan HMA corresponds to the former Down LGD (about 90 per cent).

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

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 Belfast Metropolitan Housing Market.
- Identify the main housing sub-markets within the Belfast Metropolitan Housing Markets and where appropriate, highlight any local issues (including rural-related issues) within the submarkets that deviate from the wider Housing Market Area. 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 Belfast Metropolitan Housing Market Area.
- Provide housing need projections across all tenures for 15 years at Housing Market Area and Local Authority level within the Housing Market Area, i.e. total, intermediate and social housing need requirements. Regarding social housing projected need, the research will examine the potential of the new methodology to provide an acceptable 5-year social housing need requirement to formulate a 3-year social housing need programme.
- 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 Belfast Metropolitan HMA as a whole 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 a number of 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. Consequently, 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.

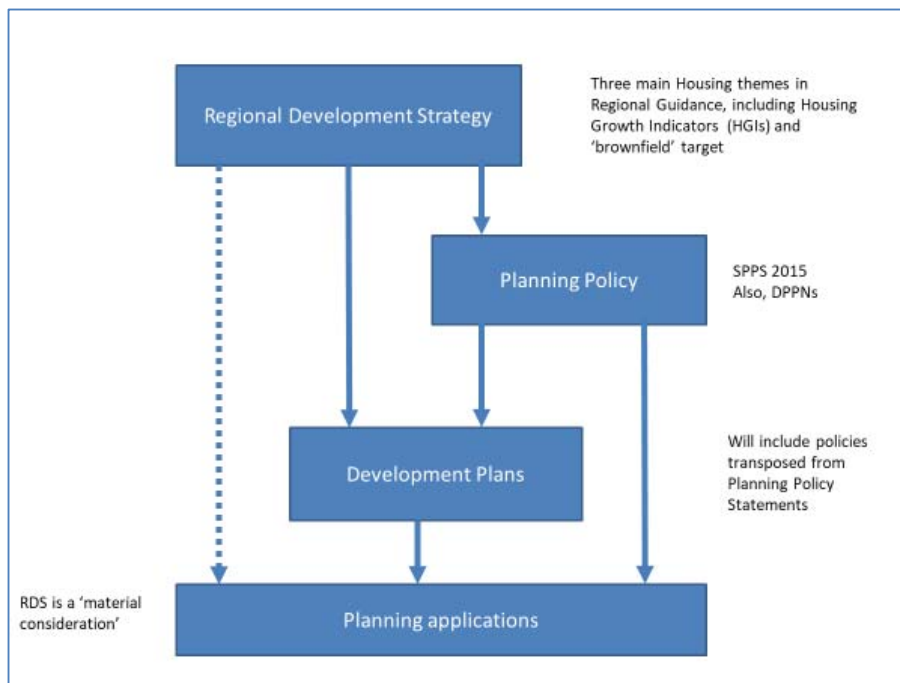
The Section also discusses the wider context, prior to the concluding remarks.

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



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 of 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 October 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.

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 Analysis/Housing Market Analysis when allocating land, “including land for social and intermediate housing and affordable housing”.

The [2015 Strategic Planning Policy Statement \(SPPS\)](#) was issued following the reform of the planning system from a unitary system (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 set out eight processes for allocating housing land. The first process listed identifies the HGIs as a starting point. The processes also include Housing Needs Analysis/Housing Market Analysis, 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 rented housing and intermediate housing for eligible households], 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”.

At the time of writing, the SPPS also provides a definition of ‘affordable housing’, i.e. social rented housing and intermediate housing (see Box 2.A).

Box 2.A Affordable housing: Strategic Planning Policy Statement definition

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 Development⁴ 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.

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 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](#), October 2015, page 114.

⁴ 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.

Currently, the 11 LGDs are at various stages in the process of preparing Local Development Plans (LDPs).

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, eight of the 11 LGDs had perfectly aligned their proposed allocations with the previous 2012-based HGIs (Table 2.1).

Table 2.1 Proposed dwelling requirements in Local Development Plans as per cent of HGIs		
	Base year:	
	2012	2016
	%	%
Belfast	200	399
Lisburn & Castlereagh	100	97
Antrim & Newtownabbey	117	217
Ards & North Down	100	139
Mid & East Antrim	100	108
Newry, Mourne & Down	100	117
Armagh, Banbridge & Craigavon	100	90
Mid Ulster	100	99
Derry & Strabane	156	205
Causeway Coast & Glens	100	129
Fermanagh & Omagh	100	113
N. Ireland	120	144
Sources: DfI, 2016-based Housing Growth Indicators , 2012-based Housing Growth Indicators; Local Government District papers prepared for LDP process, through February 2020 (see LDP documents listed in References).		

Of the three LGDs that were not in alignment with their HGIs prior to the 2016-based revisions, Belfast City and Derry City and Strabane District Council (DCSDC) had eschewed the HGIs in favour of their own policy-based population growth targets. Whether those targets are achievable is a moot issue. The Belfast target would entail a quite dramatic reversal of well-established population trends (discussed in detail in Section 4 of this SHMA). In any event, policy-based targets are effectively aspirations rather than empirical evidence of need or demand.

The following observations can also be made from the consultations with the 11 LGDs across Northern Ireland:

- At least in early 2020, residential housing developments were continuing on an upward path.
- Such developments tended to be of the 'traditional' variety, i.e. family homes in suburban locations.

A final point to note regarding the LDPs is that the draft Plan Strategies (dPS) typically contain an affordable housing policy. For example, Policy HOU5 (Affordable Housing) in the [Belfast Local Development Plan Draft Plan Strategy](#) document proposes that:

Planning permission will be granted for residential development on sites greater than 0.1 hectares and/or containing 5 or more dwelling units where a minimum of 20% of units are provided as affordable housing.

Affordable housing should consist of social rented housing and/or intermediate housing.

In the justification and amplification of HOU5, the Belfast dPS uses the affordable housing definitions set out in the SPPS.

The affordable housing threshold varies from one LGD to another. Similarly, the required affordable housing proportion also varies.

2.2 Programme for Government

In May 2016, a [draft Programme for Government 2016-2021](#) Framework document was issued for consultation by the Northern Ireland Executive. The draft document sets out the Executive's proposed approach to the development of a new Programme for Government (PfG) as a successor to the 2011-2015 PfG.

The PfG Consultation Document specified two housing-related indicators, both of which were framed around 'increasing the supply of suitable housing' i.e.:

- Number of households in housing stress.
- Gap between the number of houses we need, and the number of houses we have.

The housing stress indicator was linked to Outcome 8 of the PfG, titled 'We care for others and we help those in need'. The indicator was to be measured as the number of households on the Common Waiting List (CWL) with 30 or more points⁵.

The housing gap indicator was linked to Outcome 11, titled 'We connect people and opportunities through our infrastructure'. For monitoring purposes, the housing gap was defined as the difference between an estimate for the required housing stock and the total housing stock as at 2016⁶. The required housing stock estimate was measured from the Housing Growth Indicators (HGIs) produced by the Department for Infrastructure (DfI) for spatial planning purposes in the context of the Regional Development Strategy (RDS) 2035.

With the Department for Communities (DfC) in the lead, the [Delivery Plan](#) for the two housing indicators was published in December 2016. That document set out a range of proposed actions and policy commitments under the following headings:

- Increase the number of **new homes** being built in all tenure types. The proposed measures included an additional 9,600 social homes by March 2021 along with support for 3,750 first-time buyers through co-

⁵ Currently, social housing in Northern Ireland is allocated under the Housing Selection Scheme ('the Scheme'). The Scheme comprises a Common Waiting List and a Common Selection Scheme for the assessment of all applicants for social housing, encompassing applications to and allocations made both by the Northern Ireland Housing Executive and registered Housing Associations. Applicants are awarded points against the criteria specified in the scheme (intimidation, insecurity of tenure, housing conditions, health and social wellbeing), to reflect their level of housing need. For an overview on the Scheme, see DfC, 2017, [Fundamental Review of Housing Allocations](#), pages 46-49.

⁶ The housing gap indicator was to be monitored by tracking the change in the total housing stock, as set out in NISRA's [Measurement Annex](#).

ownership or similar schemes and the release of more public sector land for housing development. It was also proposed to find ways of stimulating demand for and supply of “appropriate, smaller, affordable accommodation for older owner-occupiers and supporting those who want to downsize”.

- Bring more **empty homes** back into use, through targeted incentives.
- Ensure housing is of **good quality**, including a review of the statutory fitness standard, a review of the Fuel Poverty Strategy and maintenance of the Housing Executive stock.
- Reducing segregation, including measures to incentivise the development of more **mixed-tenure, mixed-use sites** with a shared ethos.
- Helping people access more **affordable housing**, including a review of the Common Selection Scheme for allocating social housing and development of new affordable housing products for first-time buyers and also products to help under-represented groups (specifically mentioning older people and those with disabilities) into ‘home ownership or other affordable housing options’.
- Meeting the needs of **the most vulnerable**. This theme is mainly about tackling **homelessness**.

In January 2017, the Executive collapsed, prior to finalising the PfG. Following the collapse of the Executive, Departments sought to progress the draft Programme for Government through the publication of an [Outcomes Delivery Plan 2018-19](#). In the 2018-19 Delivery Plan, funding of approximately £147 million was announced for actions to help meet housing need in relation to Outcome 8. The actions listed were as follows:

- Provide an additional 1,850 new social home starts, of which 200 will be shared housing and eight per cent of new builds will be wheelchair accessible.
- Support 750 first time buyers to purchase a new home through co-ownership or similar schemes.
- Provide housing advice to 7,200 people and prevent homelessness in 450 cases through the Housing Rights Service.
- Support people to live independently through the Supporting People programme. The Housing Executive aimed to provide £72.8m of support to approximately 17,000 households.

The measures announced with a view to increasing the supply of suitable homes (under PfG Outcome 11) reiterated the targets for new social home starts and first-time buyers supported via co-ownership or similar schemes and also stated the intention to release two public sector sites for housing development.

The Executive was restored in January 2020, through the [New Decade-New Approach](#) agreement. Part 1 of the document setting out the terms of the deal was devoted to enunciating the immediate priorities of the restored Executive and associated actions, including the development of a new Programme for Government.

Annex D of the agreement provides the outline of a new PfG. While committing “to begin immediately to develop a strategic Programme for 2020 and beyond”, the Annex also states that, the *Outcomes Delivery Plan 2018-19* would form the basis for the initial (Year 1) Programme. Looking ahead, the agreement stated that the PfG would include a specific housing priority, in the following terms:

“The Programme for Government outcomes framework will be augmented with a new outcome and indicators to provide specific focus on ensuring every household has access to a good quality, affordable and sustainable home that is appropriate for its needs”.

2.3 Housing

The housing priority is now 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.

Increasing Housing Supply

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 recent speech, 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.

In Northern Ireland, all social rented housing is developed and delivered by Housing Associations registered with DfC⁷. Housing Associations finance new developments through a mixture of grants and loan finance. Enhanced investment to increase the number of social housing starts will therefore depend on the ability of Housing Associations to access finance, in addition to the quantum of public funds that may be made available.

In 2016, the Office for National Statistics announced its intention to re-classify Housing Associations as public sector organisations from November 2017. If the re-classification were to proceed, the debt held by Housing Associations⁸ would be categorised as public sector debt and count against the Northern Ireland budget, thereby hampering the ability of Housing Associations to borrow for housing development. The UK Treasury put in place a derogation to postpone the classification, which will expire in March 2021. However, the legislation required to enable a reversal of the ONS decision has been passed in the Northern Ireland Assembly (the [Housing Amendment Act \(Northern Ireland\) 2020](#)) and received Royal Assent on 28 August 2020.

In the absence of the legislation, the number of new social homes built by Housing Associations could have fallen by up to 50 per cent. DfC would also have been constrained in funding the Northern Ireland Co-ownership scheme. One of the legislative changes required to obtain the reversal of the decision to reclassify housing associations as public sector bodies, included an end to the compulsory need for registered housing associations to operate a House Sales Scheme. For further information, see page 15 below.

As part of the approach to increasing housing supply, 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. Currently, shared ownership is the primary intermediate housing product in Northern Ireland⁹. The main provider is Co-Ownership, a registered Housing Association that was established in 1978 and which has since assisted over 29,000 households.

Within that context, in June 2019 and June 2020, DfC issued consultation papers setting out proposals to change the definition of affordable housing

The [June 2020](#) paper proposed a revised definition of affordable housing, as follows:

“Affordable housing is either:

⁷ The list of Housing Associations is available at [here](#).

⁸ Estimated at £1 billion (Barker, N., [Reclassification of Northern Irish associations delayed for a year](#). *Inside Housing*, 03/04/2020).

⁹ A more detailed overview on shared ownership in Northern Ireland is provided in Appendix C.

- a) Social rented housing
- b) Intermediate housing for sale or 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”.

In the [2019 DfC consultation](#) paper, the drivers behind a new definition are set out as follows:

- Changes in the policy and funding environment, including new Government funding streams, the Housing Association sector’s desire to diversify and grow, and innovative new construction methods and products from private developers. Those factors, it is stated, are opening up opportunities for new affordable housing products.
- Providing clarity on the provision of affordable housing options to organisations and actors in the housing market, such as the Housing Executive, Housing Associations, councils, private developers and private landlords.
- Targeting resources, having regard to the current funding environment and pressures on revenue and capital funding.
- To assist Councils in bringing forward appropriate policies in their new Local Development Plans, specifically to “provide clarity in terms of the provision of housing development with homes in a range of sizes and tenures – supporting the creation of more balanced sustainable communities”.

The DfC paper concludes that “there is clear potential to broaden the focus for intermediate housing to include groups such as, active older people, those with disabilities and those on low incomes but who do not have sufficient points for social rented housing”. While it is well understood, the current intermediate product – shared ownership – is largely focused on first-time buyers. In the consultations for this SHMA, Housing Associations expressed an appetite to cater for a broader range of target groups, such as older people looking to relocate.

At this time, the proposed definition of affordable housing has not yet been finalised.

In November 2020, the DfC Minister set out plans to increase the supply of social housing and reduce housing stress by introducing fundamental changes to the Housing Executive. These include:

- Changing the status of the landlord part of the Housing Executive so that it may borrow, invest in homes and build again.
- Consulting on the Housing Executive's House Sales Scheme to protect the current supply of social housing.
- Reintroducing ring-fencing of the new build Social Housing Development Programme (SHDP) to prioritise certain areas of highest housing need.
- Introduce reform of the social housing allocations system.
- Ensure the Housing Executive prioritise adaptations.

The Minister also announced the intention to introduce legislation to improve the safety, security, and quality of private rented sector housing. Key areas of reform include extending the notice to quit period; ensuring rent is fair and considering an enhanced role for Councils in registration and enforcement.

Other areas covered in the Minister's statement include the intention to:

- Develop new ways to help people into home ownership, continuing to support shared ownership schemes such as Co-Ownership.
- Expand the rental options available by introducing intermediate rent, to provide an additional supply of good quality, managed and maintained homes, which are affordable for lower income families.
- Develop a fundamental Housing Supply Strategy to provide a framework for delivery of the right volume and types of homes to meet changing housing needs and demand and put mixed tenure at the heart of housing policy.
- Prioritise action to improve the response to homelessness.

Use of Existing Housing

A range of challenges to optimising the use of existing social sector housing was identified in New Decade-New Approach, including:

- Tackle the maintenance backlog for Northern Ireland Housing Executive properties. In 2018, the Housing Executive estimated it needed £7.1 billion investment over 30 years with £3 billion required in the next 11 years. However, the Housing Executive can only afford half of the required investment, which puts half of its stock of 86,000 homes at risk.

- To help meet the Housing Executive's investment challenge, examine options to remove historical debt from the Housing Executive and exclude it from having to pay Corporation Tax. The Housing Executive is currently the only social landlord liable for Corporation Tax.
- Set a long-term trajectory for the rental charges for the Housing Executive homes, which is sustainable and is affordable to tenants. Housing Executive rents have been frozen since 2015, thereby reducing the funds available to undertake necessary maintenance work. The freeze was to have been lifted on 1 April 2020, with a rent increase of 2.7 per cent. This was deferred to 1 October 2020 due to the coronavirus pandemic.

The Department will also end the mandatory house sales scheme for Housing Associations, under Section 7 of the Housing (Amendment) Act (Northern Ireland) 2020¹⁰. As house sales reduce the stock of social dwellings, ending the mandatory right to buy is expected to have a positive effect on the availability of dwellings for relets¹¹, which are the main source of allocations to applicants on the Common Waiting List (CWL)¹².

For the same reason, the Department is also considering the future of the Housing Executive House Sales Scheme. Housing Executive sales to sitting tenants have declined sharply over the last decade and a half; in 2018-19, 449 dwellings were sold to sitting tenants. Nonetheless, such sales reduce the stock available for relets.

In recent years, the number of social housing applicants assessed as being in housing stress has been rising steadily, up from 22,100 in 2014-15 to 26,400 in 2018-19. In that same period, social housing allocations to applicants have been relatively static (between 7,700 and 8,000 per annum). Those trends provide important context for the efforts to make best use of existing housing, including the ending of mandatory house sales. In addition, the increasing numbers in housing stress acts as a spur to the development of affordable intermediate housing options.

The Housing Executive has also found it necessary to develop a strategy for its portfolio of tower blocks. In 2014 and 2015 the Housing Executive and the

¹⁰ Under Section 8 of the Act, the Department may make grants for support of non-statutory right-to-buy schemes.

¹¹ Where a social housing property becomes vacant and is then available to be let to another household.

¹² In the financial year 2018-19, 7,696 social housing allocations were made to applicants and 2,748 to tenants transferring from an NIHE or Housing Association property (Source: DfC, [Housing Statistics](#), Table 3.5). The total allocations include both relets and newly completed properties. In 2018-19, 937 social sector dwellings were completed (Source: LPS, [New Dwelling Statistics](#), Table 2.1), representing nine per cent of all allocations.

then Department for Social Development jointly commissioned Savills Ltd to undertake a considerable body of work examining the functional, social and economic sustainability of the Housing Executive's property portfolio. This work included supporting the Housing Executive to develop a series of strategies including a strategy examining the long-term sustainability of the Housing Executive's Tower Blocks. All but one of the 33 tower blocks are located within the Belfast HMA. Following a major consultation exercise on initial proposals with stakeholders in 2018, the final Tower Blocks Action Plan was approved by the Housing Executive's Board in March 2019 and by Department for Communities in August 2019. A Delivery Team has been put in place to drive and manage the implementation of the Action Plan.

The Action Plan that has been developed is based on the premise that the Housing Executive's aim remains the decommissioning of all the tower blocks. The tower blocks represent a considerable ongoing financial liability for the Housing Executive - against a context of a significant projected shortfall in the funding that will be required for investment in the Housing Executive's total housing stock - and in many cases are not meeting individuals' and communities' housing needs.

In the main, this decommissioning process will be driven by the rehousing opportunities that are, or will be, available in each area. A detailed analysis has been undertaken in each location to determine which blocks could be cleared, how they could be cleared, and how long this would take (once final approval has been obtained).

This analysis has indicated that given the lack of rehousing opportunities in several areas, delivery of a decommissioning plan for the entire Tower Block portfolio is currently not considered possible in the short (1-5 years) to medium (6-10 years) term across all locations. In several locations, the process will likely be a long term process (10+ years). The plan comprises a mix of retention and investment, re-provision and disposal over various timelines.

Improving the Private Rented Sector

According to the Housing Executive's [2016 House Condition Survey \(HCS\)](#), the private rented sector now provides accommodation for close to one in five households in Northern Ireland (18 per cent), up from 11.5 per cent in the 2006 HCS. Within that context, the policy thrust is to improve the safety, security and quality of the private rented sector. In January 2017, DfC issued a consultation paper setting out [proposals for change in the private rented sector in Northern Ireland](#), under the headings of affordability, security of tenure, tenancy management, property standards and dispute resolution.

Homelessness

The primary means of addressing homelessness is through the allocation of social housing to applicants on the Common Waiting List who have been assessed as homeless. In addition, the Housing Executive has sought to develop preventative approaches.

Since 2010, the Executive has had a legislative duty to formulate and publish a strategy for homelessness setting out how it intends to prevent homelessness, provide sufficient accommodation, advice, and assistance. The current homelessness strategy, [Ending Homelessness Together](#) was published in April 2017 for the five-year period through to March 2022. The strategy has three aims:

- To prevent homelessness.
- To ensure that households experiencing homelessness are supported to find suitable accommodation and support solutions as quickly as possible.
- To ensure a cross departmental and inter agency approach to ending homelessness.

The tools available for the preventative approach include Housing Support through the Supporting People programme (the £72.8 million budget for that programme has been ring-fenced) and temporary accommodation.

At least in the short term, the level and pattern of homelessness presentations have changed due to the Covid-19 pandemic and the measures adopted to contain and delay its transmission. The Housing Executive's analysis of homeless presentations and acceptances through September 2020 identified the main changes as follows:

- The number of households presenting as homeless declined during the lockdown period in April and May 2020 but started to increase when restrictions were eased.
- An increase in the number of young people aged 16-25 years presenting as homeless, both female and male.
- Reasons for homelessness; the primary reason shifted from 'accommodation not reasonable' (decrease from 25 per cent in 2019 to 19 per cent in 2020) to 'sharing breakdown/family dispute' (increase from 22 per cent in 2019 to 27 per cent in 2020).
- The number of households requiring temporary accommodation increased sharply, by 52 per cent comparing April to September 2020 with the same period in 2019.
- The availability of and throughput in temporary accommodation.

From 12th May 2020, with the publication of the Northern Ireland Executive's recovery plan and the commencement of the relaxation of social distancing measures, the situation continues to evolve. At the time of writing, the requirements to have in place crisis response arrangements remain. However, it is not yet known over how long a period the changes outlined above will continue to affect the scale and composition of social housing need.

2.4 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 (Box 2.B).

Box 2.B The social sector size criteria

The social sector size criteria apply to social sector tenants of working age (over 16 and under state pension age). Housing Benefit claimants to whom the criteria apply may have their Housing Benefit amount reduced if they have one or more 'spare' bedrooms. To determine if a tenant has one or more spare bedrooms, the number of bedrooms contained within the property rented by the tenant is compared with the number of bedrooms that the claimant is deemed to require, given the household's size and composition. For example, an adult couple without children and without a disability living in a two-bedroom property would be considered to have one spare bedroom.

If a tenant has more bedrooms than they are deemed to require, the rent used to work out their Housing Benefit is reduced by:

- 14 per cent if they under occupy the property by one bedroom.
- 25 per cent if they under occupy the property by two or more bedrooms.

Source: Gov.UK, [Housing Benefit: What you'll get](#)

The Welfare Reform and Work Bill introduced to the House of Commons on 9 July 2015 forced all English social landlords to cut their rents by one per cent annually. That measure was taken to reduce Housing Benefits payable to social tenants as a further means of cutting welfare expenditure. Pressure was placed on devolved governments to follow suit, resulting in the Housing Executive rent freeze.

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.

When first introduced, LHA was intended to be set at a level that would encompass 50 per cent of local area rents¹³. In 2011 that was reduced to 30 per cent of local area rents¹⁴ and in 2012, the link between the LHA rates and local rents was broken, with the introduction of annual uprating in line with the Consumer Price Index (CPI). LHA rates were then completely frozen from April 2016 to March 2020, when uprating with the CPI was restored. In addition, from 2012, the shared accommodation rate was extended to those living alone in the private rented sector and aged under 35¹⁵.

The 2008 LHA reforms were introduced in Northern Ireland in tandem with the rest of the UK. Subsequent changes to the LHA regime have also been implemented concurrently with the rest of the UK.

The remaining reforms, notably Universal Credit and the social sector size criteria, were not implemented until the Welfare Reform (Northern Ireland) Order 2015 came into effect on 9 December 2015¹⁶. The 2015 Order brought the system in Northern Ireland into alignment with the rest of the UK. Additional provisions for Welfare Reform were introduced under the Welfare Reform and Work (Northern Ireland) Order 2016.

¹³ That is, LHA rates (by bedroom entitlement) were intended to be set with reference to the median rent in geographic areas known as Broad Rental Market Areas (BRMAs), so that LHA recipients would have access to rental properties in the lower half of the local area market.

¹⁴ That is, by setting the LHA reference rent to the 30th percentile of local area rents.

¹⁵ The shared accommodation rate restricts the amount of benefit to the amount allowed for someone living in accommodation with access to one bedroom and shared use of facilities such as a kitchen and applies even where the tenant is actually living in self-contained accommodation, whether that be an apartment or a house. Certainly, across Northern Ireland's rental market areas, the shared rate is below the LHA rate for self-contained accommodation; the 2020-21 LHA rates can be found [here](#).

¹⁶ For details of the welfare reforms in Northern Ireland, see NIHE, 2018, [Welfare Reform in Northern Ireland: A Scoping Report](#).

Universal Credit was rolled out across Northern Ireland on a phased basis between October 2017 and December 2018. The roll-out 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.

While the social sector size criteria have been introduced in Northern Ireland, the effects have been mitigated to date. Thus, in Northern Ireland, most tenants affected by the criteria receive Welfare Supplementary Payments that top up their benefits¹⁷. That mitigation was scheduled to cease in March 2020. However, as part of the *New Decade-New Approach* deal, a commitment was made to extend the existing welfare mitigation measures beyond March 2020. The extension was to be implemented via new primary legislation, albeit no expiry date was to be set for the mitigation measures¹⁸. Due to the coronavirus pandemic, the legislation was not passed in time for the March 2020 date. However, payments have continued to be made via contingency arrangements.

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. However, the removal of the mitigation measures would affect a substantial number of tenants. As at February 2020, an estimated 38,000 households were in receipt of supplementary benefits protecting them from the social sector size criteria¹⁹.

According to a DfC [Review of Welfare Mitigation Schemes](#), dated December 2019, the average expenditure on social sector size criteria Welfare Supplementary Payments was £1.7 million per four-week payment period, equivalent to £22.1m per year, with an average of £12.50 per week per claimant (DfC, page 36). The mitigation for Social Sector Size Criteria is now being uprated to meet the new shortfall created by the increase in rent, introduced on 5 October 2020.

Private rented sector tenants have not been protected. Consequently, the vast majority face a shortfall between their LHA entitlement and their weekly rent. In March 2018, over 52,000 private sector tenants were in receipt of Local Housing Allowance and 88 per cent of those tenants had a shortfall²⁰.

¹⁷ A tenant will cease to receive Welfare Supplementary Payments if they move to another social rented property and continue to occupy at least the same number of bedrooms and the move was not a Management Transfer. Between 1 April and 30 October 2019, 56 Payments ended for that reason. Payments will also cease where the recipient moves to private tenancy or private ownership.

¹⁸ See Murphy, 2020. *Social Sector Size Criteria ('Bedroom Tax') Mitigation in Northern Ireland – A Timeline of Key Developments*. Northern Ireland Assembly, Research and Information Service Briefing Note, NIAR 38-2020.

¹⁹ DfC, [Minister announces extension of protections from bedroom tax](#), Press Release dated 3 February 2020.

²⁰ See NIHE, 2019. [Broad Rental Market Areas Scoping Study](#).

Among those with a shortfall, the average was £28, representing 29 per cent of their weekly rent.

2.5 Wider Context

The wider context within which this SHMA is being prepared can be considered unsettled and fraught with uncertainty. In the absence of a negotiating breakthrough, a 'hard' Brexit looms in January 2021. While the recent breakthroughs in the development of vaccines are hugely encouraging, the coronavirus pandemic is a further source of uncertainty, as there are many unknowns around the medium and longer-term impacts.

The immediate effects of the pandemic are more apparent. With a lockdown lasting from March through May 2020 and continuing restrictions, the economy has gone into a sharp recession. According to the [Northern Ireland Composite Economic Index \(NICEI\)](#), by mid-2020 output had fallen by 17 per cent compared to the position at the end of 2019. In that period, construction sector output dropped by almost one-third (32 per cent).

More detailed data on the sectoral pattern of output falls are not yet available. However, modelling by the Fraser of Allander Institute indicates that, in addition to construction, the sectors most negatively affected include transport and storage, accommodation and food services²¹. The least affected sectors include information and communication and financial services, i.e. office-based sectors where output could be maintained by employees working from home.

The employment effects of the contraction in output have to date been cushioned by programmes such as the Job Retention Scheme and the Self-Employed Income Support Scheme. The Ulster University Economic Policy Centre (UUEPC) estimates that, as of mid-July, around 120,000 employees were on furlough²². By end-June 2020, 76,000 claims had been made in Northern Ireland under the Self-Employed Income Support Scheme.

Jobs have been lost; according to the [October 2020 Labour Force Survey](#) (LFS), total employment in the June to August 2020 period was 6,000 lower than in the corresponding quarter of 2019. The claimant unemployment count rose from 30,000 in February 2020 to 62,000 by October 2020.

Nonetheless, it is predicted output will recover. Economists expect a V-shaped recovery. The UUEPC report [Pathways to Economic Recovery after Covid-19 in Northern Ireland](#) includes a scenario where Northern Ireland output recovers to its 2019 level sometime in 2023. The International

²¹ Fraser of Allander, August 2020, [The Impact of Covid-19 on the NI Economy: Modelled Results for Q2 2020](#). Research commissioned by the Department for the Economy.

²² UUEPC, 2020, [Pathways to Economic Recovery after Covid-19 in Northern Ireland](#), Discussion Paper 3.

Monetary Fund's (IMF) [World Economic Outlook October 2020](#) expects a similar timeframe for the UK.

Some jobs will be permanently lost. Over time, potentially new forms of work will emerge²³. However, there will be a period of adjustment. The adjustment will be more painful and prolonged for the lower-paid and unskilled, leading to a period of rising inequality.

Regarding the housing market effects, activity indicators such as transactions will likely also follow a V-shaped pattern. The housing market was shut down during the lockdown but in the summer period when restrictions were eased, there were indications of pent-up demand returning to the market²⁴.

Some commentators are suggesting that housing preferences have been affected by the pandemic, with increased demand for houses with gardens and private amenity space. In addition, due to the expected long-term changes to working patterns, adequate space for home working is also seen as desirable.

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 the pandemic are to do with the future pattern of migration, both within Northern Ireland and flows to and from other jurisdictions. For example, inflows of international students to Northern Ireland are likely to reduce in the short-term.

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.

²³ For a useful overview on potential labour market effects, see Curr, H., 2020. "The peril and the promise". [The Economist](#), October 10-16 2020.

²⁴ Belfast Telegraph, October 10 2020, [NI house prices hit five-year high as pent-up demand fuels sales](#).

3 Spatial Framework

The spatial framework for this SHMA comprises three elements:

- Local Government Districts (LGDs).
- The urban-rural dimension.
- Housing market subareas.

The design of the Northern Ireland HMAs was not constrained by administrative boundaries. That reflects the rationale for the use of HMAs in housing market analysis, i.e. to provide a strategic spatial framework to assist policy development. As they reflect the outcomes of households' decisions on where to live, HMAs designed on the basis of factors such as migration can be expected to more fully trace the spatial extent of housing markets compared to a purely pragmatic approach based on local government boundaries.

That design feature is evident from the Belfast Metropolitan HMA, which encompasses a number of Local Government Districts, both in whole and in part (Map 3.1). Four LGDs are entirely contained within the HMA boundary, i.e. Antrim and Newtownabbey, Ards and North Down, Belfast and Lisburn and Castlereagh. In addition, the HMA includes substantial parts of Mid and East Antrim (50 per cent in population terms) and Newry, Mourne and Down (36 per cent)²⁵.

A critical requirement for this SHMA is that results and findings should be capable of being disaggregated to the LGD level, to assist those bodies in their local development planning. One challenge in that regard is that the HMA includes parts of two LGDs. Furthermore, the HMA as a whole does not correspond to any statistical or administrative unit for which data are regularly published. The approach taken was to construct a Small Area database for key demographic and housing market variables, including tenure. The advantage is that the key outputs, including projected housing requirements, can be produced at LGD level.

The 2018 population estimates for the LGDs wholly or partly contained within the HMA are shown in Table 3.1.

²⁵ In the HMA mapping produced by the Newhaven research, the Belfast Metropolitan HMA was defined to also include two Wards within the Armagh, Banbridge and Craigavon LGD, i.e. Dromore and Gransha. Following the July 2019 review of subareas, for the purpose of this SHMA it was decided to re-assign the two Wards to the Craigavon Urban Area 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.



Table 3.1 Population by LGD contained within Belfast Metropolitan HMA, 2018

	Population	Per cent of LGD total	Per cent of HMA
		%	%
Antrim and Newtownabbey	142,500	100	15
Ards and North Down	160,900	100	17
Belfast	341,900	100	37
Lisburn and Castlereagh	144,400	100	16
Mid and East Antrim (part)	68,100	49	7
Newry, Mourne and Down (part)	66,500	37	7
Belfast Metropolitan HMA	924,300	83	100
Source: NISRA mid-year population estimates . Figures for Mid and East Antrim (part) and Newry, Mourne and Down (part) estimated from NISRA data.			

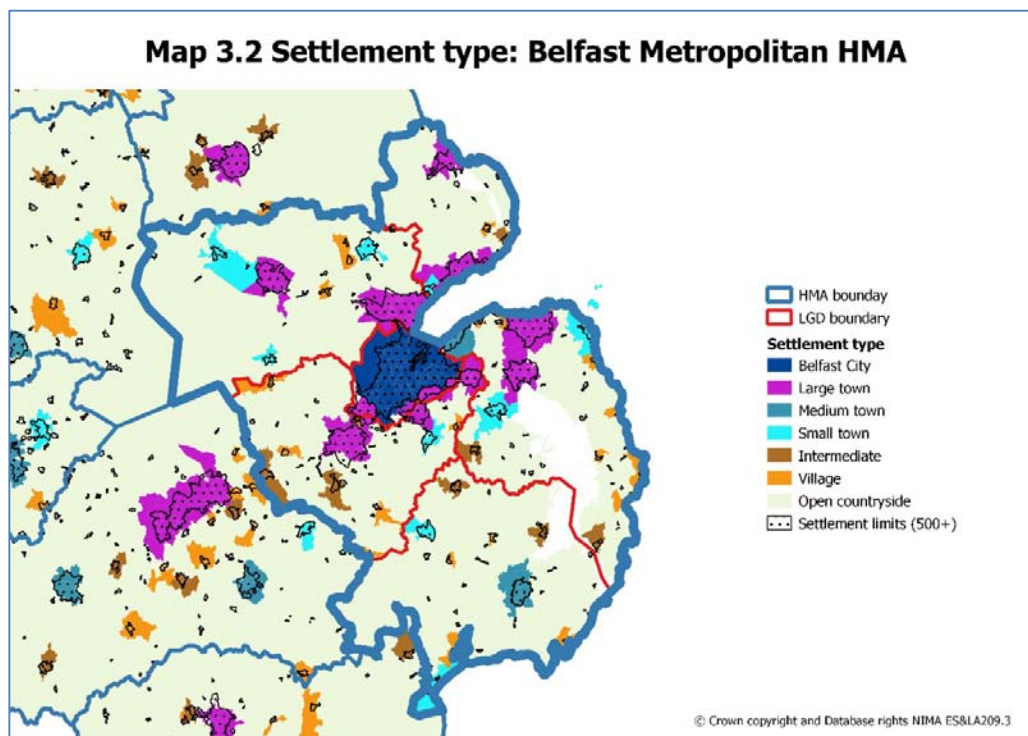
The urban-rural dimension of the SHMA has been framed around the 2015 NISRA [Review of the Statistical Classification of Settlements](#). That Review set out a hierarchy of settlements by population size, distinguishing the following bands:

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

In the NISRA scheme, Bands A-E are considered ‘urban’ with bands F-H classified as ‘rural’.

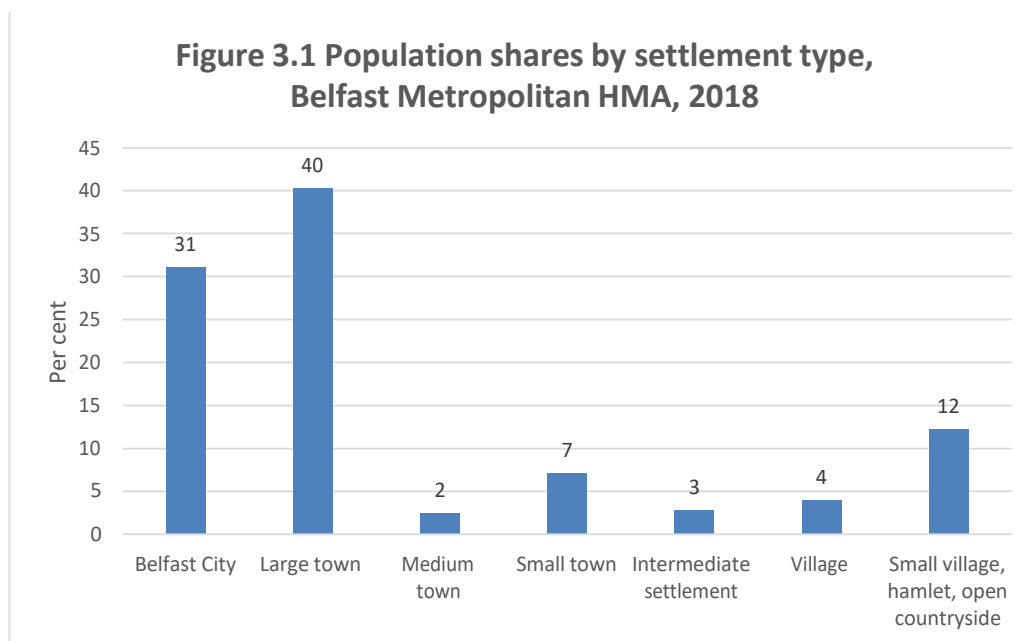
The distribution of settlement types across the Belfast Metropolitan HMA is shown in Map 3.2. The map has been produced, for illustrative purposes, using NISRA’s [Small Area look-up table](#) and is therefore an approximate representation of the settlement types²⁶. For that reason, the map also shows the settlement limits that formed the basis for the NISRA settlement type classification.

²⁶Briefly, Small Areas are allocated to the settlement type containing the majority of the Small Area population. A little over one in six Small Areas (16 per cent) straddle two or more settlement types, mainly at the limits separating a defined settlement from open countryside.



As can be seen from Map 3.2, the HMA is a highly urbanised area, centred on Belfast City (population of 280,200 at the 2011 Census), which nonetheless contains a diversity of settlements of varying sizes (listed in Table 3.4 at the end of this Section). Around one-fifth of the HMA's population live in rural areas, encompassing intermediate settlements (three per cent), villages (four per cent) and small villages, hamlets and the open countryside (12 per cent) (Figure 3.1).

The large towns contained within the HMA (18,000+ population) include Bangor (61,400), Lisburn City (45,400), Newtownards (28,000), Carrickfergus (27,900) and Larne (18,700). The NISRA settlement classification also separately identifies Metropolitan Newtownabbey (65,600), Metropolitan Castlereagh (55,800) and Metropolitan Lisburn (31,200) as large towns, albeit they are all part of the continuous built-up Belfast urban area, lying outside the former Belfast City Council boundary.

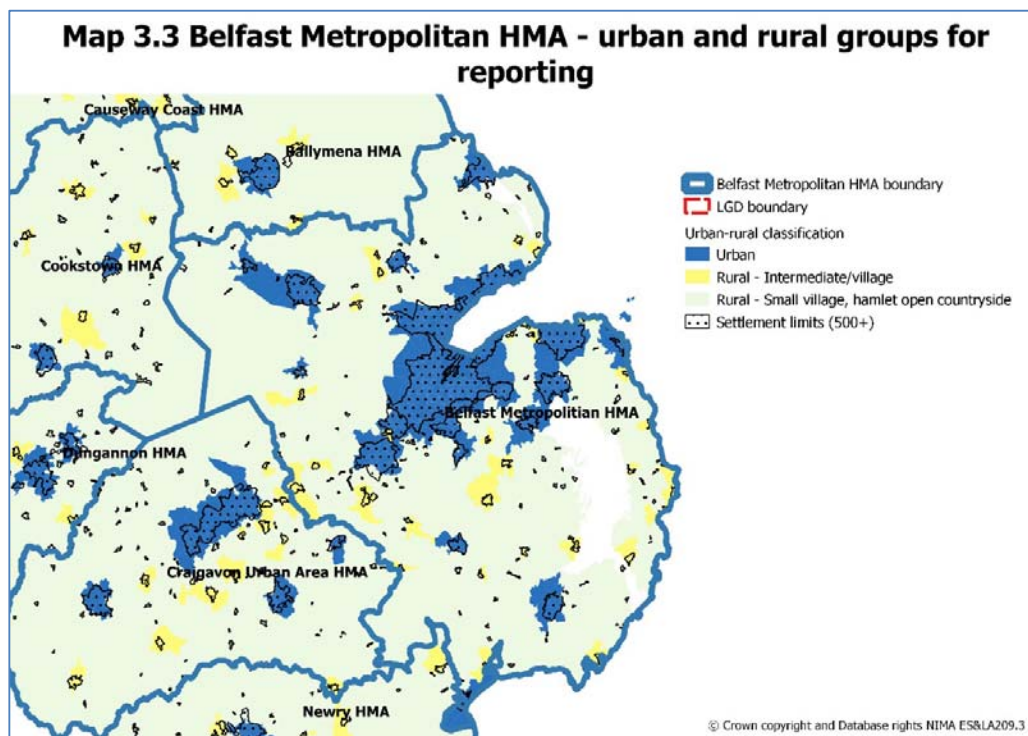


The HMA's medium towns (population of 10,000 to 17,999) include Holywood (11,300) and Downpatrick (10,900). Ballyclare (9,900), Comber (9,100), Carryduff (7,000), Randalstown (5,100), and Crumlin (5,100) are examples of small towns (population 5,000 to 9,999). Within the rural category, intermediate settlements (2,500 to 4,999 population) include Moira (4,600) and Whitehead (3,800). Villages with a population in the range 1,000 to 2,499 include Maghaberry (2,500), Crossgar (1,900), and Glenavy (1,800).

For analysis and reporting purposes, in this SHMA the settlement types have been grouped into three categories, within the Belfast Metropolitan HMA, as follows (Map 3.3):

- Urban –Belfast City along with the large, medium and small towns.
- Rural – intermediate settlements and villages.
- Rural – small villages, hamlets and the open countryside.

It should be noted that the modelling and analysis is at the level of the categories listed above, not by individual settlements.



The third element of the spatial framework for the SHMA is the set of six subareas identified in the Newhaven report as comprising more localised housing markets. The six subareas are shown in Map 3.4. They do not correspond to any administrative areas and are not part of a statistical framework (as is the case with the settlement pattern).

The subareas have been defined to demarcate more localised HMAs within the broader Belfast Metropolitan HMA, i.e. where the majority of population movements are contained within the subarea. The subareas are either all located within one part of a LGD (e.g. the Ards subarea is entirely within the wider Ards and North Down LGD) or they straddle a number of LGDs (e.g. the Central subarea which takes in all of the Belfast LGD and parts of four other LGDs).

The Central subarea is the largest of the six subareas, containing a little under half (48 per cent) of the total Belfast Metropolitan HMA population (Table 3.2). It includes all of the Belfast LGD and parts of Lisburn and Castlereagh (39 per cent), Ards and North Down (27 per cent), Antrim and Newtownabbey (five per cent) and Newry, Mourne and Down (five per cent of the portion contained within the Belfast Metropolitan HMA) (Table 3.3).

The subareas have been incorporated into the database construction and modelling for the SHMA. For example, the affordability tests for the private rental sector take the subareas as the spatial framework for modelling purposes.

To summarise, the spatial framework for the SHMA comprises three main components, i.e. LGDs, the urban/rural dimension and the Newhaven subareas. Those three dimensions have been combined in the construction of datasets required for the SHMA and for modelling purposes. The reporting of the results focuses primarily on the overall HMA along with the constituent LGDs, with discussion of urban-rural and subarea contrasts as appropriate.

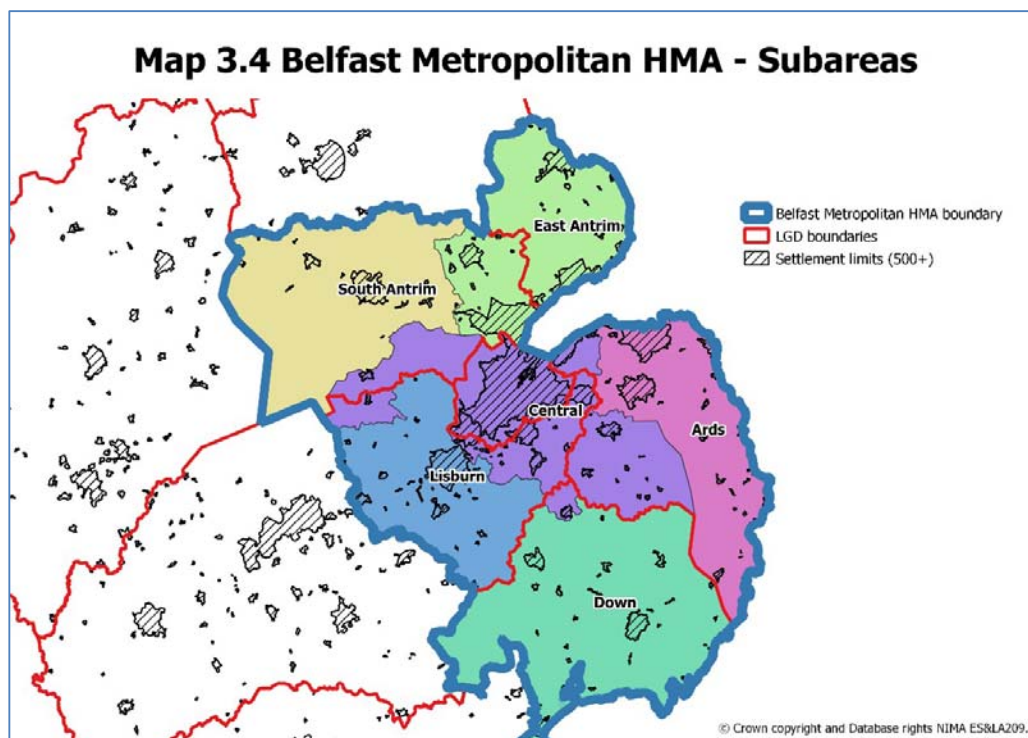


Table 3.2 Belfast Metropolitan HMA subareas, population, 2018

	No.	%
East Antrim	154,700	17
South Antrim	48,500	5
Ards	128,800	14
Down	62,400	7
Central	444,300	48
Lisburn	85,500	9
Belfast Metropolitan HMA	924,300	100
Source: Author's estimates calculated from NISRA mid-year population estimates .		

Table 3.3 Belfast Metropolitan HMA subareas: Population by LGD				
		Population		
Subarea:	LGD:	2018	% of subarea	% of LGD¹
East Antrim	Antrim and Newtownabbey	86,500	56	61
	Mid and East Antrim (part)	68,100	44	100
South Antrim	Antrim and Newtownabbey	48,500	100	34
Ards	Ards and North Down	128,800	100	80
Down	Newry, Mourne and Down (part)	62,400	100	94
Central	Antrim and Newtownabbey	7,400	2	5
	Ards and North Down	32,100	7	20
	Belfast	341,900	77	100
	Lisburn and Castlereagh	58,900	13	41
	Newry, Mourne and Down (part)	4,000	1	6
Lisburn	Lisburn and Castlereagh	85,500	100	59
¹ Per cent of LGD – whole or part - contained within Belfast Metropolitan HMA. Source: Author's estimates calculated from NISRA mid-year population estimates .				

Table 3.4 Belfast Metropolitan HMA: Settlements by type		
Classification	Name	Population (2011)
Urban		
Belfast City	Belfast City	280,211
Large town	Metropolitan Newtownabbey	65,555
	Bangor	61,401
	Metropolitan Castlereagh	55,783
	Lisburn City	45,410
	Metropolitan Lisburn	31,203
	Newtownards	28,039
	Carrickfergus	27,903
	Antrim	23,353
	Larne	18,705
Medium town	Hollywood	11,332
	Downpatrick	10,874
Small town	Ballyclare	9,919
	Comber	9,078
	Newcastle	7,743
	Donaghadee	6,869
	Carryduff	6,947
	Randalstown	5,099
	Ballynahinch	5,715
	Greenisland	5,484
	Crumlin	5,099
Rural		
Intermediate settlement	Moirá	4,584
	Hillsborough and Culcavy	3,953
	Whitehead	3,786
	Saintfield	3,406
	Ballygowan	2,957
	Killyleagh	2,928
	Portaferry	2,514
Village	Maghaberry	2,468

Table 3.4 Belfast Metropolitan HMA: Settlements by type		
Classification	Name	Population (2011)
	Portavogie	2,122
	Millisle	2,318
	Ballywalter	2,027
	Glenavy	1,791
	Ardglass	1,643
	Dundrum	1,551
	Crossgar	1,892
	Groomsport	1,233
	Helen's Bay	1,390
	Milltown	1,499
	Doagh	1,390
	Cogry / Kilbride	1,246
	Ballycarry	1,371
	Moneyreagh	1,379
	Templepatrick	1,437
	Drumaness	1,344
	Cloughey	1,075
	Seahill	1,018
	Dromara	1,006
	Annahilt	1,045
	Ballyhalbert	1,026
	Kircubbin	1,153
Small village, hamlet, open countryside	-	115,824
Source: Census of Population 2011, Commissioned Table CT0235NI		

4 Population

4.1 Introduction

This Section focuses on population change within and across the Belfast Metropolitan HMA ('the HMA'), commencing with an overview on the main population trends over the period 1991 to 2018, separately for the HMA as a whole and by settlement type, Local Government District (LGD) and subarea.

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.

The Section concludes with a key points summary.

The sources used to derive the time series data for this Section are described in Annex 4 at the end of this Section. Briefly, the Belfast Metropolitan HMA does not correspond to any statistical or administrative geography. Further, the HMA contains parts of two LGDs in addition to four wholly contained LGDs. 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 and by LGD, rural-urban and subarea.

The [NISRA mid-year population estimates](#) formed the main data inputs for constructing historical data, covering the period 1991 to 2018. 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 all 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 Belfast Metropolitan HMA. The Northern Ireland context within which those trends fit is discussed in the accompanying Appendix A.

4.2 Trends

The Belfast Metropolitan HMA is the largest of the 11 HMAs, with a population in 2018 of 924,300 (Table 4.1). Apart from the period between 1998 and 2001, the HMA's population has been growing steadily over the past three decades (Figure 4.1).

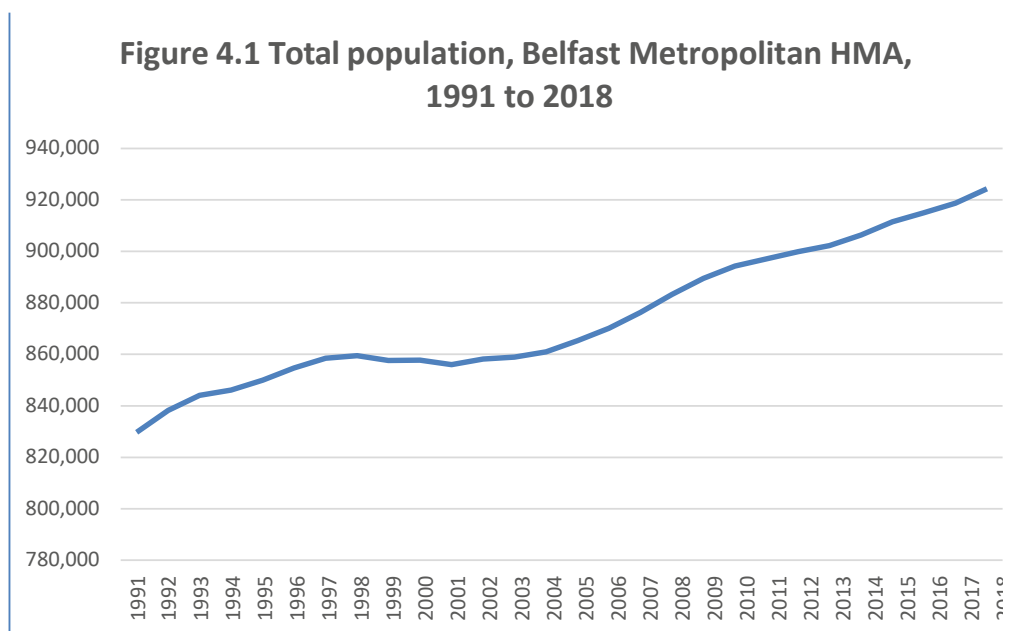
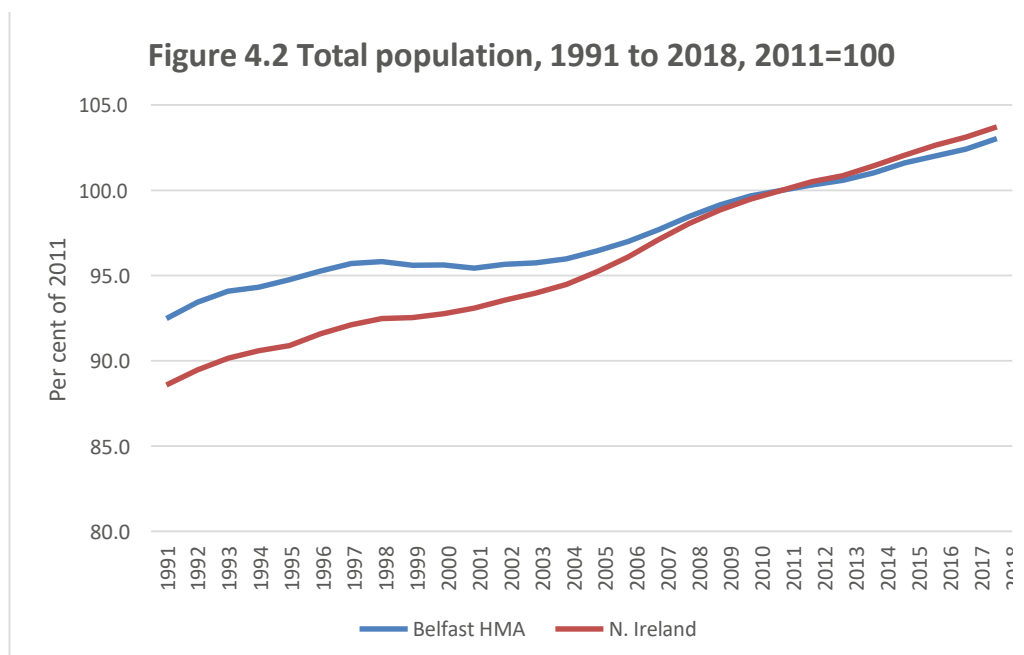


Table 4.1 Total population, 1991 to 2018, Belfast Metropolitan HMA

	1991	2001	2011	2018
'000s	829.7	856.0	897.1	924.3
2011=100	92.5	95.4	100.0	103.0
Per cent of N. Ireland	51.6	50.7	49.4	49.1

The HMA has been growing more slowly than Northern Ireland as a whole (Figure 4.2). Between 1991 and 2018, the HMA registered an average annual rate of population growth of 0.4 per cent per annum, slightly behind the Northern Ireland average of 0.6 per cent per annum. Consequently, the HMA's share of the total Northern Ireland population declined from 52 per cent in 1991 to 49 per cent by 2018 (Table 4.1).

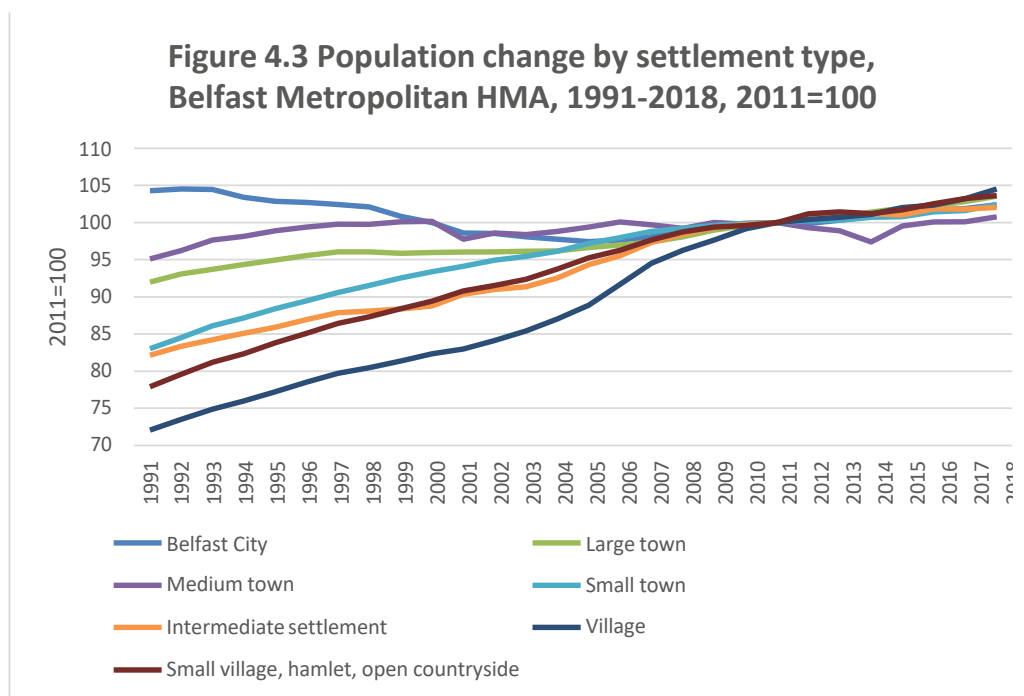


The growth in the HMA's population in the three decades since 1991 has been more uneven when compared to the steady expansion at the Northern Ireland level. Between 1991 and 2001, the HMA's population expanded by 3.2 per cent, two percentage points below the Northern Ireland average (Table 4.2). Population growth was more buoyant in the 2000's, with the pace of growth picking up to 0.5 per cent per annum. Along with the rest of Northern Ireland, growth in the population has slackened since the Great Recession of 2008-09, though remaining positive at 0.4 per cent per annum. In addition, since 2011, the growth in the HMA's population has been more aligned with the Northern Ireland average (0.5 per cent per annum) by comparison with the preceding two decades.

Table 4.2 Population change, Belfast Metropolitan HMA, 1991-2018			
	1991-2001	2001-2011	2011-2018
	%	%	%
Belfast Metropolitan HMA			
Per cent change	3.2	4.8	3.0
<i>Per cent per annum</i>	<i>0.3</i>	<i>0.5</i>	<i>0.4</i>
N. Ireland			
Per cent change	5.1	7.4	3.7
<i>Per cent per annum</i>	<i>0.5</i>	<i>0.7</i>	<i>0.5</i>

4.2.1 Settlement Type

Similar to the rest of Northern Ireland, population growth rates have historically been faster in the smaller size bands within the settlement hierarchy. Thus, over the period 1991 to 2018, the fastest growing areas have been the villages, followed by small villages, hamlets and the open countryside and intermediate settlements (Figure 4.3).



However, echoing the Northern Ireland experience, the differences in population growth rates across the settlement hierarchy have narrowed considerably in the most recent decade.

Between 2001 and 2011, population growth ranged from 1.4 per cent (Belfast City) to 20.5 per cent (villages), a spread of 19 percentage points (Table 4.3). In the more recent period 2011 to 2018, the range was 0.8 per cent (medium towns) to 4.5 per cent (villages), a spread of less than four percentage points. Partly, that reflected a slower pace of growth across the settlement hierarchy between 2011 and 2018 as compared with 2001 to 2011.

Interestingly, the single exception in that regard was Belfast City, which registered slightly higher growth between 2011 and 2018 (+2.4 per cent) as compared with 2001-2011 (+1.4 per cent).

Table 4.3 Population change by settlement type, Belfast Metropolitan HMA, 1991 to 2018

	1991- 2001	2001- 2011	2011- 2018
	%	%	%
Urban	0.9	3.2	2.9
Belfast City	-5.4	1.4	2.4
Large town	4.4	4.2	3.6
Medium town	2.8	2.3	0.8
Small town	13.3	6.3	2.4
Rural	15.3	12.2	3.6
Intermediate settlement	10.0	10.7	2.0
Village	15.1	20.5	4.5
Small village, hamlet, open countryside	16.6	10.1	3.6
Belfast Metropolitan HMA	3.2	4.8	3.0

One consequence of the narrowing in population growth rates across the settlement hierarchy is that, having been on a strong upward path, the rural population share has flattened in the past decade (Figure 4.4 and Table 4.4).

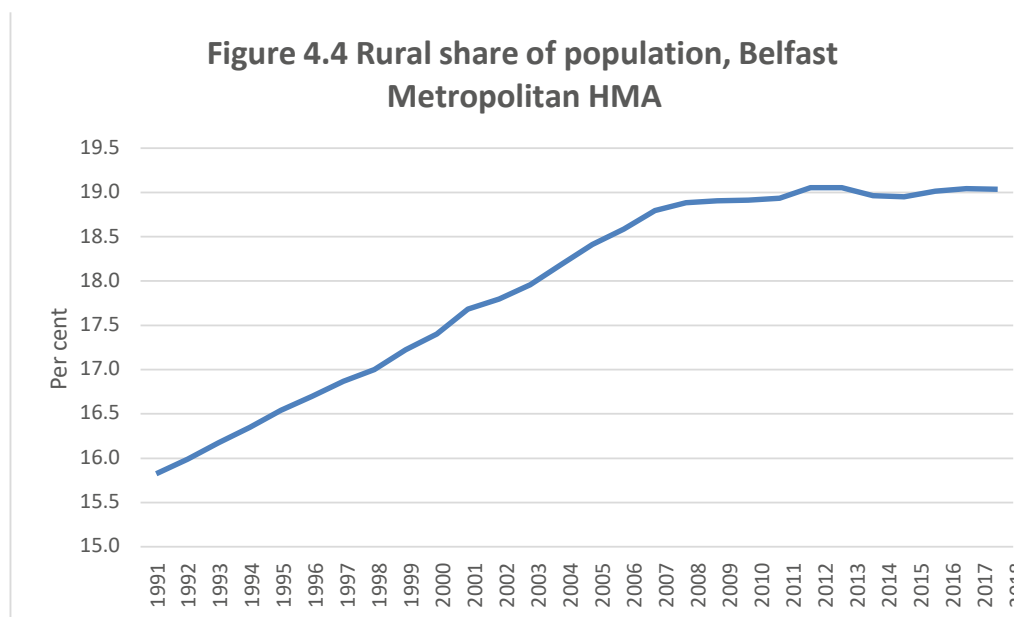


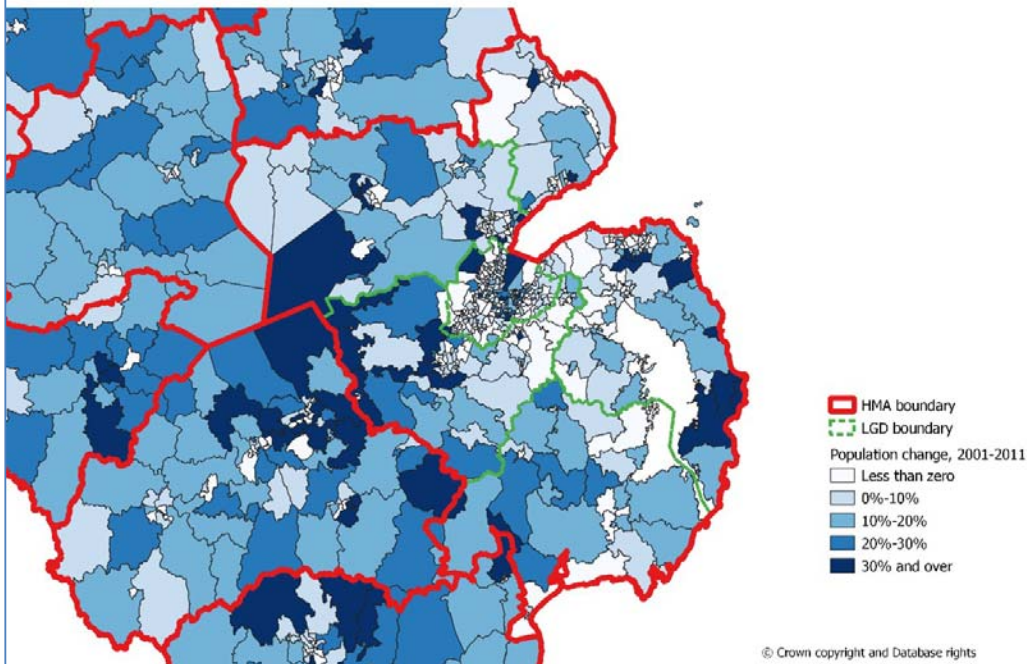
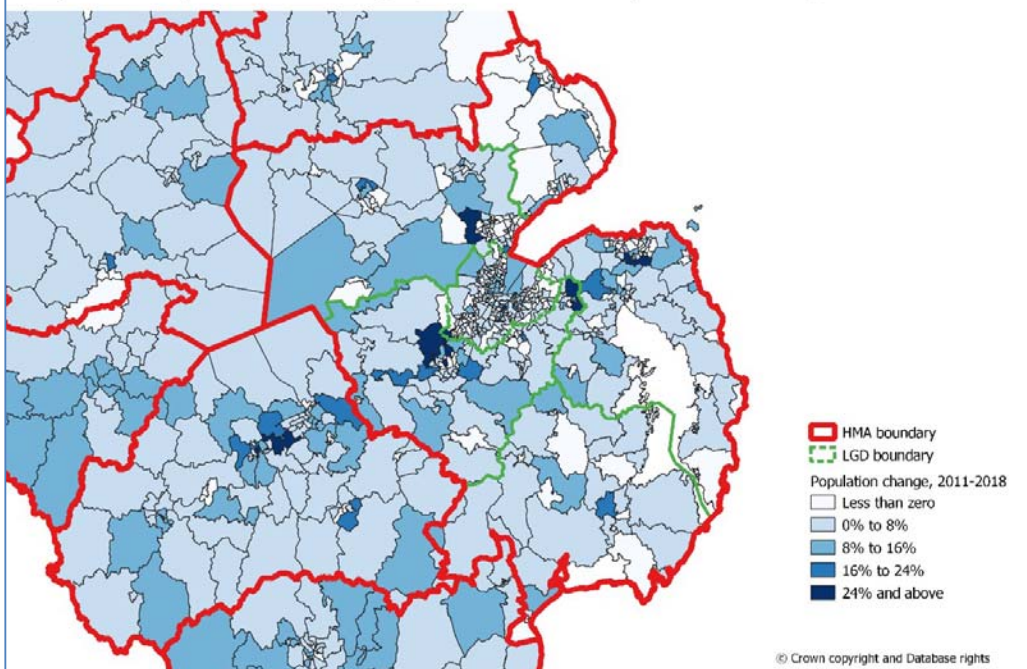
Table 4.4 Population shares by settlement type, Belfast Metropolitan HMA, 1991 to 2018				
	1991	2001	2011	2018
	%	%	%	%
Urban	84.2	82.3	81.1	81.0
Belfast City	35.3	32.4	31.3	31.1
Large town	39.8	40.3	40.1	40.3
Medium town	2.6	2.6	2.5	2.5
Small town	6.4	7.0	7.1	7.1
Rural	15.8	17.7	18.9	19.0
Intermediate settlement	2.5	2.7	2.8	2.8
Village	3.1	3.4	3.9	4.0
Small village, hamlet, open countryside	10.3	11.6	12.2	12.2
Belfast Metropolitan HMA	100.0	100.0	100.0	100.0

As can be seen from Figure 4.4, the rural share of the HMA's population stabilised around 2007, in concert with the housing market downturn. That is interesting from a housing market perspective, as it suggests the constrained housing market environment of recent years has been reflected in a reduced rate of population dispersal.

Nonetheless, the trend in the rural share should not be over-emphasised. For example, while villages have been growing very strongly over the past three decades taken as a whole, they still account for only four per cent of the HMA's population. The population remains highly urbanised, with 71 per cent of the population concentrated in Belfast City and the large towns along with 10 per cent living in medium and small towns (Table 4.4).

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 413 Super Output Areas²⁷ (SOAs) contained within the HMA for the periods 2001 to 2011 (Map 4.1) and 2011 to 2018 (Map 4.2).

²⁷ SOAs are statistical units with an average population of around 2,000.

Map 4.1 Population change, Belfast Metropolitan HMA, 2001 to 2011**Map 4.2 Population change, Belfast Metropolitan HMA, 2011 to 2018**

Note: The maps are drawn at Super Output Area (SOA) level, with data sourced from [NISRA mid-year population estimates 2018](#).

4.2.2 Local Government Districts

The population trends by Local Government District (LGD) contained within the HMA are illustrated in Figure 4.5 and summarised in the accompanying Table 4.5. It should be noted that the figures shown for Mid and East Antrim and Newry, Mourne and Down relate only to the parts of those LGDs that are contained within the Belfast Metropolitan HMA²⁸.

From 1991 to 2011, the main feature of the trends by LGD was the divergence between Belfast and the remaining LGDs. Between 1991 and 2001, Belfast suffered a fall in population (-4 per cent). By contrast, the surrounding LGDs registered increases ranging from 5.8 per cent (Antrim and Newtownabbey) to 10 per cent (Lisburn and Castlereagh), all well ahead of the HMA's overall 3.2 per cent expansion.

There was less divergence between 2001 and 2011. The Belfast population stabilised and, from 2005 onwards, started to increase, posting a 1.6 per cent increase over the decade. Beyond 2011, the Belfast LGD continued to recover, growing by 2.4 per cent between 2011 and 2018.

The LGDs outside Belfast have also experienced slower growth since 2011 compared to the preceding two decades. Furthermore, and with the notable exception of Lisburn and Castlereagh, they have each recorded population growth rates below the HMA average (Table 4.5). The portion of Mid and East Antrim located within the Belfast Metropolitan HMA (Carrickfergus and most of Larne) fell to 1.1 per cent, below even the Belfast rate.

The convergent growth since 2011, with the exception of Lisburn and Castlereagh, is evident from Figure 4.5. The overall trends are in turn driven by the components of population change, which are discussed in Section 4.3 below.

²⁸ The part of Mid and East Antrim contained within the Belfast Metropolitan HMA comprises the former Carrickfergus LGD and 88 per cent (by population) of the former Larne LGD. Within the Newry, Mourne and Down LGD, 90 per cent of the former Down LGD lies within the HMA.

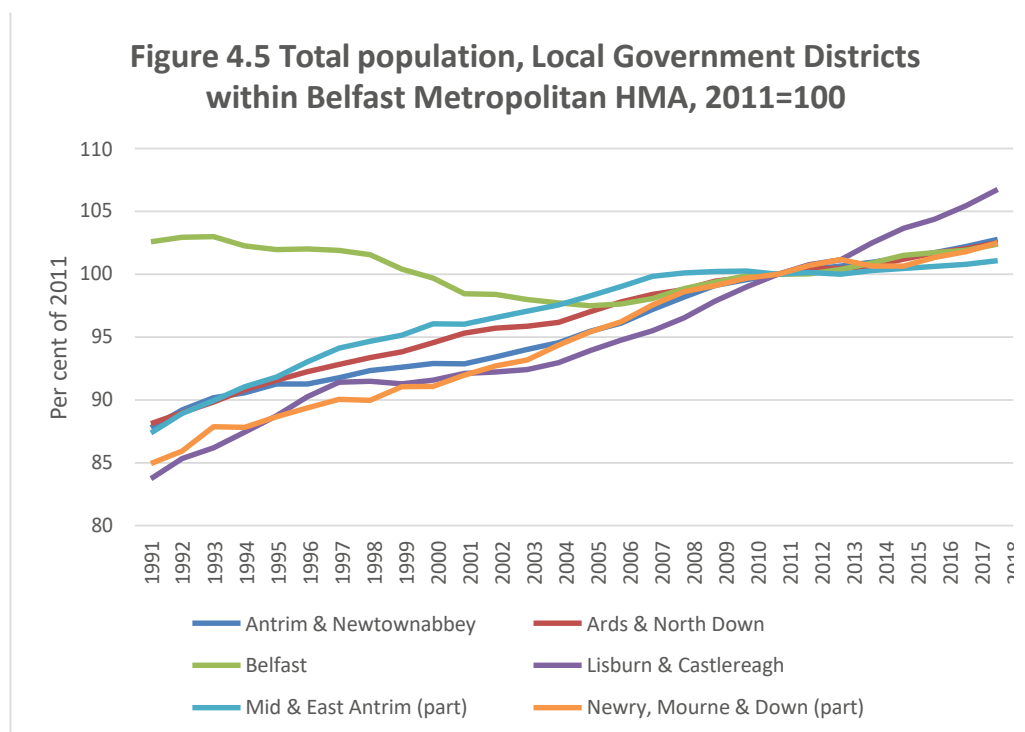


Table 4.5 Population change by Local Government Districts contained within Belfast Metropolitan HMA, 1991 to 2018

	1991-2001	2001-2011	2011-2018
	%	%	%
Antrim and Newtownabbey	5.8	7.7	2.8
Ards and North Down	8.2	4.9	2.5
Belfast	-4.0	1.6	2.4
Lisburn and Castlereagh	10.0	8.6	6.7
Mid and East Antrim (Part)	9.9	4.1	1.1
Newry, Mourne and Down (Part)	8.2	8.7	2.5
Belfast Metropolitan HMA	3.2	4.8	3.0
<i>N. Ireland</i>	<i>5.1</i>	<i>7.4</i>	<i>3.7</i>

During the period of divergent growth between 1991 and 2011, the distribution of the population within the HMA shifted away from the Belfast LGD to the surrounding LGDs. Thus, from 1991 to 2011, the Belfast LGD's share of the HMA's population fell by four percentage points, from 41 per cent to 37 per cent (Table 4.6). Since 2011, however, with the much reduced disparities in population growth rates, the Belfast LGD's population share has stabilised. Indeed, with the notable exception of Lisburn and Castlereagh, LGD population shares between 2011 and 2018 have remained broadly constant.

Table 4.6 Population shares by Local Government Districts contained within Belfast Metropolitan HMA, 1991 to 2018				
	1991	2001	2011	2018
	%	%	%	%
Antrim and Newtownabbey	14.7	15.0	15.5	15.4
Ards and North Down	16.7	17.5	17.5	17.4
Belfast	41.3	38.4	37.2	37.0
Lisburn and Castlereagh	13.7	14.6	15.1	15.6
Mid and East Antrim (Part)	7.1	7.6	7.5	7.4
Newry, Mourne and Down (Part)	6.6	7.0	7.2	7.2
Belfast Metropolitan HMA	100.0	100.0	100.0	100.0

4.2.3 Subareas

The trends in population change by subarea of the HMA have mirrored the LGD patterns (Figure 4.6). That has been especially true in the period 2011 to 2018. Over that period, the Lisburn subarea (which encompasses 59 per cent of the Lisburn and Castlereagh LGD) saw population growth of 7.3 per cent, more than double the overall HMA rate (three per cent) (Table 4.7). Similar to the picture at LGD level, the remaining subareas grew within a relatively narrow range, from two per cent (East Antrim) to 2.9 per cent (Ards).

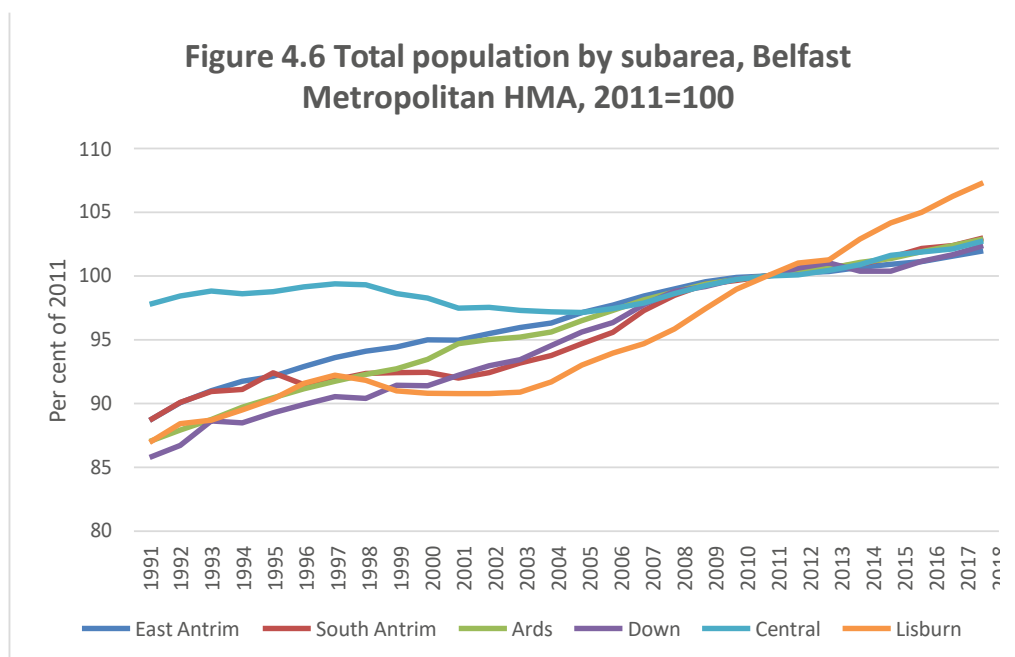


Table 4.7 Population change by subarea, Belfast Metropolitan HMA, 1991 to 2018

	1991-2001	2001-2011	2011-2018
	%	%	%
East Antrim	7.1	5.3	2.0
South Antrim	3.8	8.7	3.0
Ards	8.8	5.6	2.9
Down	7.5	8.4	2.4
Central	-0.3	2.6	2.7
Lisburn	4.4	10.2	7.3
Belfast Metropolitan HMA	3.2	4.8	3.0

Nonetheless, within each subarea, population growth rates between 2011 and 2018 have varied largely according to their mix of LGDs. For example, in the East Antrim subarea, the Antrim and Newtownabbey portion grew by 2.7 per cent between 2011 and 2018 (Table 4.8), just 0.1 percentage points different from the 2.8 per cent increase recorded by the Antrim and Newtownabbey LGD. The remainder of the Antrim and Newtownabbey LGD, comprising the South Antrim subarea, grew by three per cent, again not much different from the whole LGD rate (+0.2 percentage points).

Table 4.8 Population growth by subarea and LGD

Subarea	LGD (part)	Population 2018	% change 2011-2018	Difference from LGD growth
			%	pps
East Antrim		154,700	2.0	-
	Antrim and Newtownabbey	86,500	2.7	-0.1
	Mid and East Antrim (part)	68,100	1.1	0.0
South Antrim	Antrim and Newtownabbey	48,500	3.0	0.2
Ards	Ards and North Down	128,800	2.9	0.4
Down	Newry, Mourne and Down (part)	62,400	2.4	-0.1
Central		444,300	2.7	
	Antrim and Newtownabbey	7,400	2.0	-0.8
	Belfast	341,900	2.4	0.0
	Lisburn and Castlereagh	58,900	5.9	-0.8
	Newry, Mourne and Down (part)	4,000	4.2	1.7
	Ards and North Down	32,100	1.0	-1.5
Lisburn	Lisburn and Castlereagh	85,500	7.3	0.6
pps Percentage points				

The variations in population growth rates within the Central subarea can also be seen to largely reflect differences in the growth rates of the contributing LGDs. For example, the fastest growing portion of the Central subarea between 2011 and 2018 was the area located within the Lisburn and Castlereagh LGD (5.9 per cent). The second point of interest is that, in general, the parts of LGDs lying within the Central subarea tended to be slower-growing than their wider LGDs, e.g. the part of Antrim and Newtownabbey within the Central subarea lagged the wider LGD growth rate by 0.8 percentage points. That is, the more densely urbanised areas of those LGDs, in closest proximity to Belfast City, tended to be slower growing than the rest of their respective LGDs. Though, that is to reflect the broader pattern of population movements across the HMA.

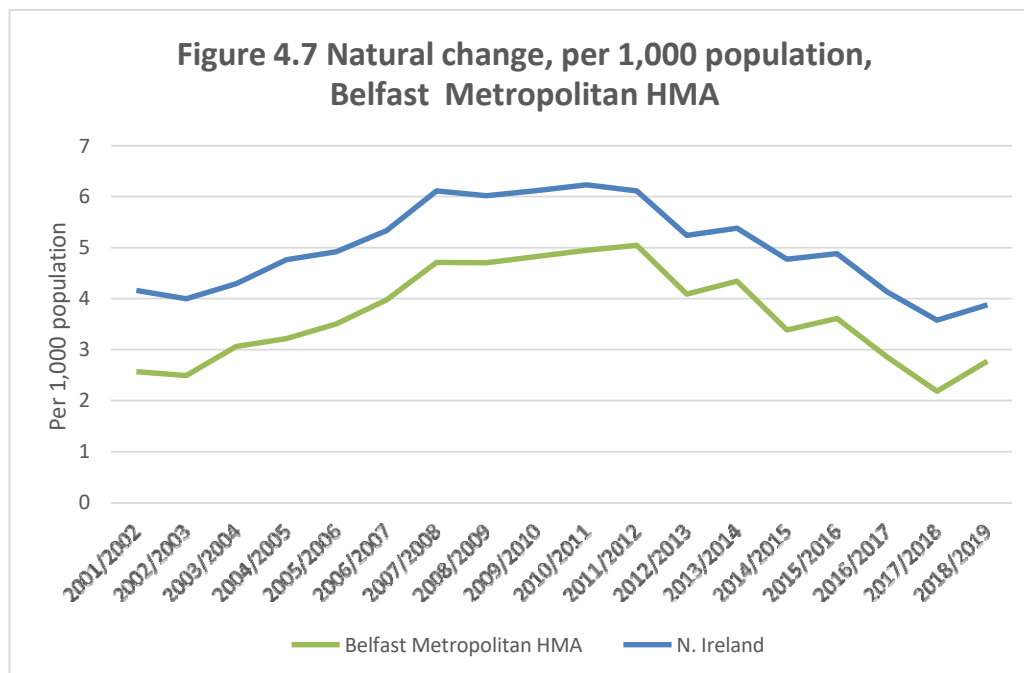
4.3 Components of Change

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

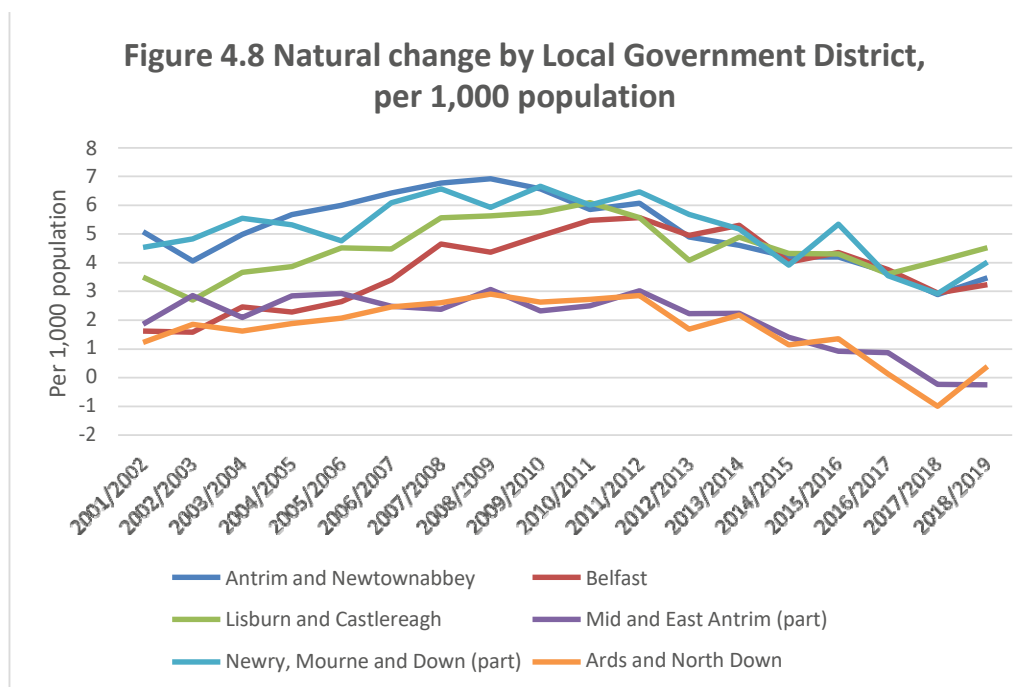
Similar to Northern Ireland as a whole, the contribution of natural change to population growth has been falling in recent years²⁹ (Figure 4.7). Spurred by a rising fertility rate, the contribution rose from 2.5 per 1,000 population in 2001-02 to a peak of five per 1,000 in 2011-12. Since then, natural increase has fallen back to between two and three per 1,000 population.



The trends at LGD level are more erratic. However, they largely follow the HMA trend. Two distinct groups can be seen, i.e. four that are broadly in line with the overall HMA average and two LGDs where natural change is actually

²⁹ 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 for a summary of Northern Ireland's recent demographic trends.

turning negative (more deaths than births) (Figure 4.8). In both Ards and North Down and the Larne/Carrickfergus portion of Mid and East Antrim, deaths exceeded births in 2017-18. That reflects the older age profile of the population in both those areas, with relatively higher deaths and lower births per 1,000 population compared to the rest of the HMA (Table 4.9).



	Births	Deaths	Natural change
Antrim and Newtownabbey	12.4	8.4	4.0
Ards and North Down	10.5	9.7	0.8
Belfast	13.5	9.4	4.1
Lisburn and Castlereagh	12.7	8.4	4.4
Mid and East Antrim (part)	10.3	9.3	1.0
Newry, Mourne and Down (part)	12.8	8.4	4.4
Belfast Metropolitan HMA	12.4	9.0	3.4

The Belfast LGD provides a further point of contrast, with the highest number of births per 1,000 population (13.5) combined with an above-average number of deaths per 1,000 population (9.4).

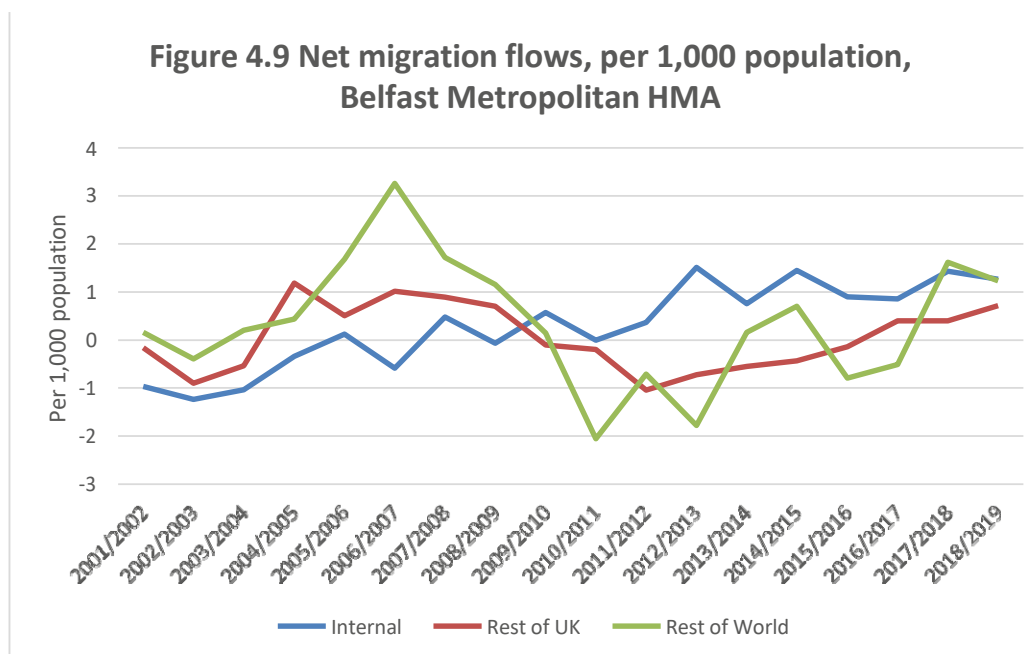
4.3.2 Migration

There are three migration flows affecting the Belfast Metropolitan HMA, as follows:

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

The net flows under each of those headings are summarised in Figure 4.9. The net flows are highly variable from one year to the next. In broad terms;

- The HMA has become a net gainer from internal migration flows.
- Flows between the HMA and the rest of the UK have been roughly in balance over the past two decades.
- Similar to Northern Ireland as a whole, international migration was a strongly positive contributor between 2004-05 and 2008-09, before declining in the wake of the 2008-09 Great Recession. More recently, the component has been positive, i.e. inflows have been larger than outflows.



4.3.3 Internal Migration

In considering migration flows to and from LGDs within the HMA, it would be useful to distinguish between flows that are within the HMA (e.g. Belfast to/from Lisburn and Castlereagh) and those that are to/from other parts of Northern Ireland, outside of the HMA. However, flows between LGDs do not form part of NISRA's mid-year population estimates.

In the following discussion, for LGDs the internal migration figures refer to the flows into and out of the LGD from all other LGDs in NI, both inside and outside the HMA. When those flows are added up to HMA level, the following should be noted:

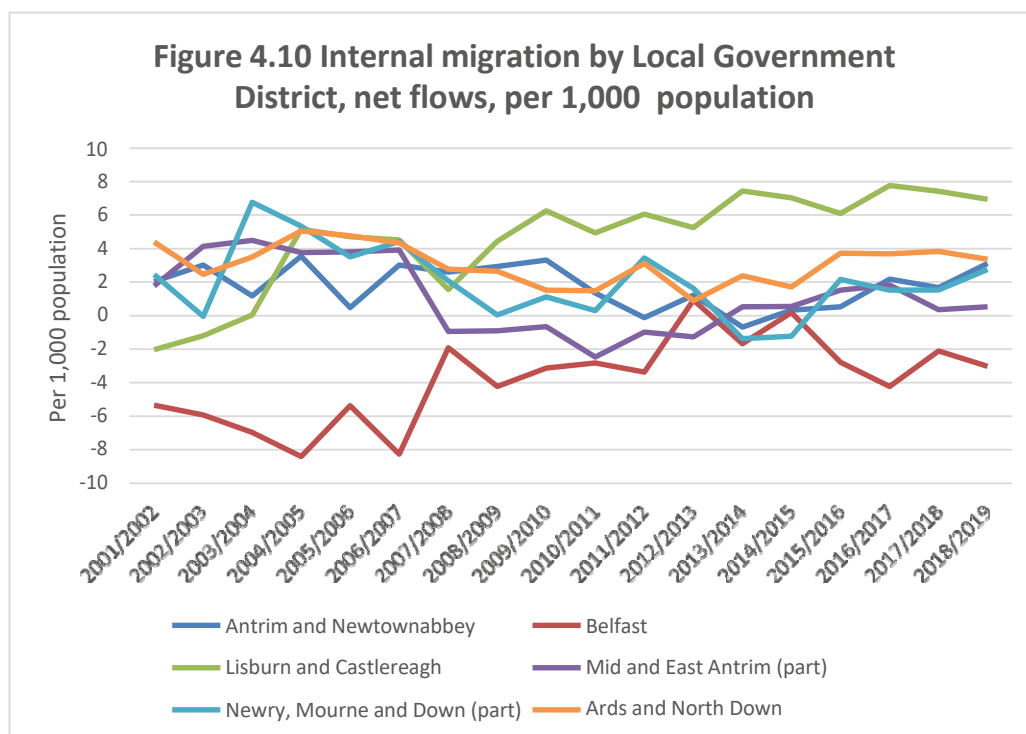
- Gross flows (in or out) include movements between LGDs within the HMA and LGDs outside of the HMA.
- Net HMA flows reflect the balance of movements to and from areas outside the HMA. In calculating net flows, the gross flows to and from LGDs contained within the HMA will cancel out.

Thus, as shown in Table 4.10, over the seven-year period from 2012-13 to 2018-19, the HMA has experienced a positive annualised net inflow, from other parts of Northern Ireland, of 1.2 per 1,000.

Table 4.10 Internal migration, per 1,000 population, annualised, seven-year average, 2012-13 to 2018-19			
	Inflows	Outflows	Net
Antrim and Newtownabbey	28.8	27.6	1.2
Ards and North Down	18.5	15.7	2.8
Belfast	38.6	40.4	-1.8
Lisburn and Castlereagh	37.6	30.5	7.0
Mid and East Antrim (part)	23.8	23.2	0.6
Newry, Mourne and Down (part)	24.1	23.1	1.0
Belfast Metropolitan HMA	31.2	30.0	1.2

Within the HMA, Belfast is the only LGD to have lost population from internal migration over the past seven years. That reflects the City's long-standing role as a source of population growth for the surrounding LGDs. In that regard, two points can be noted.

First, the net out-flow from the Belfast LGD would appear to be linked to housing market conditions within the HMA. As can be seen from Figure 4.10, net out-migration from the Belfast LGD reduced sharply in the wake of the housing market collapse of 2007-08. Arguably, that is because households were less mobile in the more constrained housing market circumstances post the crash. In more recent years, the rate of net out-migration from the Belfast LGD has increased, from near-zero in 2014-15 to around -3 per 1,000 population. That is, the historical pattern has been re-established.



Second, the age profile of net internal migration flows to and from the Belfast LGD is distinctly different from the other LGDs that fall wholly or partly within the HMA. In particular, the City gains from net inflows of young people in the age range 16 to 24, e.g. moving to work or to study (Table 4.11). From a housing market perspective, this is of interest, as young adults forming households in that age group will typically tend to enter via the rented sector. In each of the other age groups, outflows from the Belfast LGD to other parts of Northern Ireland exceed inflows.

By contrast, the LGDs outside Belfast tend to lose population in the 16-24 age group due to internal migration while mostly gaining in population in the remaining age groups. Albeit there are some differences, net inflows to those LGDs tend to be highest in the age groups 25 to 34 and 35 to 44. Most notably, the Lisburn and Castlereagh LGD posted large net gains in those age groups over the four years from 2013-14 to 2016-17.

Table 4.11 Net migration by age and LGD, annual average 2013-14 to 2016-17, per 1,000 population						
	Antrim & Newtown -abbey	Ards & North Down	Belfast	Lisburn and Castle- reagh	Mid and East Antrim¹	Newry, Mourne and Down¹
Less than 16	1.7	3.7	-7.3	7.4	1.8	0.4
Age 16 to 24	-5.9	-1.3	22.2	0.3	-3.4	-10.4
Age 25 to 34	8.7	3.9	-9.7	26.8	2.0	-2.9
Age 35 to 44	1.0	3.6	-7.5	10.2	1.7	0.2
Age 45 to 64	-0.3	2.6	-3.3	1.4	-0.2	1.2
Age 65-74	-1.7	2.2	-3.1	0.8	1.4	0.9
Age 75+	-1.4	5.2	-5.4	5.3	1.4	2.1
All ages	0.6	2.9	-2.1	7.1	0.6	-1.0
Source: Data table supplied on request by NISRA. ¹ The data are at LGD level, hence the rates shown relate to the whole of the LGD, including the portion which is not contained within the Belfast HMA.						

Third, the Belfast LGD has the highest gross inflow and outflow rates. The gross flow rates can be combined to give a measure of population turnover, i.e. the number of moves as a proportion of the total population. The Belfast turnover rate is considerably higher than the surrounding LGDs (Figure 4.11). As turnover rates are generated by population movements, it would be expected that they also signal variations in housing market activity, including both the owner-occupied and rental markets. It should be noted that the turnover rates shown in Figure 4.11 do not include moves made within an LGD, e.g. from one part of the Belfast LGD to another.

It is also noteworthy that population turnover is age-related. Across all LGDs, turnover is highest in the 16-24 age group (Table 4.12). Within the Belfast LGD, and reflecting the net internal migration pattern discussed above, turnover in that age group is around twice the rate for other LGDs that are wholly or partially contained within the HMA.

Figure 4.11 Population turnover, gross internal inflows and outflows, per cent of population, average, 2013-14 to 2016-17

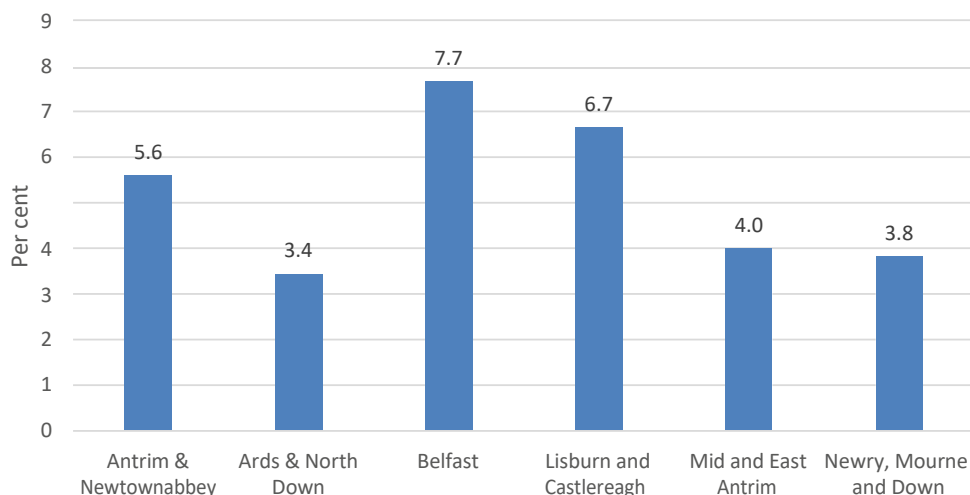


Table 4.12 Population turnover, gross internal inflows and outflows, per cent of population, annual average 2013-14 to 2016-17

	Antrim & Newtownabbey	Ards & North Down	Belfast	Lisburn and Castlereagh	Mid and East Antrim ¹	Newry, Mourne and Down ¹
Less than 16	4.0	2.6	3.4	5.9	3.0	2.0
Age 16 to 24	16.4	9.6	29.2	13.5	11.7	15.9
Age 25 to 34	9.7	6.8	9.2	13.6	7.3	4.8
Age 35 to 44	4.5	3.3	4.7	6.7	3.4	2.5
Age 45 to 64	2.5	1.8	2.3	3.3	1.8	1.4
Age 65-74	1.7	1.2	1.5	2.2	1.2	1.0
Age 75+	3.5	2.1	2.5	4.5	2.7	1.7
All ages	5.6	3.4	7.7	6.7	4.0	3.8

Source: Data table supplied on request by NISRA.

¹ The data are at LGD level, hence the rates shown relate to the whole of the LGD, including the portion which is not contained within the Belfast HMA.

Overall, internal migration within the HMA follows a well-established and consistent pattern of net out-migration from Belfast to the surrounding LGDs. In relative terms, the largest net gainers have been Lisburn and Castlereagh and Ards and North Down. Indeed, with its negative rate of natural change, the latter now depends on internal migration flows for population growth.

4.3.4 Rest of UK

Over the past seven years, flows to and from the rest of the UK have cancelled out at the HMA level (Table 4.13). That is, the HMA gained as many as it lost in population terms. There has been relatively little variation across the LGDs in net moves to and from the rest of the UK.

Table 4.13 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
Antrim and Newtownabbey	4.7	5.3	-0.6
Ards and North Down	7.7	7.3	0.4
Belfast	7.8	7.5	0.2
Lisburn and Castlereagh	6.2	6.9	-0.6
Mid and East Antrim (part)	5.8	5.8	0.0
Newry, Mourne and Down (part)	5.8	5.8	0.0
Belfast Metropolitan HMA	6.8	6.8	0.0

4.3.5 International Migration

Between 2012-13 and 2018-19, international migration inflows have been about at the same level as outflows (Table 4.14). The net gain has been negligible. The more striking point from the pattern by LGD is that, measured relative to population, the gross flows into and out of Belfast are 3-4 times the rates for the remaining LGDs. That reflects the City's role as a business and education centre.

Table 4.14 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
Antrim and Newtownabbey	4.7	5.0	-0.3
Ards and North Down	3.1	3.0	0.1
Belfast	14.1	13.9	0.1
Lisburn and Castlereagh	3.6	3.7	-0.1
Mid and East Antrim (part)	2.5	2.1	0.4
Newry, Mourne and Down (part)	3.3	2.5	0.8
Belfast Metropolitan HMA	7.5	7.4	0.1

4.3.6 Components: Summary

The relative contributions of the components of change, per 1,000 population, are summarised in Figure 4.12 and Table 4.15. Over the past seven years, the HMA as a whole has gained both from natural change and from net migration, albeit with variations across the LGDs.

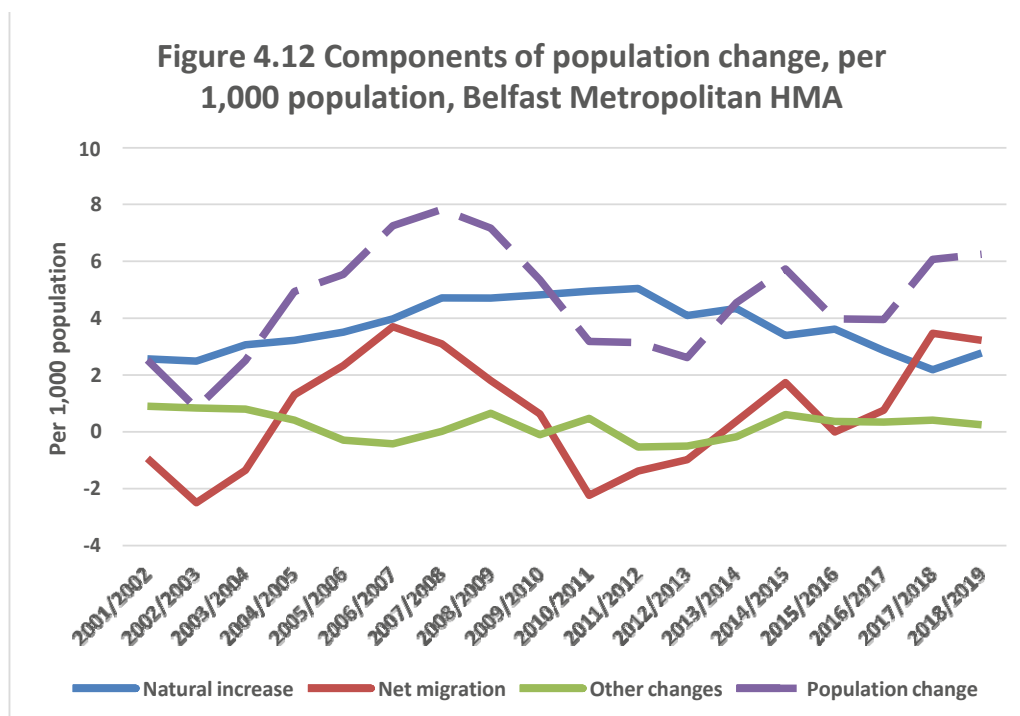


Table 4.15 Components of population change, per 1,000 population, annualised, seven-year average, 2012-13 to 2018-19

	Natural change	Net migration	Other changes	Total
Antrim and Newtownabbey	4.0	0.3	0.1	4.5
Ards and North Down	0.8	3.3	-0.4	3.7
Belfast	4.1	-1.5	1.5	4.1
Lisburn and Castlereagh	4.4	6.3	-0.5	10.2
Mid and East Antrim (part)	1.0	1.1	-0.7	1.5
Newry, Mourne and Down (part)	4.4	1.8	-2.2	4.0
Belfast Metropolitan HMA	3.4	1.3	0.2	4.8

Also shown in Table 4.15 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 estimates³⁰. At HMA level, the other changes item is very small. Though, for the Belfast LGD, the annualised average adjustment has been of the same magnitude as the net migration rate (albeit with a positive rather than negative effect on population growth).

Looking again at the seven-year period 2012-13 to 2018-19, the average annualised levels for each component are shown in Table 4.16. Considering only a single year, the components are not large. However, they are flows and when cumulated over a sufficiently long period the components will have discernible effects on the trajectory of the population. The next part of this Section examines the official population projections, which are essentially based on extrapolating the components of change into the future.

³⁰ NISRA makes 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 Report](#) 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.

Table 4.16 Components of population change, annualised net changes, seven-year average, 2012-13 to 2018-19

	Natural change	Net migration	Other changes	Total
Antrim and Newtownabbey	560	48	13	621
Ards and North Down	132	516	-64	584
Belfast	1,378	-494	485	1,369
Lisburn and Castlereagh	596	860	-71	1,384
Mid and East Antrim (part)	69	77	-47	99
Newry, Mourne and Down (part)	287	119	-144	262
Belfast Metropolitan HMA	3,023	1,125	172	4,320

4.4 Projections

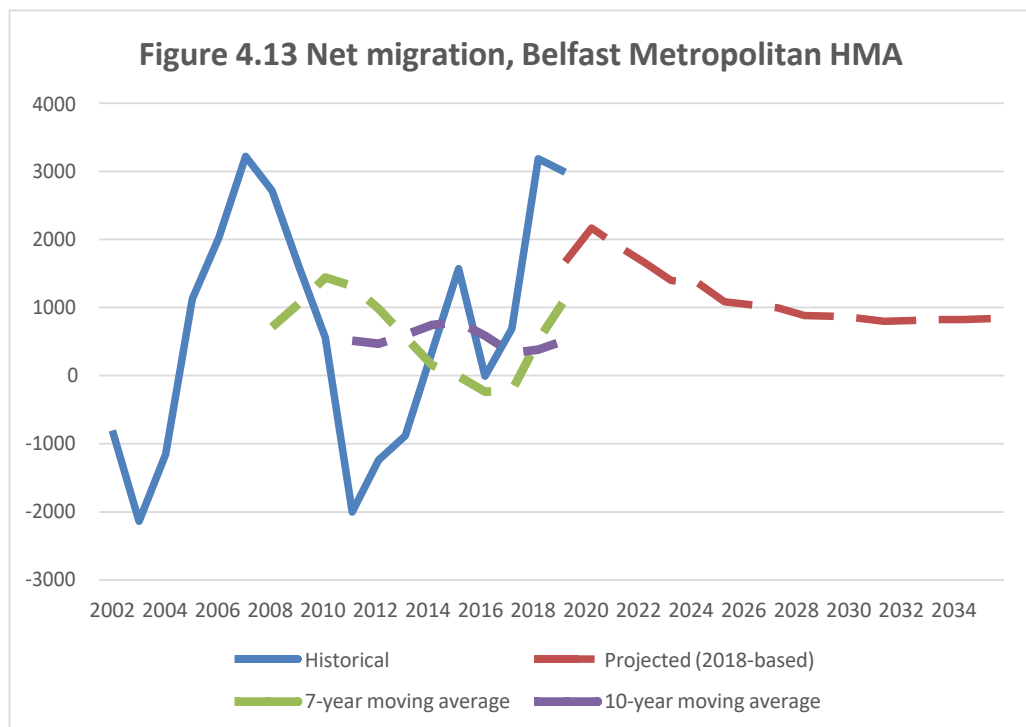
The methodology used by NISRA for producing population projections is based around making assumptions about how the components of change might evolve in future years. The assumptions are trend-based and it is useful to bear in mind the following points made in the Statistical Bulletin accompanying the [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).

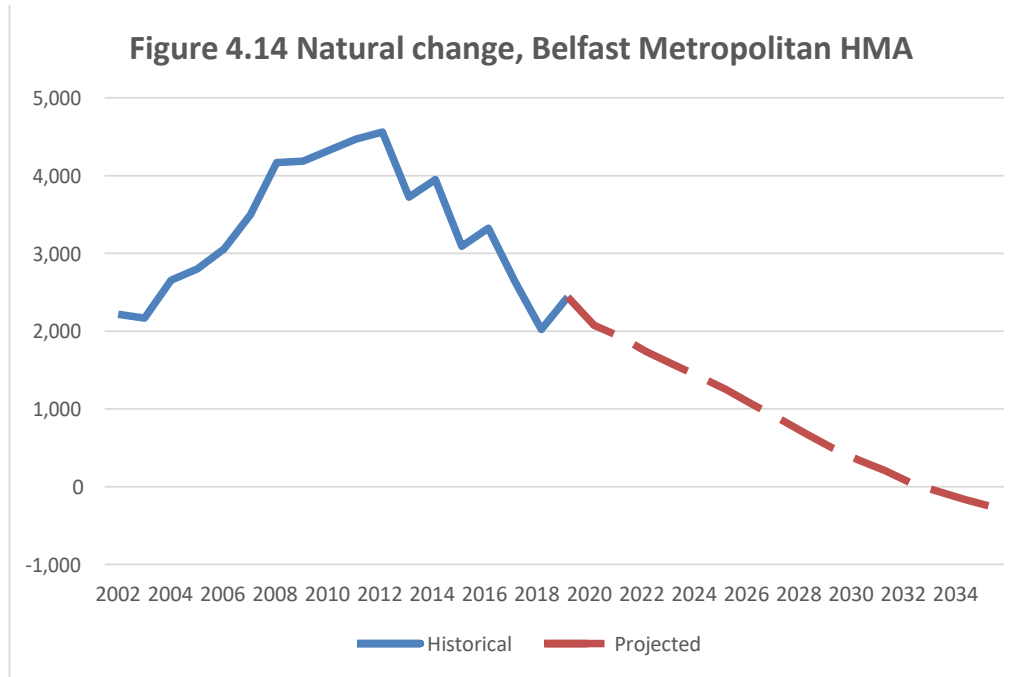
The most recent population projections take as their starting point the 2018 mid-year population estimates. They are therefore referred to as the 2018-based projections. The 2018-based projections for LGDs were issued in Spring 2020 and replaced the previous 2016-based projections. The main assumptions underlying the 2018-based projections for Northern Ireland are summarised in Appendix A, along with comparisons between the 2018-based and 2016-based assumptions, both at Northern Ireland and LGD level.

NISRA publishes projections for both the 11 current LGDs and the 26 former LGDs. That provides a basis for deriving a population projection for the Belfast Metropolitan HMA that is consistent with the official NISRA projections.

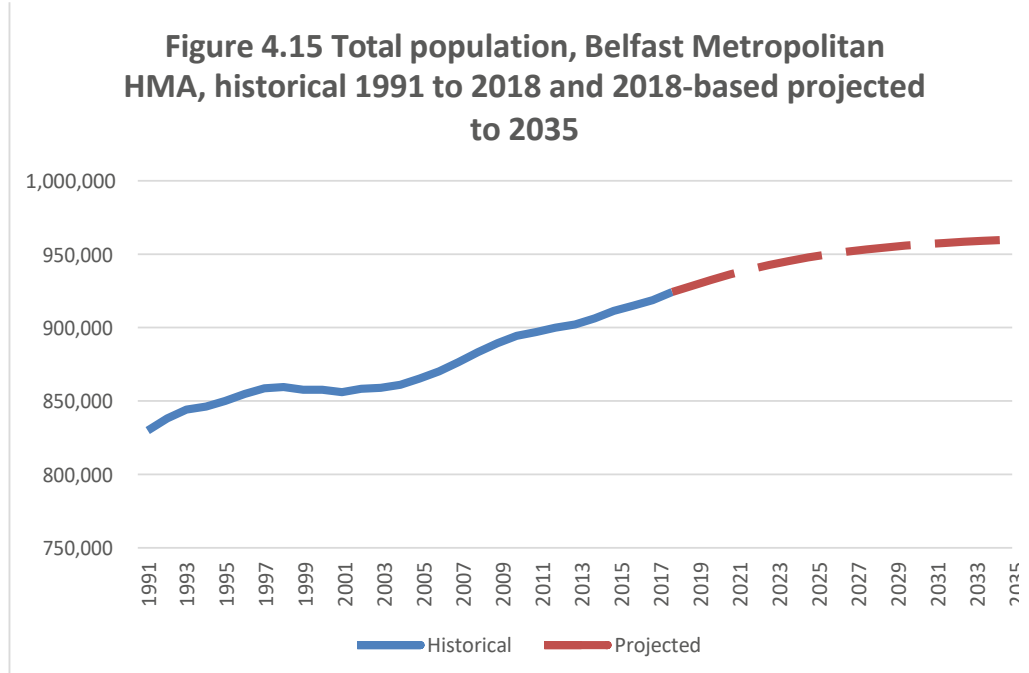
The net migration assumptions underlying the 2018-based projections are shown in Figure 4.13. The main feature of the assumption is that migration is expected to taper down from a starting position of +2,000 to the seven-year average of around 1,000 per annum. Cumulated over the period from 2018 to 2035, the HMA is expected to gain close to 20,000 from net migration, representing two per cent of the baseline 2018 population (933,400).



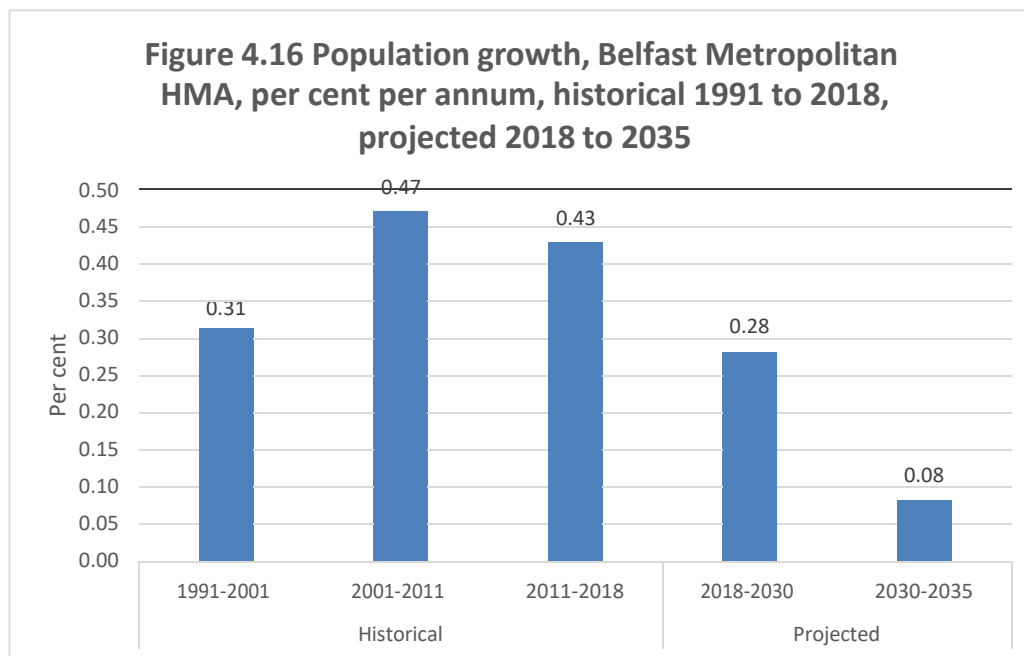
The assumptions for natural change (births minus deaths) are summarised in Figure 4.14. Over the projection period, the natural change component is expected to continue the downward trend that commenced in 2011-12. Cumulatively, over the period 2018 to 2035, the component adds 15,600 to the population (1.7 per cent of the 2018 base population). Though, according to the projections, by 2032-33, natural change will be negative, i.e. more deaths than births.



The total population projection is shown in Figure 4.15. The HMA population is projected to rise from 924,300 in 2018 to 959,700 by 2035, an increase of 3.8 per cent.



Mainly reflecting the projected path of the natural change component, the population growth rate is expected to slow from 0.43 per cent per annum between 2011-18 to an annual rate of 0.28 per cent between 2018 and 2030, dropping further to an annualised 0.08 per cent between 2030 and 2035. That slowing population growth rate is the main feature of the projection (Figure 4.16).



Compared to the Northern Ireland average, the HMA is expected to lag slightly (Figure 4.17). Consequently, the HMA's share of the total Northern Ireland population is projected to decline, from 49.1 per cent in 2018 to 48.7 per cent in 2035 (Figure 4.18). The fall in share can be seen to reflect the period from 2007 onwards. Prior to 2007, the HMA's share had been falling at a faster rate compared to the 2018-based projections.

Figure 4.17 Total population, Belfast Metropolitan HMA, 2018=100

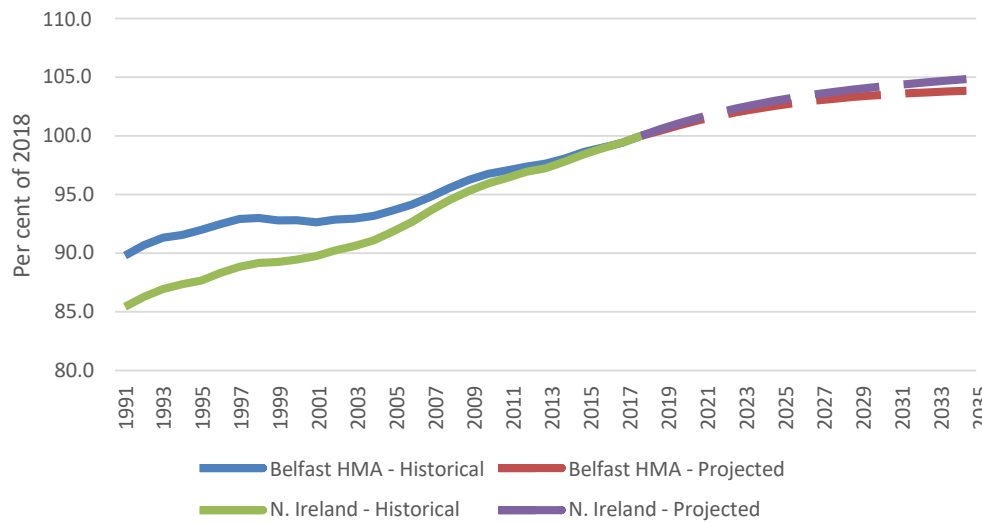
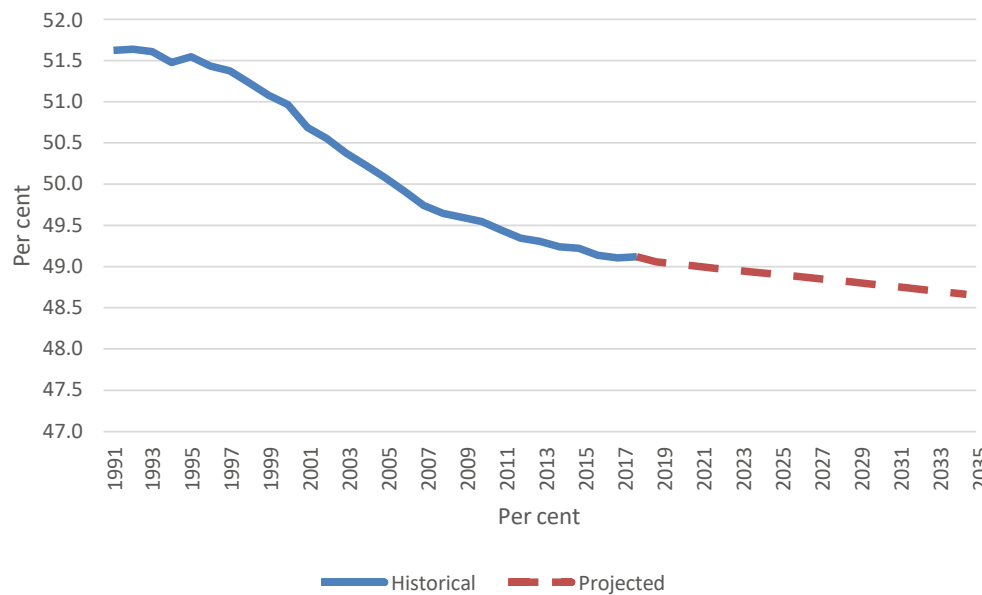
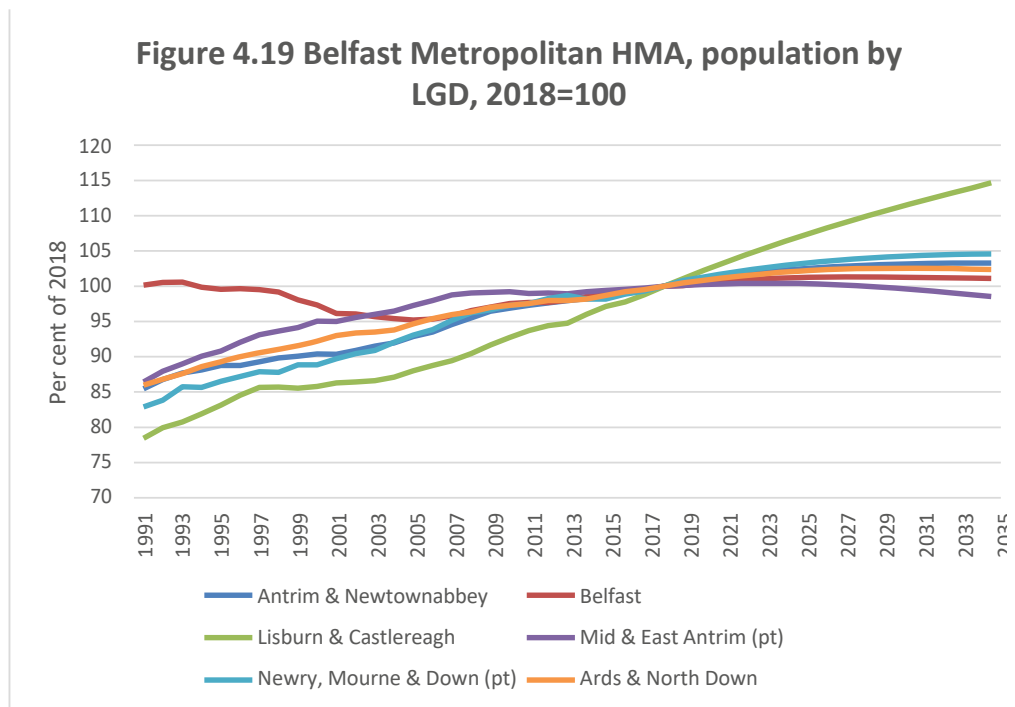


Figure 4.18 Belfast Metropolitan HMA, share of NI population, historical and projected



In broad terms, the projections for the LGDs mirror the wider HMA outlook, i.e. a slower and reducing pace of growth compared with the historical experience (Figure 4.19. See also Tables 4.17 and 4.18). The differences in growth rates between LGDs reflect the extrapolation of historical trends.



Most notably, Lisburn and Castlereagh is anticipated to continue gaining strongly from positive net in-migration (circa +1,000 per annum). Conversely, Belfast is projected to lose population due to net out-migration; about 700 per annum over the projection period.

Ards and North Down is also expected to gain from net in-migration, by about 500 per annum. However, in the projections, the natural change component for that LGD is increasingly negative, with more deaths than births. The natural change component is projected to fall from around -100 in 2019-20 to -650 by 2034-35. Consequently, beyond 2030, the LGD's population is projected to decline.

Table 4.17 Belfast Metropolitan HMA: Population change, per cent per annum, historical 1991-2018, projected 2018-2035

	1991- 2001	2001- 2011	2011- 2018	2018- 2030	2030- 2035	2018- 2035
	%	%	%	%	%	%
Antrim & Newtownabbey	0.56	0.74	0.39	0.26	0.03	0.19
Ards & North Down	0.79	0.48	0.35	0.21	-0.04	0.14
Belfast	-0.41	0.16	0.34	0.11	-0.04	0.06
Lisburn & Castlereagh	0.96	0.83	0.93	0.88	0.63	0.81
Mid & East Antrim (part)	0.95	0.41	0.15	-0.02	-0.25	-0.09
Newry, Mourne and Down (part)	0.79	0.84	0.35	0.34	0.07	0.27
Belfast Metropolitan HMA	0.31	0.47	0.43	0.28	0.08	0.22

Note: Figures shown for Mid and East Antrim and Newry, Mourne and Down refer to the portions of those LGDs contained within the Belfast Metropolitan HMA

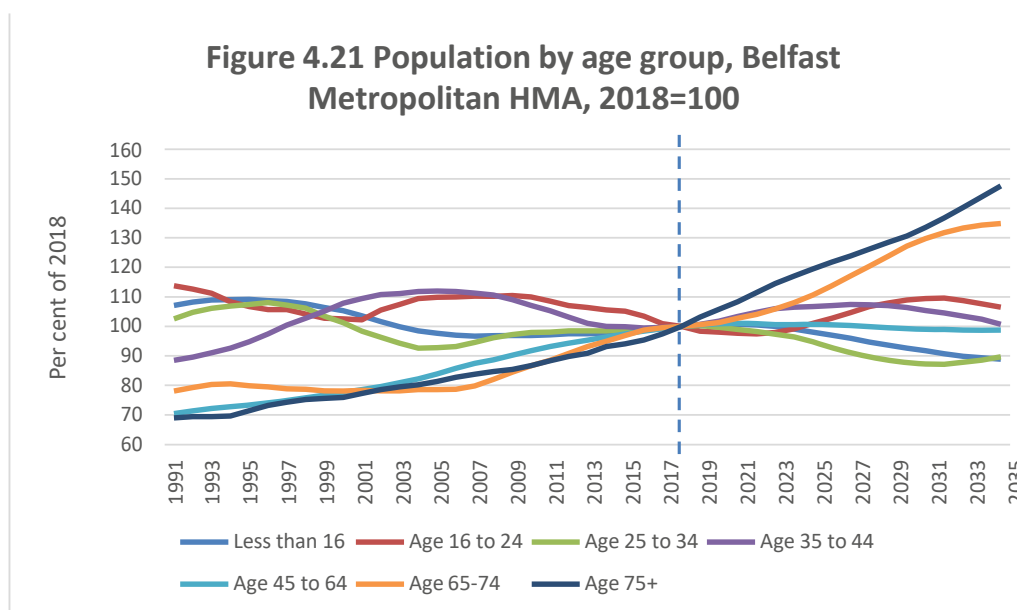
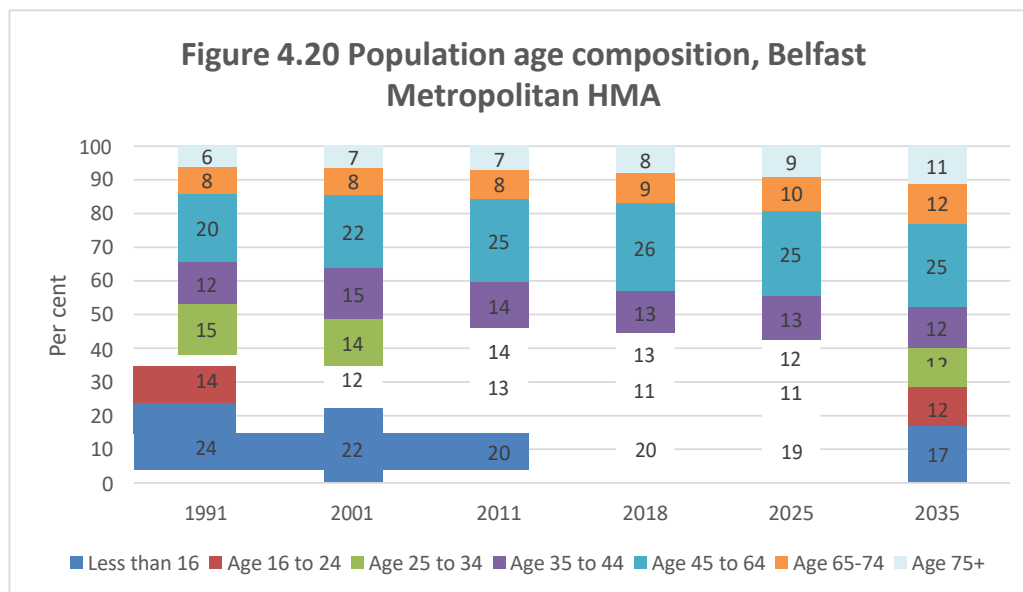
Table 4.18 Population by Local Government District, historical 1991-2018, projected 2018-2035

	1991	2001	2011	2018	2030	2035
	000s	000s	000s	000s	000s	000s
Antrim & Newtownabbey	121.7	128.8	138.7	142.5	146.9	147.2
Ards & North Down	138.3	149.6	156.9	160.9	165.0	164.7
Belfast	342.5	328.7	333.9	341.9	346.3	345.7
Lisburn & Castlereagh	113.3	124.6	135.3	144.4	160.4	165.5
Mid & East Antrim (part)	58.9	64.7	67.4	68.1	68.0	67.1
Newry, Mourne and Down (part)	55.1	59.7	64.9	66.5	69.3	69.6
Belfast Metropolitan HMA	829.7	856.0	897.1	924.3	955.8	959.7

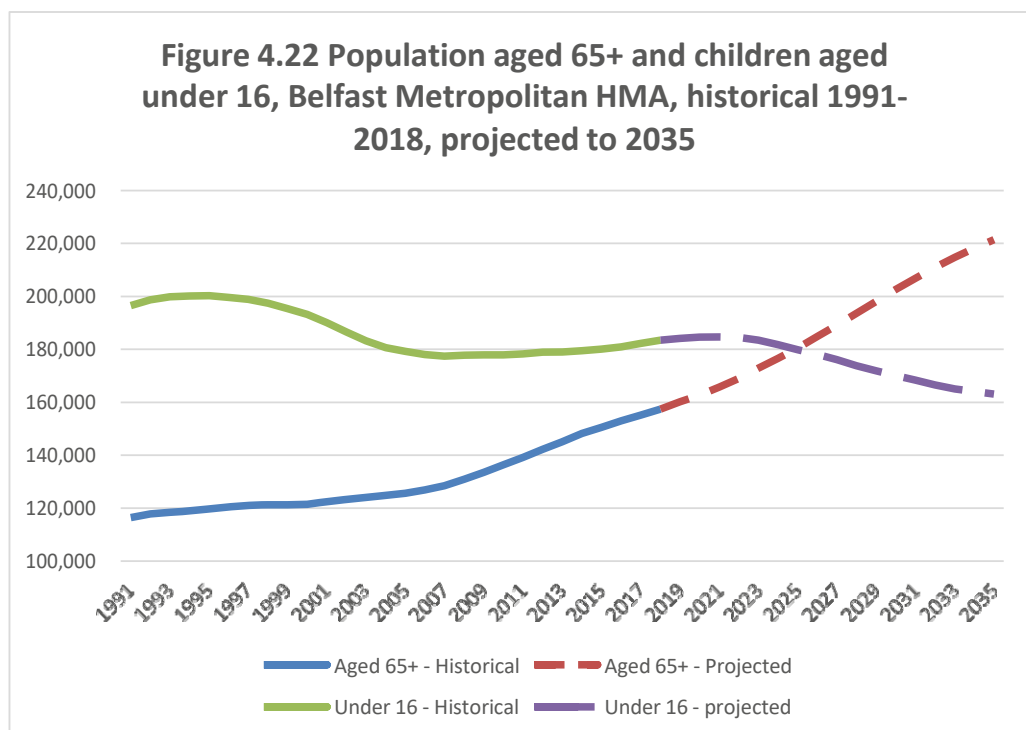
Note: Figures shown for Mid and East Antrim and Newry, Mourne and Down refer to the portions of those LGDs contained within the Belfast Metropolitan HMA

4.5 Age Composition

Population ageing has been a key feature shaping the age composition of the population over the last three decades. Driven by rising life expectancies, the proportion of the HMA's population aged 65 and over rose from 14 per cent in 1991 to 17 per cent by 2018 (Figure 4.20). The 2018-based population projections anticipate a continuation, and even acceleration, of the ageing trend (Figure 4.20). The projected growth of the older population reflects wider trends that are apparent both across Northern Ireland and the rest of the UK (see, for example, the ONS report on [Living Longer](#)).



Thus, the population aged 65+ is projected to rise by 41 per cent between 2018 and 2035, from 157,400 to 221,400 (Figure 4.22). Over the same period, the number of children aged under 16 is projected to fall by 11 per cent, from 183,500 to 163,100. By 2025, the population aged 65+ is expected to surpass the number of children aged under 16. That is despite a slight rise in the child population in the early years of the projection period, between 2018 and 2021. The child population falls beyond 2021 as, by then, the rise in fertility rates in the period from 2000 to 2007 cease to have an effect (the infants born in the early-2000s age into adulthood in the 2020s).



Similar trends are projected across each of the LGDs within the HMA (Table 4.19). Between 2018 and 2035, each LGD is projected to see a decline in the child population share, ranging from -2 percentage points in Belfast to -4 percentage points in Antrim and Newtownabbey.

Each LGD is also anticipated to see a rise in the share of the population aged 65+, from +9 percentage points in Mid and East Antrim to +5 percentage points in Belfast.

Furthermore, in each LGD, by 2035, those aged 65+ will account for a larger share of the population than will children aged under 16.

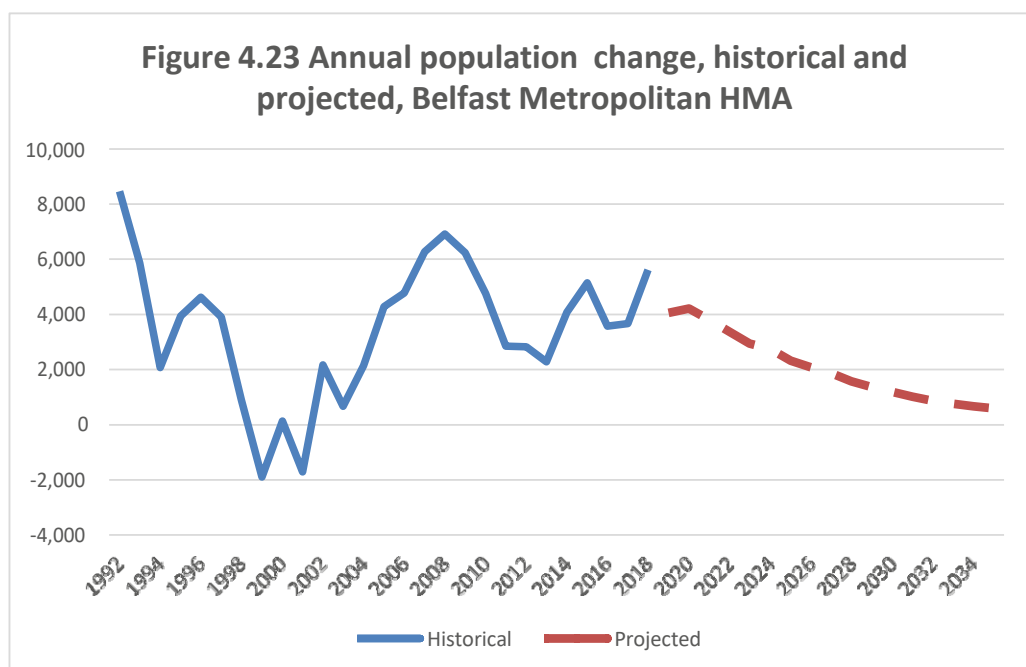
Table 4.19 Population age composition by LGD						
	Antrim and Newtown- abbey	Ards and North Down	Belfast	Lisburn and Castle- reagh	Mid and East Antrim	Newry, Mourne and Down
	%	%	%	%	%	%
2018						
Less than 16	21	19	20	20	18	21
Age 16 to 24	11	9	13	10	10	10
Age 25 to 34	13	11	15	13	12	12
Age 35 to 44	13	12	13	13	12	12
Age 45 to 64	26	28	24	27	29	27
Age 65-74	9	12	8	9	11	10
Age 75+	7	9	7	8	9	8
All	100	100	100	100	100	100
2035						
Less than 16	17	15	18	17	15	18
Age 16 to 24	11	9	14	10	10	10
Age 25 to 34	11	10	13	11	10	10
Age 35 to 44	13	11	12	13	11	11
Age 45 to 64	25	26	23	25	25	25
Age 65-74	12	14	10	12	15	13
Age 75+	11	14	9	11	14	13
All	100	100	100	100	100	100
Difference (pps)						
Less than 16	-4	-3	-2	-3	-3	-3
Age 16 to 24	0	0	1	0	0	0
Age 25 to 34	-2	-1	-2	-1	-2	-2
Age 35 to 44	-1	-1	0	0	0	-1
Age 45 to 64	-1	-2	0	-2	-4	-2
Age 65-74	3	2	3	3	4	3
Age 75+	3	5	2	3	5	5

4.6 Key Points Summary

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

- The pace of population growth slackened in the period 2011-2018 compared with the previous decade from 2001-2011.
- The Belfast LGD reversed a historical trend of population decline in the mid-2000s and has been growing steadily through 2018-19.
- Nonetheless, the historical patterns of net internal migration have remained largely intact, with Belfast losing population to the surrounding LGDs, notably Lisburn and Castlereagh.
- The ageing of the population.
- The HMA as a whole has been gaining from net migration over the past decade.
- Natural change has been declining as a contributor to population growth.

When the natural change and migration trends are extrapolated forward, the result is a slower pace of population growth. In level terms, the projections anticipate a reduction in the annual growth of the population from about 4,000 to under 1,000 by the 2030s (Figure 4.23).



Annex 4 Data Sources: Population

The Belfast Metropolitan HMA does 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. For example, of the 11 new LGDs, four are fully contained within the HMA while two lie partly within the HMA (50 per cent of Mid and East Antrim and 38 per cent of Newry, Mourne and Down). Of the 26 former LGDs, eight are fully within the HMA, two are almost, but not entirely, within the HMA (90 per cent of Down and 88 per cent of Larne) and a fraction of one other LGD lies within the HMA (four per cent of the former Banbridge LGD).

Compared with the new LGDs, the former LGDs provide a better 'fit' with the Belfast Metropolitan HMA. However, reporting on the new LGDs is a key requirement for this SHMA. But within the Belfast Metropolitan HMA, there is also an uneven fit between the former and the new LGDs; for example, 38 per cent of the former Castlereagh LGD lies within the new Belfast LGD with the remainder in the new Lisburn and Castlereagh LGD. In addition, the SHMA is required to report on urban and rural areas, for which no historical time series data are published, and to take account of the six HMA subareas described in Section 3.

The approach taken to meeting the reporting requirements within the context of the complexities of the Belfast Metropolitan 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 2018](#). The published NISRA data include the following tables:

- The 11 new LGDs – estimates by single year of age and sex, 2001 to 2018.
- The 26 former LGDs – estimates by single year of age and sex, 1991 to 2018.
- Super Output Areas (SOAs) – for each of the 890 SOAs, population by sex and four broad age groups, 2001 to 2018.
- Small Areas (SAs) – for each of the 4,537 SAs, total population, 2001 to 2018.

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, the portions of the Mid and East Antrim and Newry, Mourne and Down LGDs that lie within the Belfast Metropolitan HMA.

The main data source for the components of change analysis (Section 4.3) was the [NISRA mid-year population estimates 2019](#), which were published in May 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 four LGDs wholly contained within the Belfast Metropolitan HMA were extracted directly from the published tables. The Small Area dataset for the population trends analysis was used to apportion the data for the former LGDs of Down, Larne and Carrickfergus to the Belfast Metropolitan HMA.

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.

5 Households

5.1 Introduction

This Section examines household growth trends across the Belfast Metropolitan HMA.

The Section commences with an overview on the longer-term historical trends, in household growth, between 1991 and 2011.

The Section then considers issues around projecting household growth over the period to 2035. As the 2011 Census of Population is the most recent source of key data inputs for making such projections, there is uncertainty around the rate of household growth across the HMA in the period since 2011. For that reason, the Section contrasts the 2016 NISRA household projections with recent supply-side changes, which can be viewed as indicative of changes in household demand.

In light of the uncertainties around the current position and the future outlook, the Section then presents a number of scenarios for household growth.

The Section concludes with a key points summary.

5.2 Trends

Historical data for the number of households at the geographical level required for this SHMA are only available from the Census of Population. Over the period 1991 to 2011, the Census data show the number of households within the Belfast Metropolitan HMA increasing at a faster pace than the household population³¹. Between 1991 and 2001, the population grew at 0.5 per cent per annum whereas the number of households expanded at 1.5 per cent per annum (Table 5.1).

Notwithstanding a similar rate of population growth between 2001 and 2011, the pace of household growth slackened, to 0.9 per cent per annum. That is, for a given increase in population, fewer new households formed between 2001 and 2011 by comparison with the previous decade. That slower rate of household growth is evident from the trend in average household size. Between 1991 and 2001, the average number of people per household fell by 0.24 persons, from 2.74 to 2.50. However, between 2001 and 2011, average household size fell by just 0.08 persons, from 2.50 to 2.42.

Table 5.1 Household change and components: Belfast Metropolitan
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³¹ The household population comprises the resident population minus those who are living in communal establishments, which includes hospitals, prisons, hostels, student residences, etc. In 2011, 1.5 per cent of the Belfast Metropolitan HMA resident population lived in communal establishments.

HMA			
	1991	2001	2011
Households	290,200	335,400	365,400
<i>% per annum</i>		1.5	0.9
Household population	794,600	838,400	882,500
<i>% per annum</i>		0.5	0.5
Average household size	2.74	2.50	2.42
<i>Change (persons per household)</i>		-0.24	-0.08
Source: Estimated from Census of Population data.			

Alternatively, between 1991 and 2001, decreasing average household size (AHS) accounted for about 65 per cent of the household growth recorded over the decade, with the remaining 35 per cent attributable to population growth. Over the next decade, the average household size contribution fell to 41 per cent. Thus, between 2001 and 2011, the majority of the growth in household numbers (59 per cent) was attributable to population growth. Similar trends can be seen across each of the LGDs and parts of LGDs within the HMA (Figure 5.1 and Table 5.2).

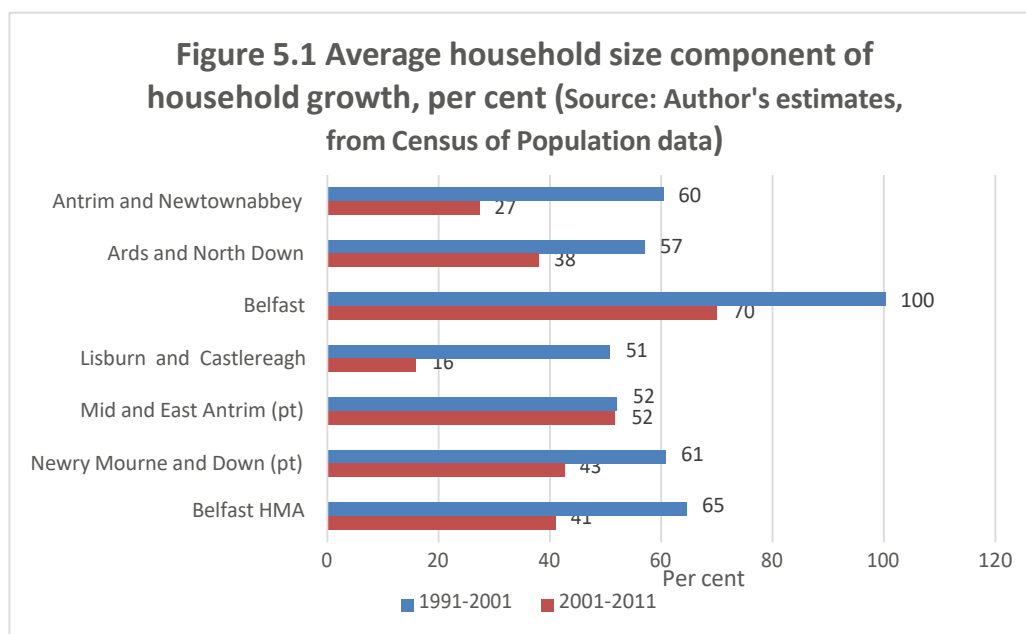


Table 5.2 Households, population and average household size, 1991-

2011, Belfast Metropolitan HMA Local Government Districts					
	Levels			Changes (% per annum)	
	1991	2001	2011	1991-2001	2001-2011
	<i>No.</i>	<i>No.</i>	<i>No.</i>	<i>%</i>	<i>%</i>
Households					
Antrim and Newtownabbey	40,500	48,500	54,000	1.8	1.1
Ards and North Down	49,100	59,400	64,600	1.9	0.8
Belfast	123,700	133,600	141,600	0.8	0.6
Lisburn and Castlereagh	38,700	47,300	52,600	2.0	1.1
Mid and East Antrim (part)	21,100	25,700	28,100	2.0	0.9
Newry, Mourne and Down (part)	17,100	20,900	24,400	2.1	1.6
Belfast Metropolitan HMA	290,200	335,400	365,400	1.5	0.9
Household population					
Antrim and Newtownabbey	116,200	125,300	135,700	0.8	0.8
Ards and North Down	134,600	146,700	154,600	0.9	0.5
Belfast	323,100	323,000	328,800	0.0	0.2
Lisburn and Castlereagh	109,300	121,200	132,700	1.0	0.9
Mid and East Antrim (part)	57,900	64,000	66,900	1.0	0.4
Newry, Mourne and Down (part)	53,500	58,200	63,800	0.9	0.9
Belfast Metropolitan HMA	794,600	838,400	882,500	0.5	0.5
Average household size				<i>Persons</i>	
Antrim and Newtownabbey	2.87	2.58	2.51	-0.28	-0.07
Ards and North Down	2.74	2.47	2.39	-0.27	-0.08
Belfast	2.61	2.42	2.32	-0.19	-0.10
Lisburn and Castlereagh	2.82	2.56	2.52	-0.26	-0.04
Mid and East Antrim (part)	2.75	2.49	2.38	-0.26	-0.11
Newry, Mourne and Down (part)	3.14	2.78	2.61	-0.35	-0.17
Belfast Metropolitan HMA	2.74	2.50	2.42	-0.24	-0.08
Source: Census of Population.					

The slowdown in new household formation between 2001 and 2011 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 2019³².

[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.

Within the Belfast Metropolitan HMA there is some evidence of suppression in new household formation from the faster growth in concealed families compared to all families over the period 2001 to 2011 (Table 5.3). Concealed families are defined as families living in households where the family head is not the household head. In 2001, such families accounted for 1.2 per cent of all families. Their share rose to 1.5 per cent by 2011. Though, it is important to note the rise in the concealed families’ share was modest. Nonetheless, 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. Within that context, the approach taken is to produce a range of scenarios for the future path of household growth.

Table 5.3 Concealed families, Belfast Metropolitan HMA

³² ONS, 2019, [Young adults living with their parents](#).

	2001	2011	Change (per cent)
All families	230,558	248,262	7.7
Concealed families			
All concealed families	2,773	3,612	30.3
Lone parent	1,851	2,213	19.6
Couple	922	1,399	51.7
Per cent of all families			
All concealed families	1.2	1.5	+0.3
Lone parent	0.8	0.9	+0.1
Couple	0.4	0.6	+0.2
Sources: Census of Population 2011, Table CT0164; Census of Population 2001, Table CAS011.			

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](#), 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 projections with the NISRA 2016-based projections is provided and discussed in Appendix A.

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.

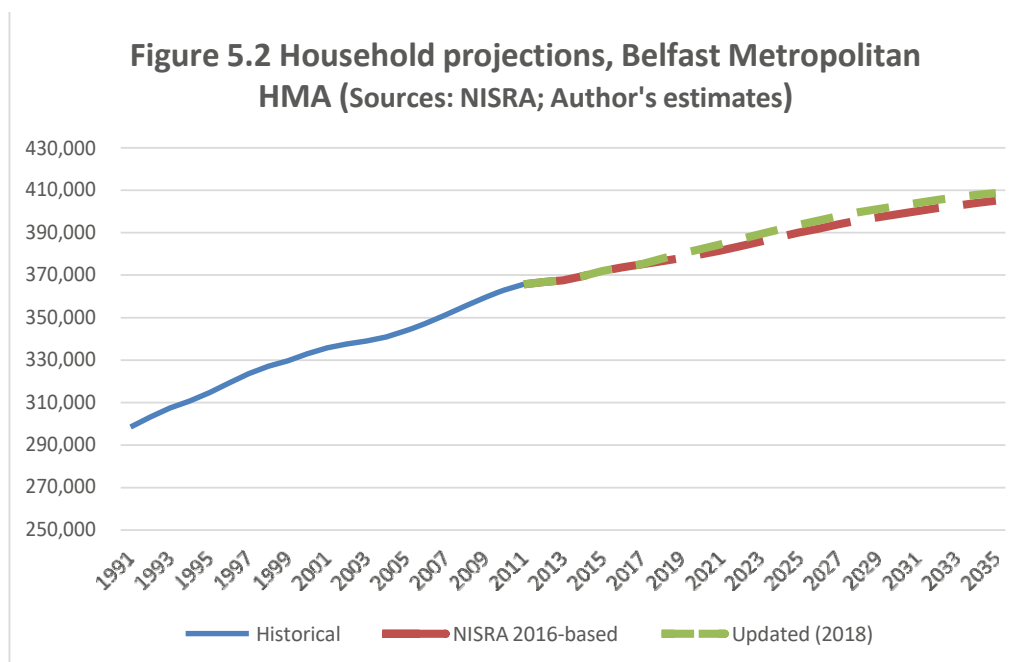
For projection purposes, the household membership probabilities are extrapolated forward based on changes between the 2001 and 2011 Population Censuses. That is, household trends between 1991 and 2001 are given zero weight.

The household membership probability tables are published only for Northern Ireland as a whole (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 updated projections follow a similar trajectory to the NISRA 2016 projections but produce slightly higher projections for the number of households³³ (Figure 5.2³⁴). Between 2016 and 2035, the updated projections show 35,010 net new households compared with 31,380 in the NISRA 2016 projections, a difference of +3,640.

³³ For Northern Ireland as a whole, the updated projections give 788,060 households in 2030, which is 3,480 higher than the 784,580 projected by NISRA. With a slower pace of projected population growth between 2030 and 2035, the difference narrows to 2,350 by 2035 (802,410 versus 800,060).

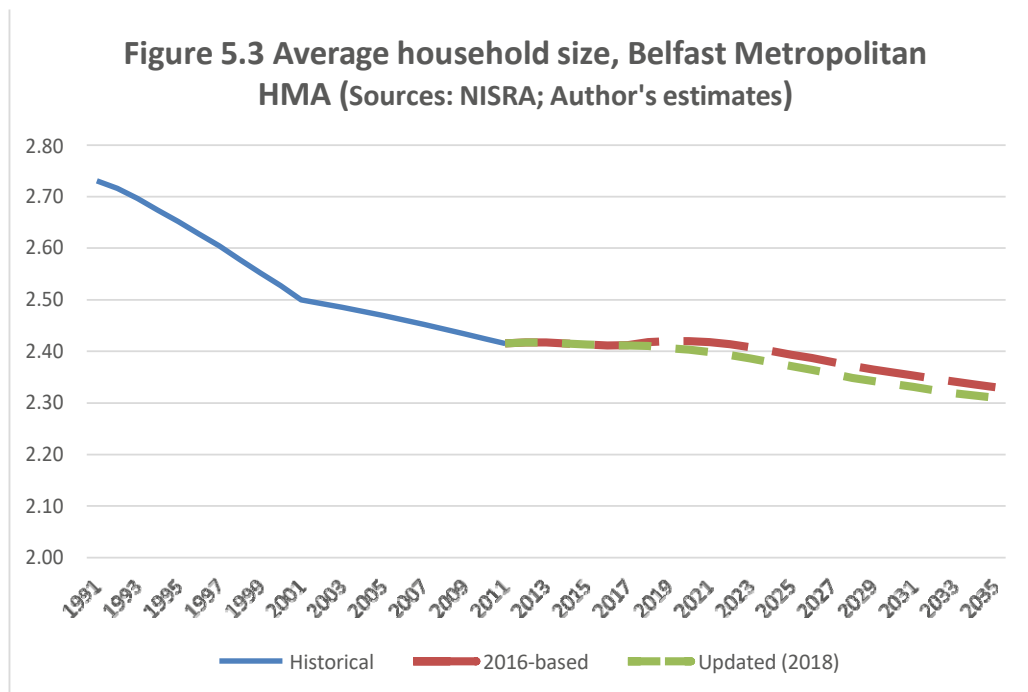
³⁴ The historical data points in Figure 5.2 are based on actual Census of Population data for 1991, 2001 and 2011, with intervening years obtained via interpolation. The key inputs to the household projections for converting population estimates and projections to household numbers are based on 2001 and 2011 Census of Population data. Hence, the years 2012 to 2016 are also shown as projections.



The differences in the household projections at LGD level within the HMA are shown in Table 5.4. The differences mainly reflect the contrasts between the 2016-based and 2018-based population projections (see Appendix A). For example, population growth in Lisburn and Castlereagh is projected to be faster in the 2018-based than in the 2016-based population projections and that is reflected in an increase in the projected number of households when the NISRA 2016 household projections are updated.

	Net new households 2016 to 2035:		
	2016-based	Updated (2018)	Difference
Antrim and Newtownabbey	4,970	5,770	800
Ards and North Down	4,560	5,650	1,090
Belfast	6,730	6,920	190
Lisburn and Castlereagh	10,630	11,980	1,350
Mid and East Antrim (part)	1,420	1,420	10
Newry, Mourne and Down (part)	3,070	3,280	210
Belfast Metropolitan HMA	31,370	35,010	3,640
Sources: NISRA, Northern Ireland household projections ; Author's estimates.			

In line with the NISRA methodology, the updated projections are based on the extrapolation of trends between the 2001 and 2011 Censuses of Population. Consequently, the updated projections for average household size are closely aligned with the NISRA 2016 projections (Figure 5.3).



Nonetheless, a striking feature of the NISRA 2016 projections, reflected also in the updated projections, is that average household size is expected to have changed hardly at all over the decade from 2011 to 2021. The NISRA 2016 projections have average household size at 2.42 in 2021, unchanged from 2011. The updated projections show the AHS falling by just 0.02 persons, from 2.42 to 2.40. That would imply that new household formation in the period since 2011 has been driven almost entirely by population growth.

As can be seen from the AHS declines between 1991 and 2011, such a scenario is contrary to the historical experience. As noted above, between 2001 and 2011 about 40 per cent of the change in the number of households was due to new household formation over and above the contribution of population growth.

In keeping average household size flat over the period since 2011, the NISRA 2016 and the updated projections run the risk of under-stating household change. The alternative hypothesis is that, as in the two decades prior to 2011, household growth has exceeded population growth, which would result in a falling average household size. The true picture will not be known until the results of the 2021 Census of Population are published.

Nonetheless, within that context, it is useful to compare the household projections with supply side changes that have actually occurred over the period since 2016. 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](#)³⁵ provide a direct supply-side measure, i.e. the total number of dwellings available for occupation. From the LPS data, between 2016 and 2020 there was a net increase in the dwelling stock of 15,130 properties across the Belfast Metropolitan HMA (Table 5.5). Over that same period, the NISRA 2016-based projections anticipate an additional 6,060 households, i.e. 40 per cent of the change in the housing stock. The updated household projections, based on the 2018 population projections, give an estimated 8,710 net new households, i.e. 58 per cent of the housing stock change.

Table 5.5 The stock of domestic properties and household projections, changes 2016 to 2020, Belfast Metropolitan HMA			
	Changes, 2016 to 2020:		
	Domestic properties¹	Household projections	
		2016-based²	Updated³
Belfast Metropolitan HMA	15,130	6,060	8,710
Antrim and Newtownabbey	2,640	1,100	1,510
Ards and North Down	3,550	1,180	1,590
Belfast	2,970	430	1,720
Lisburn and Castlereagh	3,650	2,220	2,610
Mid and East Antrim (part)	1,000	430	460
Newry, Mourne & Down (part)	1,320	710	810
1. Source: LPS, Housing Stock Statistics 2008-2020 , 2 June 2020. 2. Source: Calculated from NISRA, Northern Ireland Household Projections (2016-based) . 3. Authors' estimates.			

³⁵ Land and Property Services (LPS) publish annual data giving a count of properties which are 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".

At LGD level, the proportion of the additional housing stock represented by the household projections ranges from 14 per cent in the Belfast LGD, to 61 per cent in Lisburn and Castlereagh on the NISRA 2016-based projections. For the updated household projections, the proportion ranges from 45 per cent in Ards and North Down to 71 per cent in Lisburn and Castlereagh.

With the growth in the stock of dwellings outpacing the projected numbers of additional households, both the 2016-based and updated household projections imply an increase in the proportion of dwellings that are unoccupied. In that regard, it should be noted that the net change in the dwelling stock was mainly driven by new dwelling completions; between 2016 and 2020, an estimated 13,400 new dwellings were completed across the Belfast Metropolitan HMA³⁶. Allowing for a lag between dwelling completions and occupancy, the pick-up in supply may reasonably be expected to have been accompanied by an uptick in the proportion of dwellings that are unoccupied.

Nonetheless, the implied proportions of dwellings that are unoccupied in both the 2016-based and updated projections would seem relatively high in a housing market that had, at least prior to the onset of the coronavirus pandemic, been recovering relatively strongly (see Section 6). For example, across the HMA as a whole, the updated projections would suggest that 7.9 per cent of dwellings were unoccupied in 2020, including almost nine per cent in the Belfast LGD³⁷ (Table 5.6).

The alternative possibility is that both the NISRA 2016-based projections and the updated (2018) projections understate the rate of household growth at least through 2020³⁸. 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 projections.

³⁶ Estimated from LPS, [New Dwelling Statistics](#)

³⁷ The 'true' proportion of dwellings unoccupied in 2020 is not yet known. However, as a point of reference, the NIHE's [Northern Ireland House Condition Survey](#) (HCS) estimated that, across Northern Ireland, 3.7 per cent of dwellings were vacant in 2016. The HCS estimate, it should be noted, is not strictly comparable with the unoccupied proportions in Table 5.5, as the LPS housing stock counts also include second homes and holiday lets.

³⁸ 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.

**Table 5.6 Estimated proportion of dwellings unoccupied, 2020:
Projected number of households as per cent of LPS dwelling stock count**

	Household projections:	
	2016-based	Updated
	%	%
Belfast Metropolitan HMA	8.6	7.9
Antrim and Newtownabbey	7.7	6.9
Ards and North Down	9.1	8.5
Belfast	9.5	8.8
Lisburn and Castlereagh	6.7	6.2
Mid and East Antrim (part)	6.6	6.4
Newry, Mourne & Down (part)	9.7	9.2
Source: Author's estimates.		

The approach to specifying the scenarios is described in Appendix A. The scenarios are based on varying the main assumptions underpinning the NISRA 2016 projections^{39,40}, 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.
- **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.

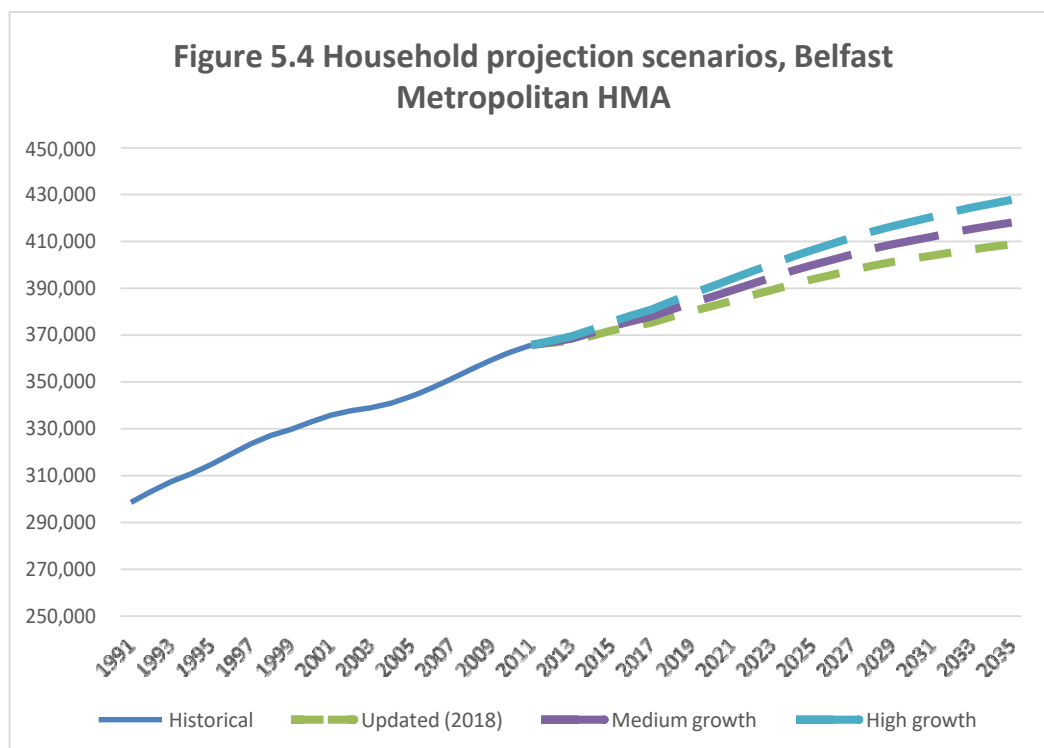
The projection scenarios for the Belfast Metropolitan HMA are summarised in Table 5.7. Figure 5.4 shows the projected numbers of households.

Table 5.7 Household projection scenarios, summary, Belfast

³⁹ In both scenarios, the NISRA assumptions for the trends in households with children were also modified – see Appendix A.

⁴⁰ A 'fast growth' scenario was also prepared. That is discussed in Appendix A and is not reported here as the assessment is made that the assumptions are not sustainable.

Metropolitan HMA				
	2018	2035	Change	
	No.	No.	No.	%
NISRA 2016-based	376,500	405,000	28,500	7.6
Updated (2018)	377,800	408,600	30,800	8.2
Scenario:				
Medium growth	380,900	417,800	36,900	9.7
High growth	384,000	426,600	42,600	11.1
Sources: NISRA; Author's estimates.				



Similar to the results for Northern Ireland as a whole (discussed in Appendix A⁴¹), the scenarios result in a range of average household size (AHS) projections (Table 5.8 and Figure 5.5). The high growth scenario is a straightforward extrapolation of trends over the period 1991-2011 and

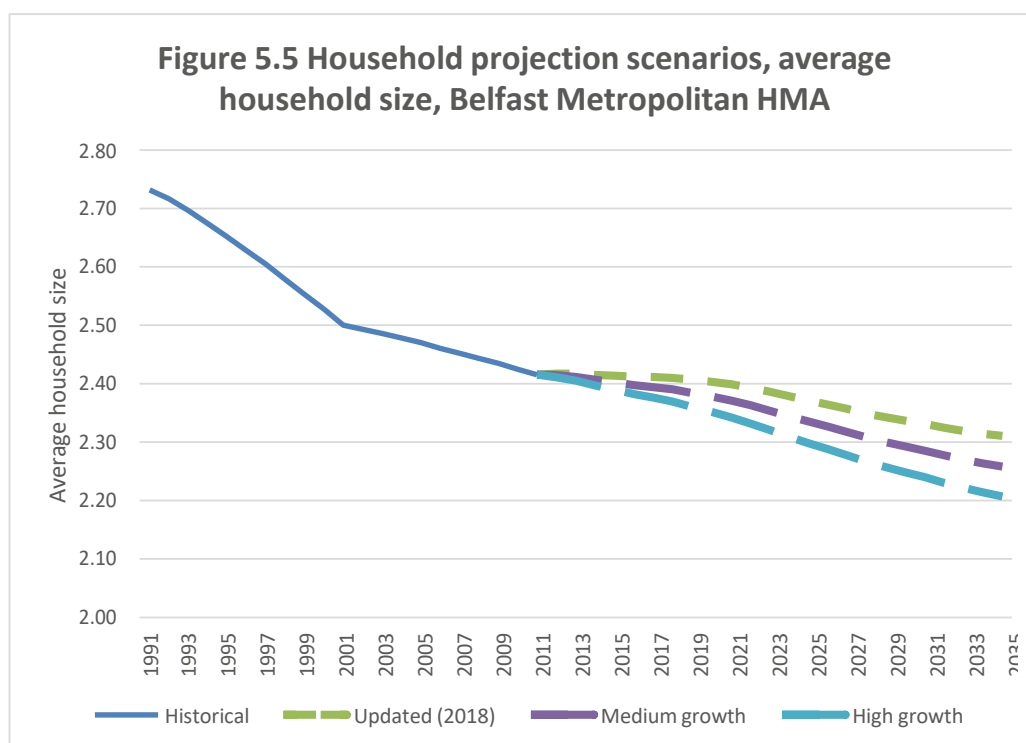
⁴¹ The NISRA household projections were prepared on a 'top-down' basis, i.e. the LGD projections were prepared to be consistent with Northern Ireland totals. To ensure a geographically consistent approach, the scenarios were prepared across Northern Ireland as a whole. However, the scenarios have been modelled to accommodate HMA-specific adjustments.

generates the lowest AHS over the projection period. The updated (2018-based) and 2016-based projections result in very similar AHS changes. The AHS projections in the medium growth scenario fall between the high growth scenario and the updated projections.

Table 5.8 Household projection scenarios, average household size, Belfast Metropolitan HMA

	2011	2018	2035	<i>Change, 2018-2035</i>
	<i>Persons</i>	<i>Persons</i>	<i>Persons</i>	<i>Persons</i>
2016-based	2.42	2.42	2.33	-0.09
Updated (2018)	2.42	2.41	2.31	-0.10
Scenarios				
Medium growth	2.42	2.39	2.26	-0.13
High growth	2.42	2.37	2.21	-0.16

Sources: NISRA; Author's estimates.



The projection scenarios can also be compared with the observed changes in the housing stock. Taking the period 2011 to 2020 as a whole, as a percentage of the change in the dwelling stock, the projected numbers of new households range from 97 per cent in the high growth scenario to 56 per cent in the 2016-based projections (Table 5.9). Again, the medium growth scenario occupies a middle position, with projected household growth 2011-2020 amounting to 82 per cent of the change in the housing stock.

Table 5.9 Change in projected total households, 2011-2020, compared to net change in housing stock, Belfast Metropolitan HMA			
	2011-2016	2016-2020	2011-2020
Housing stock change	10,720	15,130	25,860
Per cent of housing stock:			
Household projections			
2016-based	79	40	56
Updated (2018)	78	58	66
Scenario:			
Medium	99	69	82
High	120	81	97
Sources: Housing stock – LPS; Households – Author’s estimates.			

The household projections and scenarios presented above are strictly trend-based, varying according to the weight given to historical trends in extrapolating forward from the 2011 baseline⁴². It is not possible to definitively say which set of projections provides the ‘best’ representation of the likely long-term future evolution of household growth for projecting forward new dwelling requirements.

Nonetheless, while it would not be expected that household growth would be perfectly aligned with the net change in the dwelling stock, considering the period 2011 to 2020, the medium growth scenario would seem to yield household projections that are reasonably consistent with the observed change in the number of properties available for occupation by newly forming households.

⁴² 2011 is the baseline year for household projections since that is the base year for historical data pertaining to households.

Within that context, the updated (2018-based) household projections can be viewed as representing a slower-growth outcome. The high-growth scenario gives a set of projections in the event that future household formation transpires to be faster than the medium growth scenario.

5.4 Key Points Summary

In the two decades from 1991 through to 2011, the number of households in the Belfast Metropolitan HMA grew at a robust pace (one per cent per annum). That reflected the combined effects of population growth and falling average household size.

The most recent official population projections mean that population growth will provide less of an impetus to household growth over the next 15 years. If realised, 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.

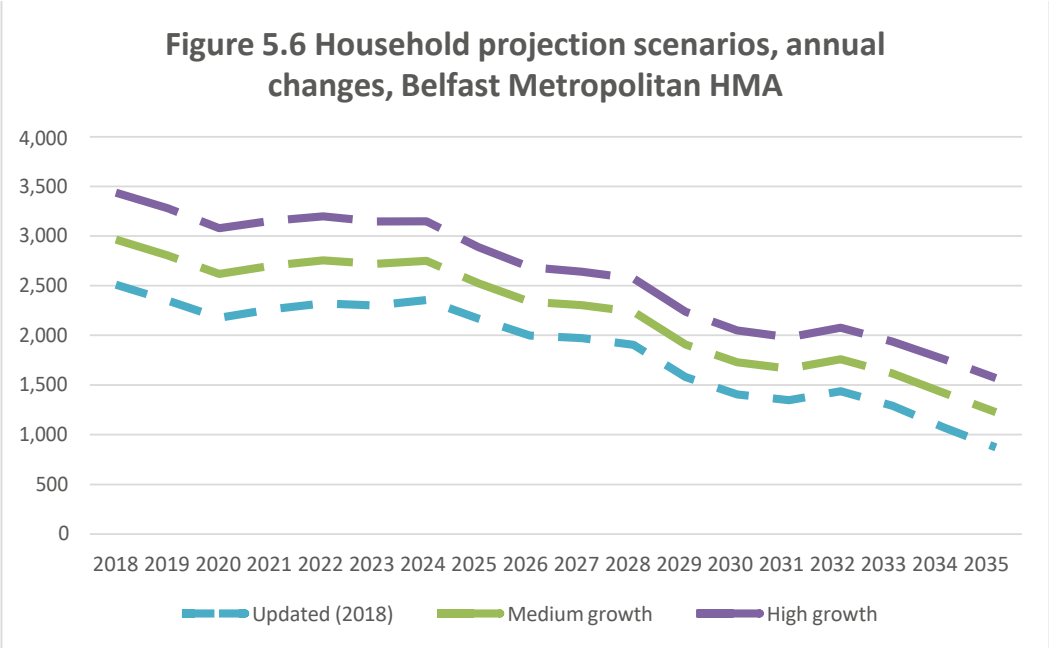
The NISRA 2016-based household projections have been updated to take account of the 2018-based population projections. In addition, medium and high growth scenarios for household growth have been generated which are linked to the official population projections, but with varying assumptions around the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

For the period 2011 to 2020, the projection scenarios can be compared with the observed changes in the housing stock. While it would not be expected that household growth would be perfectly aligned with the net change in the dwelling stock, the conclusion drawn is that, considering the period 2011 to 2020, the medium growth scenario yields household projections that are reasonably consistent with the observed change in the number of properties available for occupation by newly forming households.

Over the five-year period 2020 to 2025, the medium growth scenario projects an average of 2,700 newly arising household per annum (Figure 5.6). The updated scenario yields a slower rate of growth (2,300 per annum) while the fast growth scenario projects 3,100 per annum.

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.

As the future path of household growth plays the major role in the level of demand for housing, the household growth scenarios will be further considered in Section 8 below in 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 changes.

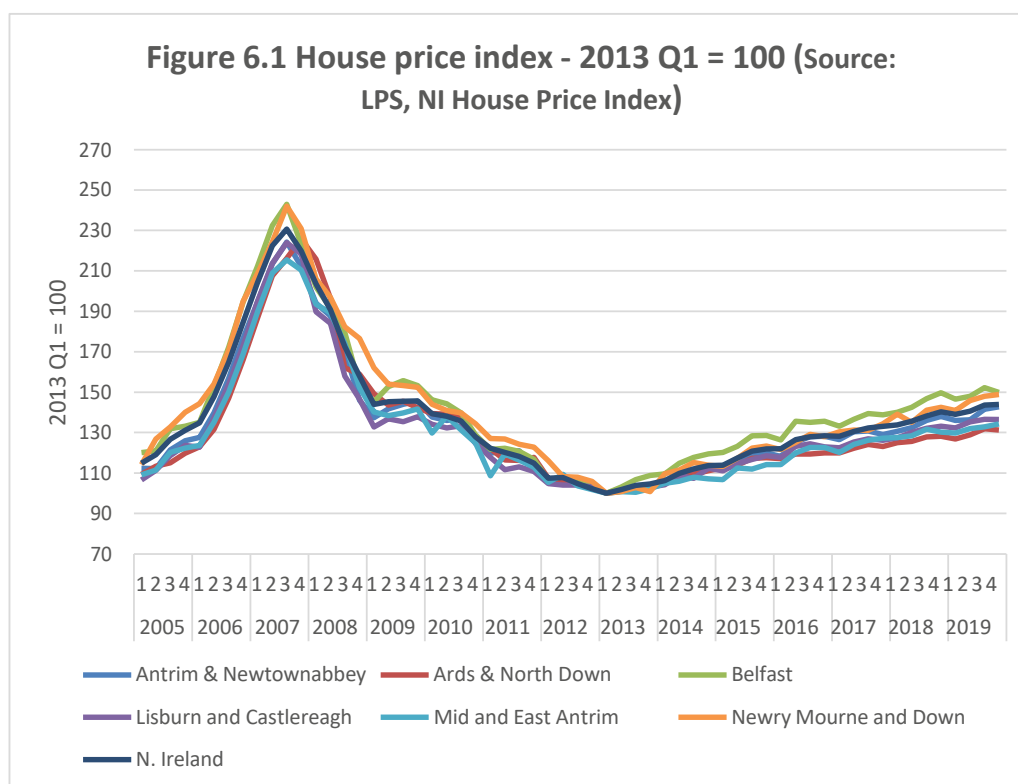
In reviewing the residential property market, the key issue of interest is the extent to which the market has now recovered from the severe and protracted downturn that followed the 2005-2007 house price boom. That issue is assessed separately at Northern Ireland level in Appendix B, for two reasons.

First, time series data for a number of indicators are not publicly available at sub-regional level, including for mortgage market trends such as loans advanced and price-to-income multiples for first-time buyers. In addition, longer time series data are available for indicators such as house prices and completions, which help to give a fuller picture in placing recent trends within their historical context. Second, HMA and LGD-level trends in key housing market indicators, such as house prices, transactions and completions, are very strongly correlated with the overall Northern Ireland trend. That reflects common influences such as mortgage interest rates and the economic cycle.

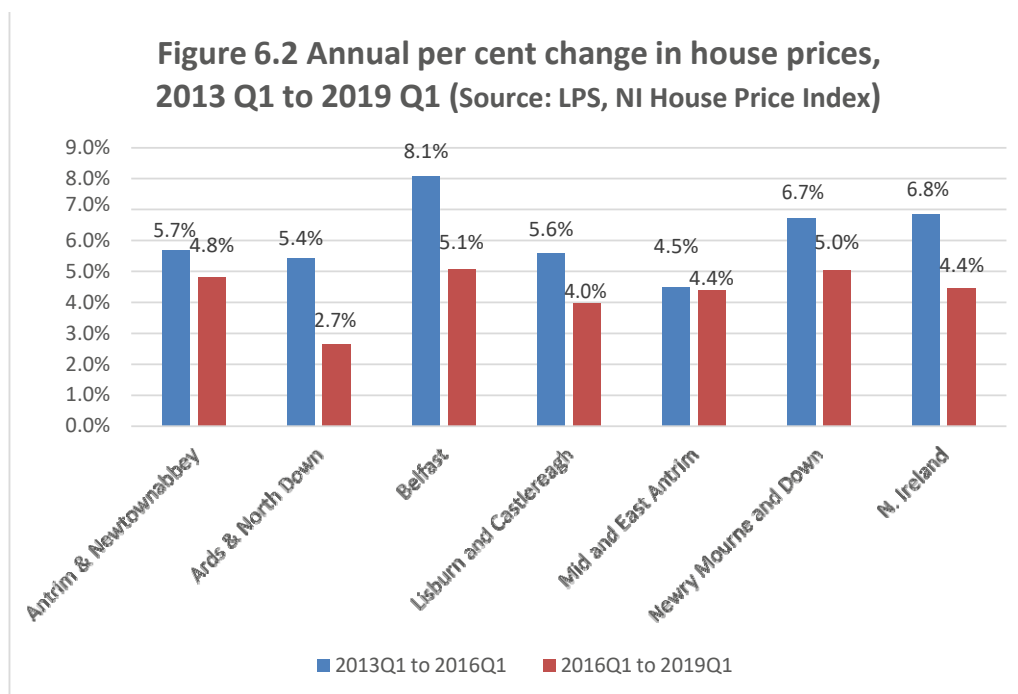
The main conclusion drawn in the review of Northern Ireland trends is that the sharp house price adjustment that lasted until spring 2013 has led to improved affordability and, by 2018-19, a recovery in levels of activity in the mortgage market and residential property transactions. A similar conclusion is drawn in respect of the Belfast Metropolitan HMA. Though, that conclusion is based on data that pre-date the onset of the coronavirus pandemic, which introduces a new element of uncertainty.

6.2 House Prices

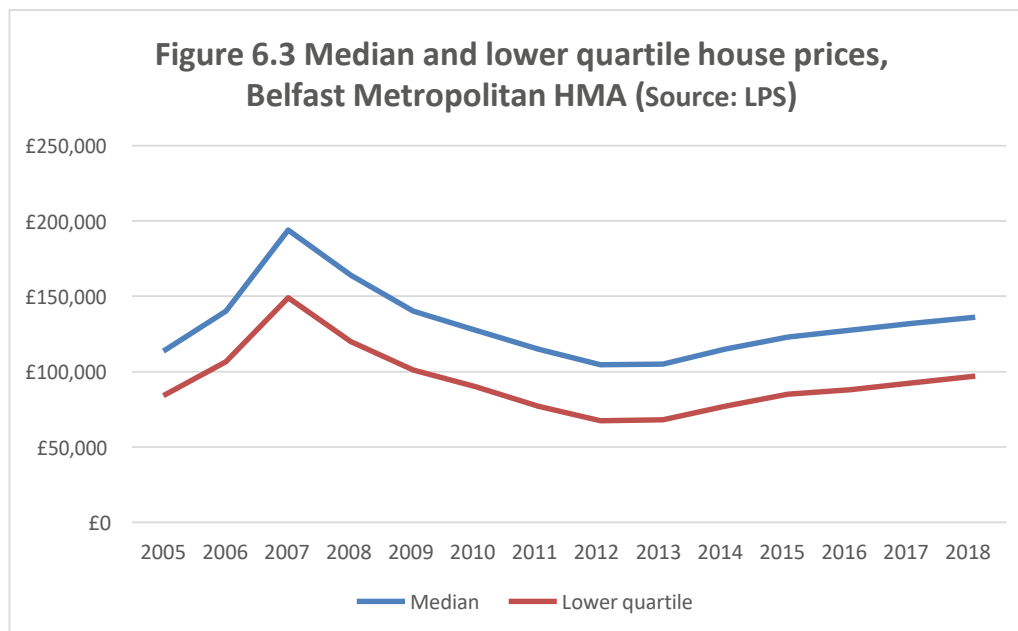
From 2005 to 2019, house price movements across the six LGDs that lie wholly or partly within the Belfast Metropolitan HMA have been highly synchronised with the overall Northern Ireland cycle (Figure 6.1). In the period of rapid house price inflation between 2005 and 2007, LGD house prices peaked simultaneously in the third quarter of 2007. In the subsequent house price decline, the trough was reached in each LGD in the first quarter of 2013. By then, house prices had fallen by 54 to 59 per cent across the six LGDs. That correction has nonetheless resulted in improved affordability across the HMA, which has underpinned the post-2013 recovery.



Since the 2013 trough, the Northern Ireland house price index has risen by 44 per cent, an annual average of 5.5 per cent. Across the HMA, each of the six LGDs has broadly tracked the Northern Ireland average, albeit with a spread from 50 per cent in the Belfast LGD to 31 per cent in Ards and North Down. However, most of the variation in house price rises by LGD occurred in the initial phase of the recovery, from 2013 Q1 to 2016 Q1. Since the first quarter of 2016, and through the fourth quarter of 2019, the annual rate of growth settled down to an average across the HMA of 4.3 per cent per annum, in line with the Northern Ireland average over that period of 4.4 per cent per annum (Figure 6.2). Ards and North Down continues to lag slightly behind the other LGDs.



Across the HMA as a whole, median and lower quartile house prices have followed the house price cycle (Figure 6.3. See also Box 6.A). From peak to trough, the median house price fell from £194,000 in 2007 to £105,000 in 2013 (-46 per cent). By 2018, the median had recovered to £136,000 (+30 per cent). The lower quartile price followed a similar path, falling by 54 per cent between 2007 and 2013 before rising by 43 per cent through 2018.

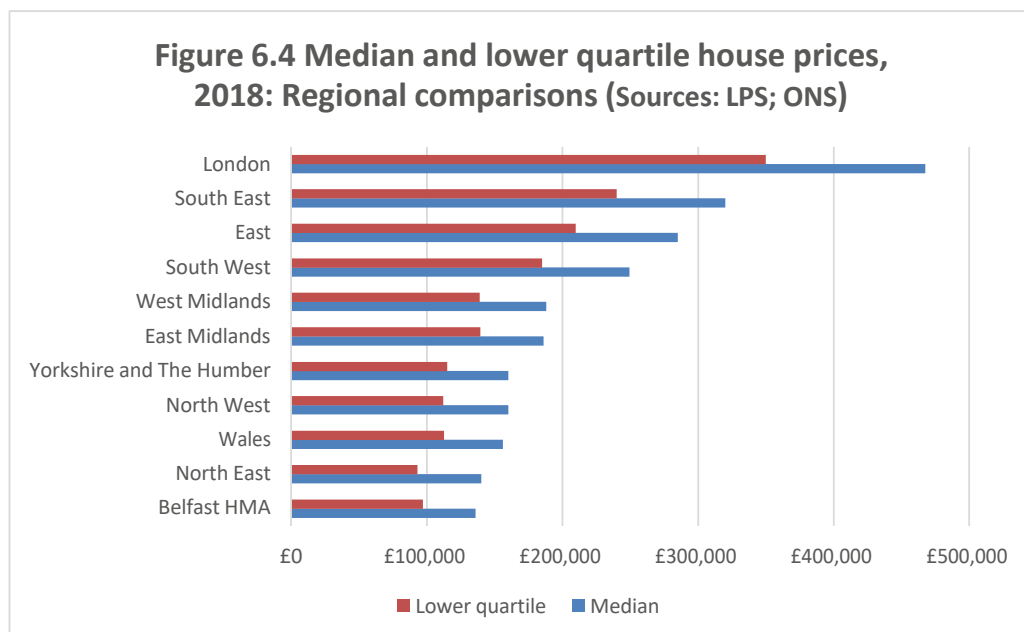


Box 6.A Median and lower quartile values

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 Belfast Metropolitan HMA, the median value of all dwellings sold in 2018 was £136,000. In that year, half the dwellings sold had a value below £136,000 while the remaining half sold for more than £136,000. 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 Belfast Metropolitan HMA, the lower quartile value of all dwellings sold in 2018 was £97,000. In that year, 25 per cent of the dwellings sold had a value below £97,000 while the remaining three-quarters sold for more than £97,000. In a housing market analysis, the lower quartile is often selected as the entry point for first-time buyers.

By 2018, the Belfast Metropolitan HMA median house price was lower than any region in England and Wales while the lower quartile ranked second-lowest, just above the North East of England (Figure 6.4).



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 labour market had been performing strongly, posting a 12 per cent rise in employee job numbers between 2012 and 2018. With the exception of Mid and East Antrim, the LGDs within the Belfast Metropolitan HMA each recorded comparable increases in employee jobs (Table 6.1).

The increasing numbers of employee jobs have been reflected in rising employment rates among the working age population (aged 16-64). Between 2009 and 2018, the employment rate rose across each LGD within the Belfast Metropolitan HMA, with the exception of Mid and East Antrim (Table 6.1). Rising employment rates are important in a housing market context due to the positive effect on household incomes and the concomitant capacity to obtain a mortgage for those households that may wish to purchase a home.

Table 6.1 Employment

	Employee jobs	Employment rate, 16-64	
	% change 2012-2018	2018	Change, 2009-2018, pps
	%	%	pps
Antrim and Newtownabbey	8.3	77.7	5.8
Ards and North Down	9.2	72.9	3.1
Belfast	9.5	64.7	6.4
Lisburn and Castlereagh	13.2	76.8	7.5
Mid and East Antrim	3.3	71.2	-1.0
Newry, Mourne and Down	16.6	67.1	2.5
N. Ireland	11.6	70.0	4.9
pps Percentage points Source: NISRA, Business Register and Employment Survey (BRES)			

Rising employment rates have 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 6.2). 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. Receipt of Housing Benefit is examined later in this Section. At this juncture, what can be noted is that, within the Belfast Metropolitan HMA, economic inactivity is above average in the Belfast LGD, where almost one in three working age residents were not in the labour force in 2018.

Table 6.2 Economic inactivity, Population aged 16-64		
	2018	Change, 2009-2018
	%	pps
Antrim and Newtownabbey	19.9	-5.1
Ards and North Down	25.5	-1.0
Belfast	32.7	-3.0
Lisburn and Castlereagh	21.1	-7.4
Mid and East Antrim	25.5	1.6
Newry, Mourne and Down	31.0	0.9
N. Ireland	27.2	-2.9
pps Percentage points Source: Labour Force Survey (LFS).		

While job numbers and employment rates have recovered strongly, earnings growth has been modest. The [Annual Survey of Hours and Earnings \(ASHE\)](#) is the main source of information on median earnings of employees. As the ASHE is a survey, the results can vary from one year to the next due to sampling variability.

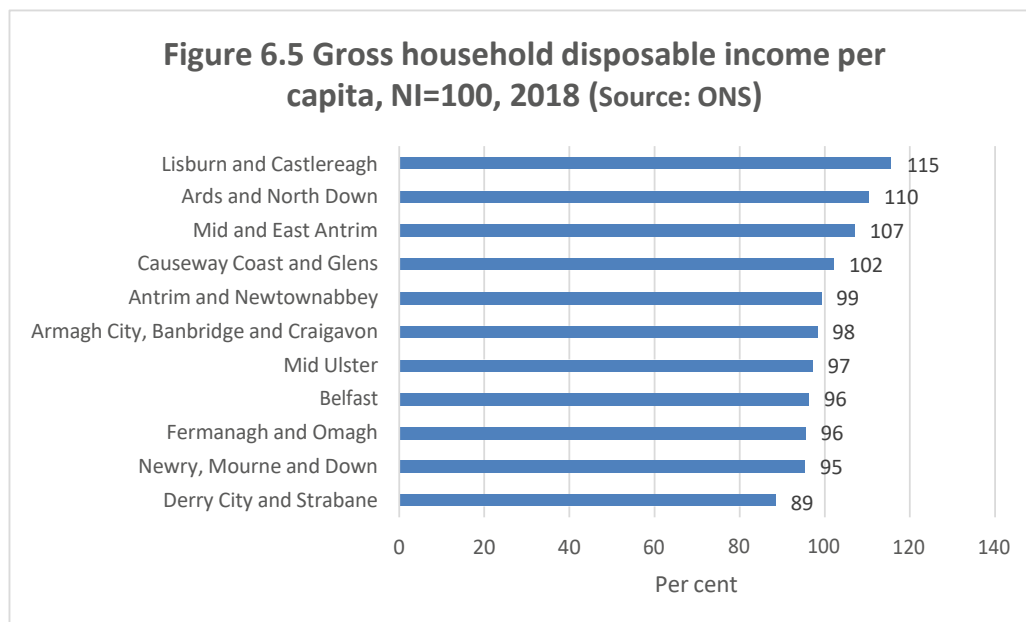
Based on the ASHE results, since 2013, at Northern Ireland level, earnings have been rising at about two per cent per annum, slightly faster than the rate of consumer price inflation (1.6 per cent per annum). At LGD level, earnings growth rates have been broadly similar to the Northern Ireland average (Table 6.3). There has been a degree of variability, ranging from +6.4 per cent in the Newry, Mourne and Down LGD to +14.5 per cent in Mid and East Antrim. The variances at LGD level should be interpreted within the context of sample survey data.

Table 6.3 Median earnings, full-time, annual gross, residence-based			
	2019		Change, 2013-14 to 2018-19
	£'s	NI=100	%
Antrim and Newtownabbey	27,623	101	10.1
Ards and North Down	27,492	100	10.1
Belfast	27,726	101	11.2
Lisburn and Castlereagh	30,761	112	9.1
Mid and East Antrim	27,335	100	14.5
Newry, Mourne and Down	26,397	96	6.4
N. Ireland	27,434	100	8.5
Source: NISRA, Annual Survey of Hours and Earnings (ASHE) .			

Household incomes have grown more strongly than earnings. Between 2012 and 2018, gross disposable household income (GDHI) per capita at Northern Ireland level rose by 22 per cent, an annual rate of increase of 3.4 per cent (Table 6.4). Each of the LGDs either wholly or partly within the Belfast Metropolitan HMA also saw increasing household income over that period, ranging from 2.1 per cent per annum in Antrim and Newtownabbey to 4.3 per cent in Lisburn and Castlereagh.

Table 6.4 Gross disposable household income per capita, 2012-2018		
	Per cent change	% per annum
Antrim and Newtownabbey	13.2	2.1
Ards and North Down	23.8	3.6
Belfast	15.8	2.5
Lisburn and Castlereagh	28.8	4.3
Mid and East Antrim	23.0	3.5
Newry, Mourne and Down	19.2	3.0
N. Ireland	22.0	3.4
Source: ONS, Regional Gross Disposable Household Income .		

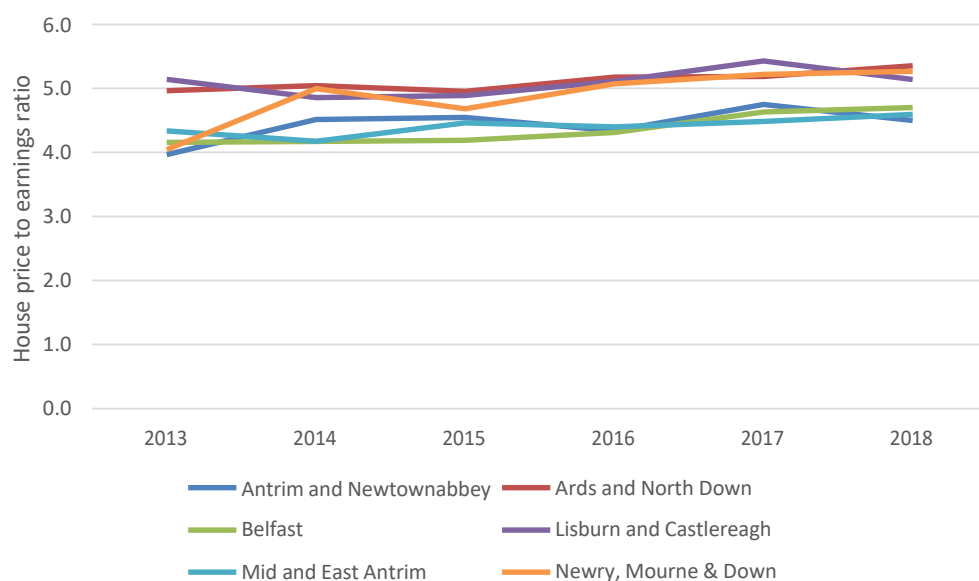
The per capita income data also illustrate the gaps between LGDs. On average, per capita incomes in Lisburn and Castlereagh are 15 per cent above the Northern Ireland average, followed by Ards and North Down (10 per cent) and Mid and East Antrim (7 per cent) (Figure 6.5). Across Northern Ireland's 11 LGDs, Belfast ranks eighth, with a per capita income that is four per cent below the Northern Ireland average.



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 9.1:1. By the time house prices had reached their trough, in 2013, the ratio had more than halved, to 4.2:1, lower than in any of the English and Welsh regions. The Northern Ireland ratio ticked upward in the early phase of the house price recovery but has been stable at around five since 2016. Comparable earnings data by LGD are only available since 2013. Over the period 2013 to 2018, the LGDs have closely tracked the Northern Ireland trend in house price to income ratios, both at the median and lower quartiles.

Across the six LGDs that are contained wholly or partly within the Belfast Metropolitan HMA, both median and lower quartile ratios have edged up slightly since 2013, in line with the Northern Ireland trend (Figures 6.6 and 6.7. See also Tables 6.5 and 6.6). For both ratios, the LGDs can be sorted into two groups, i.e. LGDs with a ratio above five and those with a ratio below five. The former group includes Ards and North Down, Lisburn and Castlereagh and Newry, Mourne and Down. The latter group comprises Antrim and Newtownabbey, Belfast and Mid and East Antrim. However, the trend in house price to earnings ratios has been similar across the LGDs.

Figure 6.6 Median house prices to median earnings ratios by LGD**Table 6.5 Median house prices to median earnings ratios by LGD**

	2013	2014	2015	2016	2017	2018
Antrim and Newtownabbey	4.0	4.5	4.5	4.3	4.8	4.5
Ards and North Down	5.0	5.0	5.0	5.2	5.2	5.4
Belfast	4.2	4.2	4.2	4.3	4.6	4.7
Lisburn and Castlereagh	5.1	4.9	4.9	5.1	5.4	5.1
Mid and East Antrim	4.3	4.2	4.5	4.4	4.5	4.6
Newry, Mourne & Down	4.0	5.0	4.7	5.1	5.2	5.3
N. Ireland	4.2	4.4	4.5	4.7	4.9	4.9

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

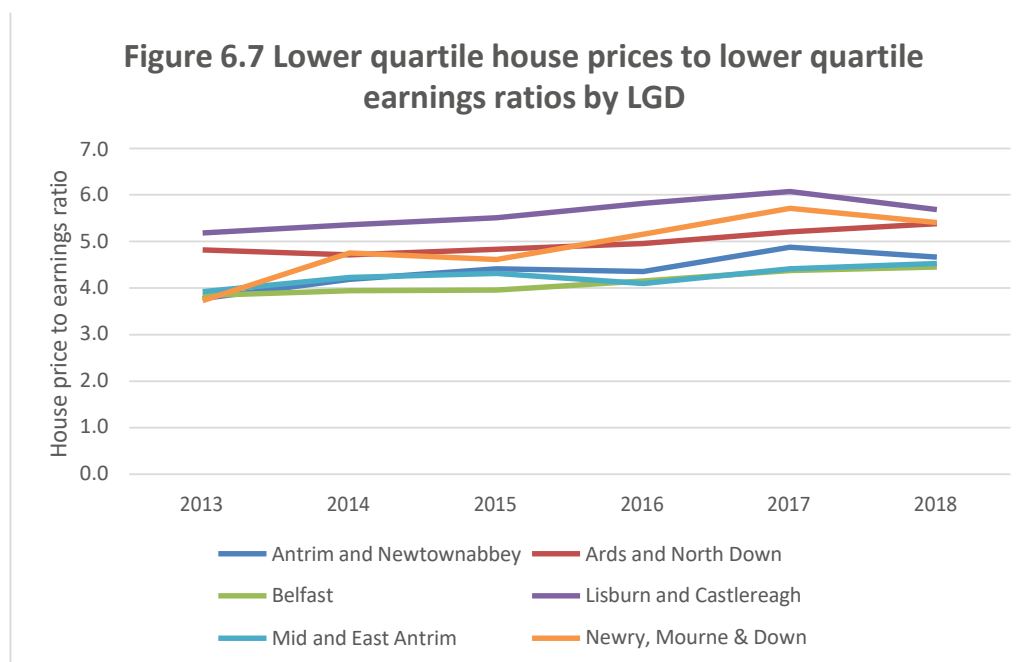


Table 6.6 Lower quartile house prices to lower quartile earnings ratios by LGD

	2013	2014	2015	2016	2017	2018
Antrim and Newtownabbey	3.8	4.2	4.4	4.4	4.9	4.7
Ards and North Down	4.8	4.7	4.8	5.0	5.2	5.4
Belfast	3.8	3.9	4.0	4.2	4.4	4.5
Lisburn and Castlereagh	5.2	5.4	5.5	5.8	6.1	5.7
Mid and East Antrim	3.9	4.2	4.3	4.1	4.4	4.5
Newry, Mourne & Down	3.7	4.8	4.6	5.2	5.7	5.4
N. Ireland (average)	4.1	4.5	4.7	4.8	5.1	5.1

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

From the review of trends at Northern Ireland level in Appendix B, the following points can be noted in respect of affordability. In the wake of the house price boom, the large price falls that occurred through the first quarter of 2013 have been the main driver behind improving affordability. Within that context, house purchase affordability has also benefitted from the sustained period of low interest rates. Bank base rate has been held at or below one

per cent since February 2020 and was reduced to 0.1 per cent in spring 2020. That has helped to keep mortgage payments as a proportion of income at affordable levels. For example, in late 2019, for first-time buyers in Northern Ireland, the average repayment as a proportion of income was 15.3 per cent (Source: UK Finance, [Regional Mortgage Trends](#)).

In the mortgage market, price to income multiples for first-time buyers in Northern Ireland have fallen sharply since the peak of the house price boom, from 4.73 in the third quarter of 2007 to 3.17 by the third quarter of 2013 (Source: ONS, [House price data: quarterly tables](#), Table 15). The multiple has edged up slightly since then but has been stable at around 3.5 since 2016.

Reflecting the improvements in affordability, loans for house purchase have recovered strongly since the downturn, up from 10,000 in 2013 to 17,580 in 2019 across Northern Ireland as a whole (Source: UK Finance). That recovery has been driven by the return of first-time buyers (FTBs). At the peak of the boom, in 2006, the first-time buyer share of loans for house purchase had fallen to 30 per cent (Source: UK Finance). By 2018, their share had returned to its longer-term average share of around 60 per cent.

Furthermore, at the peak of the house price boom, it is plausible that potential first-time buyers were competing with buy-to-let (BTL) purchasers, constraining first-time buyer access to house purchase and exacerbating affordability problems. The BTL factor would not appear to be exerting those same effects in the more recent period of recovery. Since 2015, the BTL sector has been subject to a number of tax and regulatory changes that have served to dampen activity levels⁴³. According to UK Finance, BTL house purchase loans in Northern Ireland hardly grew between 2015 and 2017 and showed a decline in 2018.

The main caveat to the continuation of the recovery in first-time buyer affordability lies in the response of banks to the coronavirus pandemic. Early indications are that banks are tightening their lending criteria, requiring higher deposits⁴⁴. Other banks are changing their rules around deposits⁴⁵. These developments may act as a barrier to first-time buyers entering the owner-occupied market, which could lead to potential FTBs considering other housing options, entering or remaining in the private rented sector, remaining at home or applying for a shared ownership property. The effects on first-time buyers are evolving and will require monitoring.

⁴³ See Tatch, [Northern Ireland's comeback: Wonder horse or dead cat](#), UK Finance blog post.

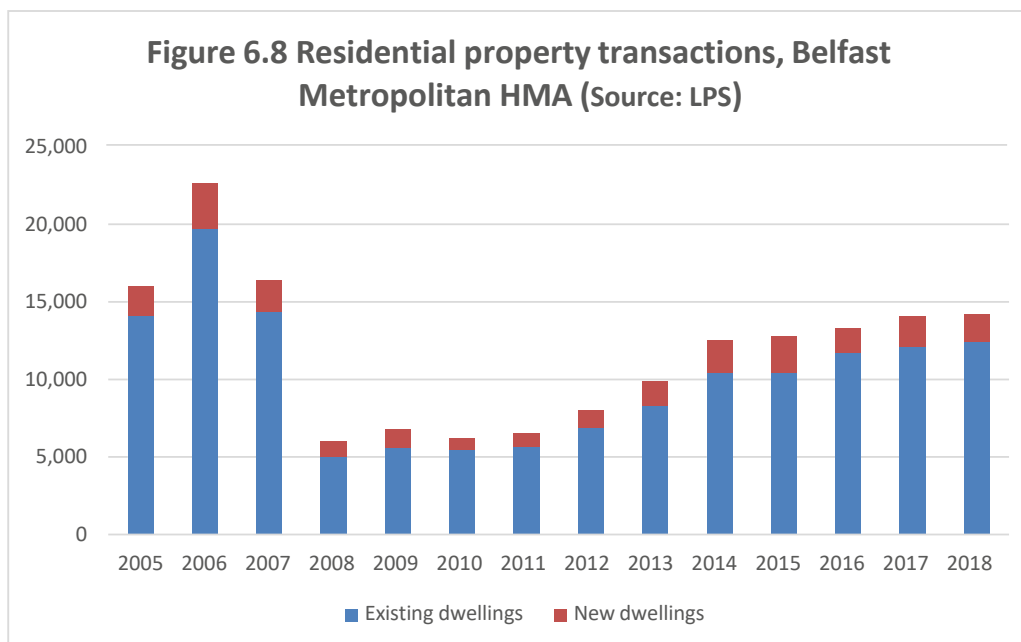
⁴⁴ See, e.g. BBC News, 23 August 2020, [Co-ownership: Housing body sees threefold rise in demand](#); Belfast Telegraph, 10 October 2020, [NI house prices hit five-year high as pent-up demand fuels sales](#).

⁴⁵ For example, with a 10 per cent deposit, the Nationwide bank now requires the applicant to show they saved 75 per cent of the deposit themselves. See BBC News, 5 August 2020, [First-time buyers: The end of the bank of Mum and Dad?](#).

Nonetheless, the conclusions drawn in respect of affordability trends at Northern Ireland level can equally be applied across the Belfast Metropolitan HMA and its constituent LGDs. That reflects both the correlation between house price movements at LGD and Northern Ireland level and, at least since 2013, the coherence between LGD-level house price to income ratios and the comparable Northern Ireland ratios. The conclusion is further strengthened by the recovery in residential property transactions across the HMA, which have closely tracked the overall Northern Ireland trend.

6.5 Transactions

Across the Belfast Metropolitan HMA, residential property transactions fell steeply in the housing market downturn, from a peak of 22,660 in 2006 to 6,030 in 2008 (Figure 6.8). After remaining below 7,000 for the four years 2008 through 2011, transactions recovered to a little over 14,000 by 2018.

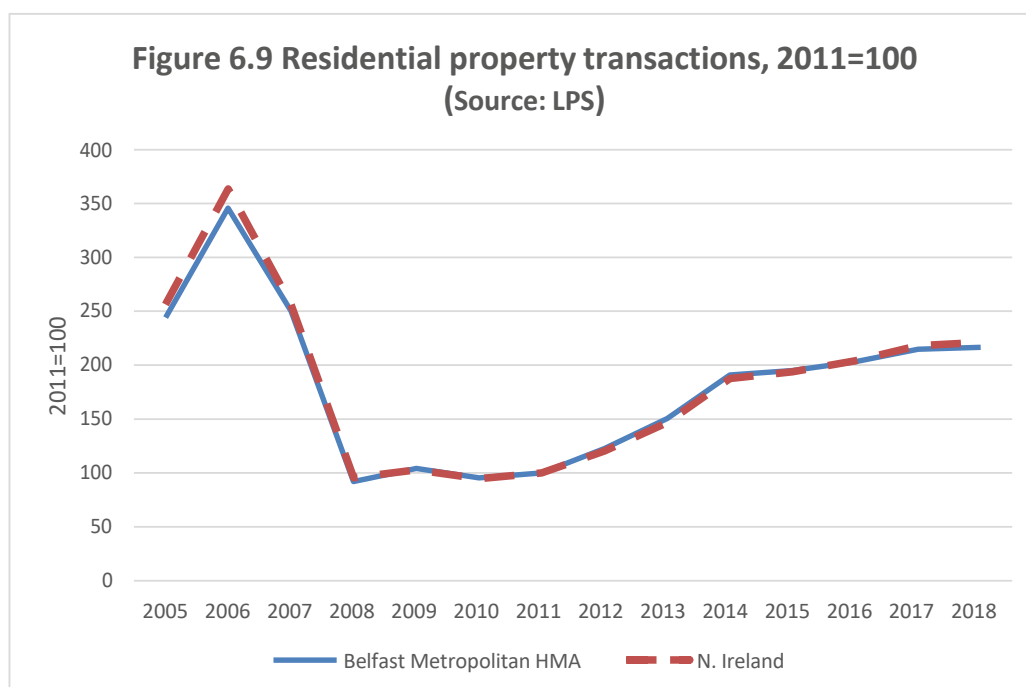


The 2006 peak was an inflated level of transactions with no sustainable basis. Therefore, the peak does not provide any form of benchmark or reference point against which to gauge whether the transactions levels of 2017 and 2018 represent a market in which there was, in broad terms, a balance between buyers and sellers. In that regard, the following points can be made.

The sharp contraction in house prices between 2007 and 2013 left many mortgage-holders with negative or low (less than five per cent) equity in their homes. According to UK Finance, by 2010-2011, around one in two outstanding mortgages had negative or low equity. That proportion had

reduced to around six per cent by end-2018, ranging from seven per cent in the Belfast LGD to a little over four per cent in Lisburn and Castlereagh⁴⁶.

Negative or low equity can depress transactions in those cases where the household wishes to transact, e.g. to move house. However, recent trends in the mortgage market, which are reviewed in Appendix B, would suggest that negative equity is not having a discernible effect on the overall level of transactions across Northern Ireland. In addition, negative/low equity is less than one per cent at UK level but, since 2013, the growth in transactions at Northern Ireland level has been outpacing the UK average. The conclusion that negative equity is not now a constraining factor, may also be applied to the Belfast Metropolitan HMA, where the recovery in transactions has been very closely aligned with the Northern Ireland profile (Figure 6.9).



The review of affordability trends, and especially the return of the first-time buyer, would also suggest that the level of transactions across the HMA has not, in recent years, been constrained by lack of effective demand (at least prior to the coronavirus pandemic).

Over the period 2011 to 2018, the recovery in transactions has been broadly based, including by area, property type and whether for a new or existing property (Table 6.7)

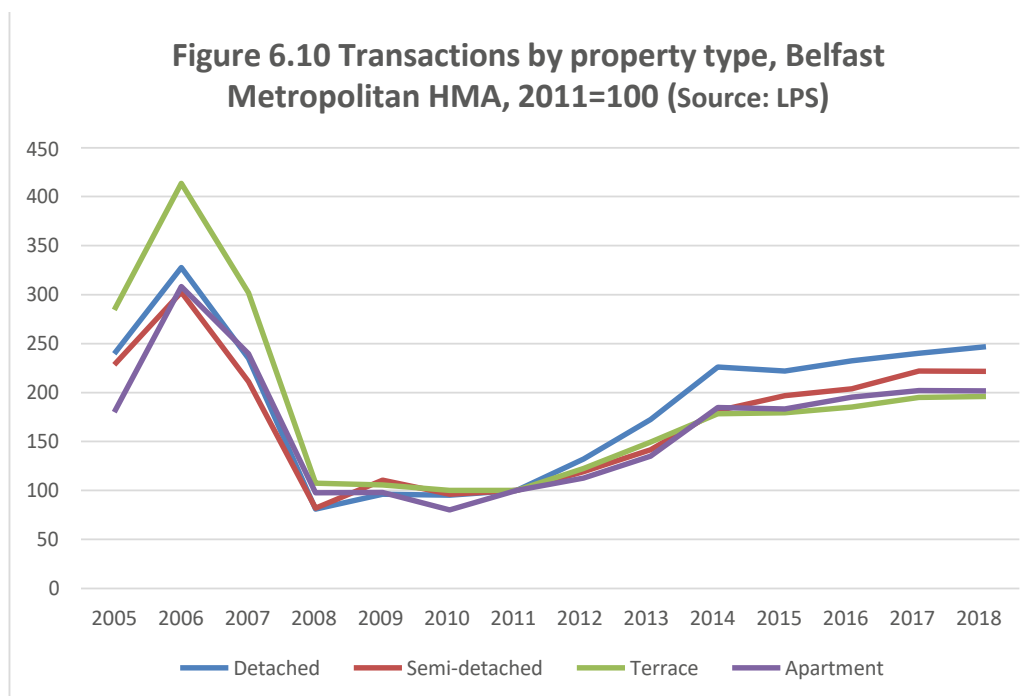
⁴⁶ As reported by Tatch, [Northern Ireland's comeback: Wonder horse or dead cat?](#), Chart 3, UK Finance blog post.

Table 6.7 Residential property transactions by location and type, Belfast Metropolitan HMA				
	2011	2018	Change 2011-2018	Composition 2018
	<i>No.</i>	<i>No.</i>	<i>%</i>	<i>%</i>
All	6,552	14,185	116	100
Urban	5,505	11,665	112	82
Rural	1,047	2,520	141	18
Detached	1,497	3,694	147	26
Semi-detached	2,141	4,744	122	33
Terrace	2,180	4,267	96	30
Apartment	734	1,480	102	10
Existing dwellings	5,669	12,406	119	87
New dwellings	883	1,779	101	13
Source: LPS, Annual Ward and Local Government District Statistics				

Between 2011 and 2018, sales of properties have more than doubled in both urban (112 per cent) and rural areas (141 per cent). Though, in this most urbanised of Northern Ireland's HMAs, transactions in rural areas account for less than one-fifth of the total (18 per cent).

The increases by property type have been led by detached (+147 per cent) and semi-detached (+122 per cent) dwellings. Terraced properties (+96 per cent) and apartments (+102 per cent) have lagged behind the overall average increase (+116 per cent). It is possible the slower growth in terraced and apartment properties reflects more muted BTL activity in the recovery period, albeit transactions in both of those property types have also rebounded since 2014 (Figure 6.10). Nonetheless, the property type pattern is interesting, as it is underpinned by differences at LGD level and seems to signal that the recovery has been led by more 'suburban' dwelling types.

Transactions in both existing (+119 per cent) and new (+101 per cent) properties have also doubled, though at varying rates across the LGDs.



At LGD level, the main pattern in the recovery has been the more rapid growth in transactions in the areas that have historically been recipients of net in-migration flows from the Belfast LGD. This includes Lisburn and Castlereagh (+150 per cent), Antrim and Newtownabbey (141 per cent), Ards and North Down (128 per cent) and the part of Newry, Mourne and Down lying within the Belfast Metropolitan HMA (+188 per cent) (Figure 6.11 and Table 6.8). Both Belfast (+85 per cent) and the Larne/Carrickfergus portion of Mid and East Antrim (+90 per cent) have lagged the HMA average (116 per cent).

The growth in sales of new dwellings has been especially strong in Ards and North Down, Lisburn and Castlereagh and Newry, Mourne and Down (part) (Table 6.9). That can be contrasted with the reduction in new dwelling sales of 38 per cent between 2011 and 2018 in the Belfast LGD. Indeed, in 2018, according to the published transactions data, just three per cent of sales within the Belfast LGD were for new properties (Table 6.10).

The mix of property types transacted varies across the LGDs, mainly reflecting variations in the existing stock of occupied dwelling. For example, detached dwellings accounted for 11 per cent of sales in 2018 (Table 6.10), almost on a par with the detached dwelling share of occupied properties in the LGD according to the 2011 Census of Population (Table 6.11).

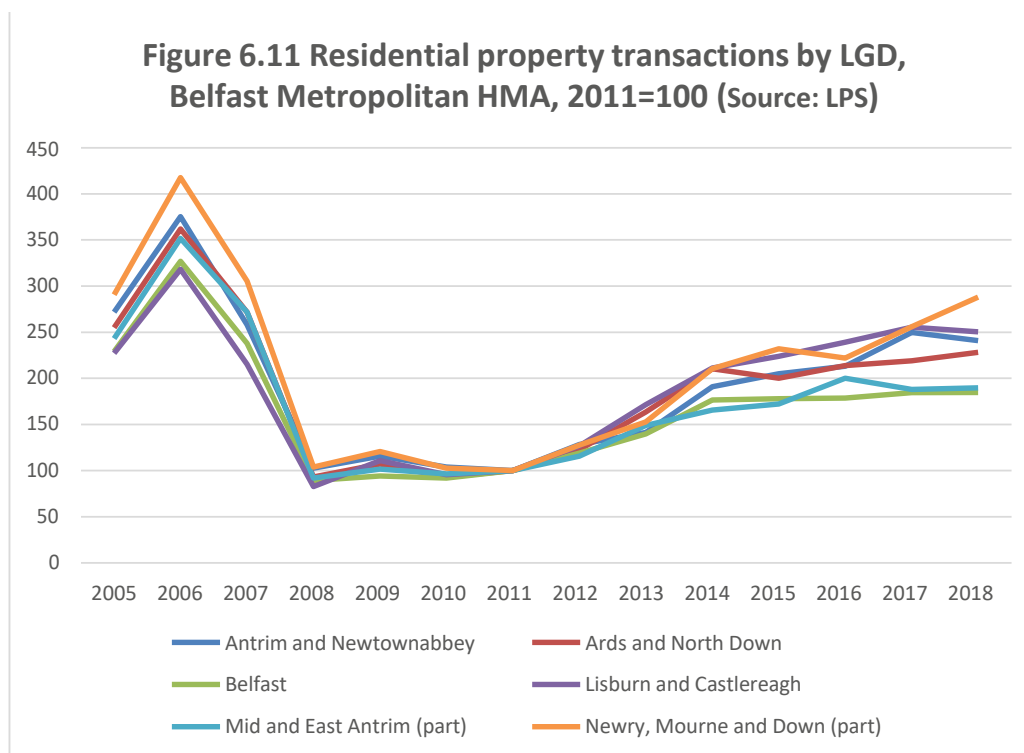


Table 6.8 Residential property transactions, per cent change 2011-2018, Belfast Metropolitan HMA

	Existing	New	All
	%	%	%
Antrim and Newtownabbey	144	125	141
Ards and North Down	118	202	128
Belfast	99	-38	85
Lisburn and Castlereagh	144	177	150
Mid and East Antrim (part)	86	111	90
Newry, Mourne and Down (part)	194	163	188
Belfast Metropolitan HMA	119	101	116
<i>N. Ireland</i>	<i>122</i>	<i>117</i>	<i>121</i>
Source: LPS, Annual Ward and Local Government District Statistics			

Table 6.9 Residential property transactions, new and existing, Belfast Metropolitan HMA, 2018

	Existing	New	All
	<i>% of all</i>	<i>% of all</i>	<i>No.</i>
Antrim and Newtownabbey	84	16	2,323
Ards and North Down	85	15	2,800
Belfast	97	3	4,714
Lisburn and Castlereagh	79	21	2,424
Mid and East Antrim (part)	84	16	973
Newry, Mourne and Down (part)	83	17	951
HMA	87	13	14,185
Source: LPS, Annual Ward and Local Government District Statistics			

Table 6.10 Transactions by property type, 2018

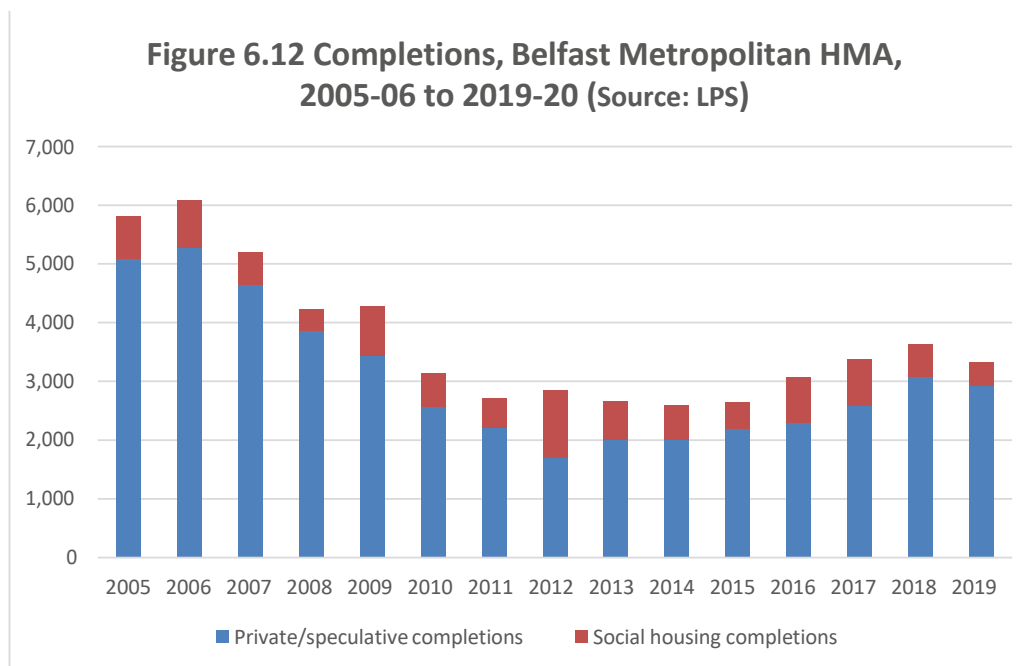
	Detached	Semi-detached	Terraced	Apartment^s	All
	%	%	%	%	%
Antrim and Newtownabbey	30	35	28	8	100
Ards and North Down	35	35	21	9	100
Belfast	11	30	43	16	100
Lisburn and Castlereagh	34	38	22	7	100
Mid and East Antrim (part)	30	34	29	8	100
Newry, Mourne and Down (part)	42	30	21	7	100
Belfast Metropolitan HMA	26	33	30	10	100
Source: LPS, Annual Ward and Local Government District Statistics					

Table 6.11 Occupied dwellings by type, 2011

	Detached	Semi-detached	Terraced	Apartment^s	All
	%	%	%	%	%
Antrim and Newtownabbey	35	29	25	10	100
Belfast	12	30	40	17	100
Lisburn and Castlereagh	39	32	20	8	100
Mid and East Antrim (part)	36	26	27	11	100
Newry, Mourne and Down (part)	52	22	20	6	100
Ards and North Down	38	31	22	9	100
Belfast Metropolitan HMA	29	30	30	12	100
Source: Census of Population, 2011					

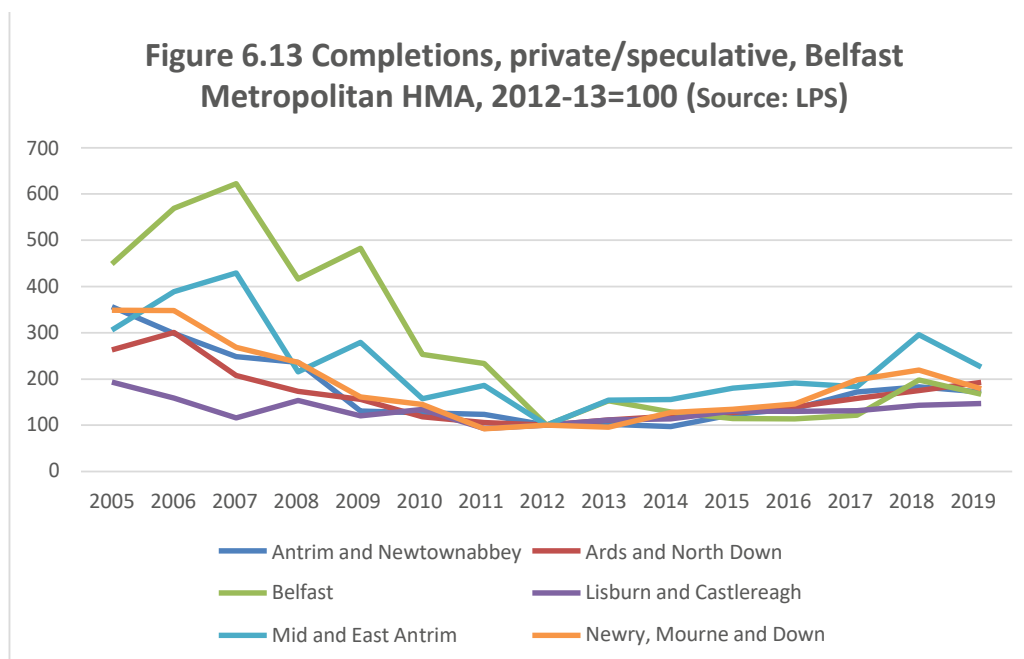
6.6 Completions

Private/speculative completions have largely mirrored the housing market cycle in prices and transactions (Figure 6.12). Across the HMA as a whole, private sector completions collapsed from a peak of 5,300 in 2006-07 to 1,700 in 2012-13 (-67 per cent). Since then, completions recovered to over 2,900 by 2019-20, a rise of 71 per cent from the 2012-13 trough.



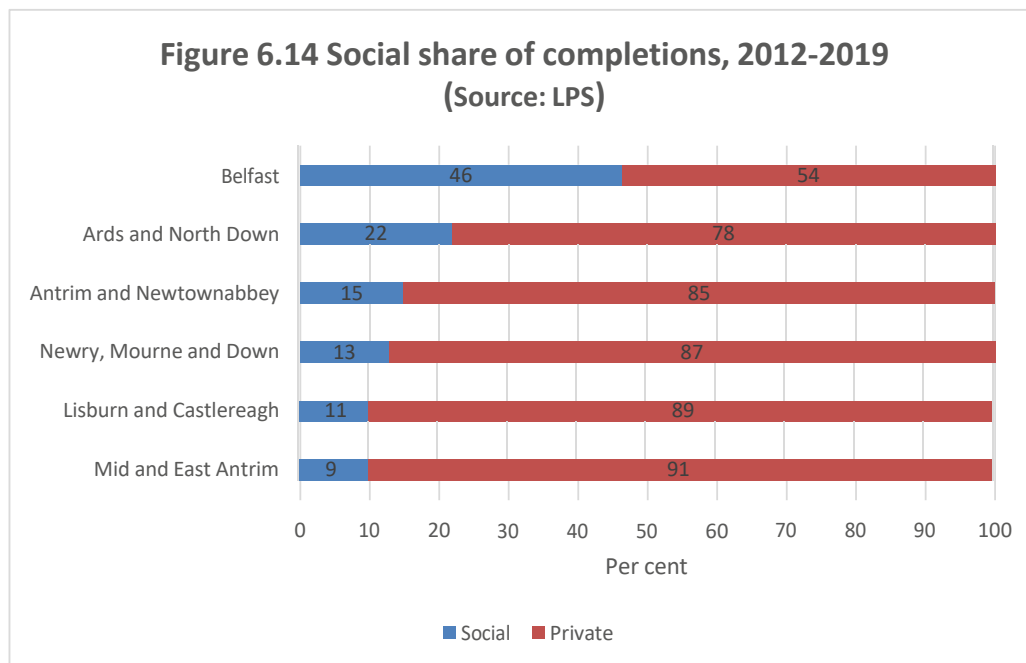
The steepest fall in private sector completions was seen in the Belfast LGD, where the volume fell by 82 per cent between 2006-07 and 2012-13 (Figure 6.13). Over the same period, completions in Lisburn and Castlereagh fell by 37 per cent, albeit the peak in that LGD occurred in 2005-06.

There has been less variability in the recovery period. Comparing the average number of completions in the three years 2017-18 to 2019-20 with the 2012-13 volumes, the percentage change has varied from +135 per cent in Mid and East Antrim (part) to +41 per cent in Lisburn and Castlereagh (Table 6.12). The lower increase in the recovery period in Lisburn and Castlereagh should be seen in the context of a comparatively shallower downturn in completion activity. Indeed, the 2017-2020 average for Lisburn and Castlereagh means that private sector completions had returned to 90 per cent of their 2005-2007 average. For Belfast, that ratio is 29 per cent.

**Table 6.12 Completions: Private/speculative**

	Average 2017-18 to 2019-20		Per cent change from 2012-13
	No.	% of HMA	%
Antrim and Newtownabbey	546	19	75
Ards and North Down	606	21	75
Belfast	454	16	62
Lisburn and Castlereagh	733	26	41
Mid and East Antrim (part) (e)	224	8	135
Newry, Mourne and Down (part) (e)	295	10	99
Belfast Metropolitan HMA	2,859	100	68
Source: LPS, New dwelling statistics (e) Estimated.			

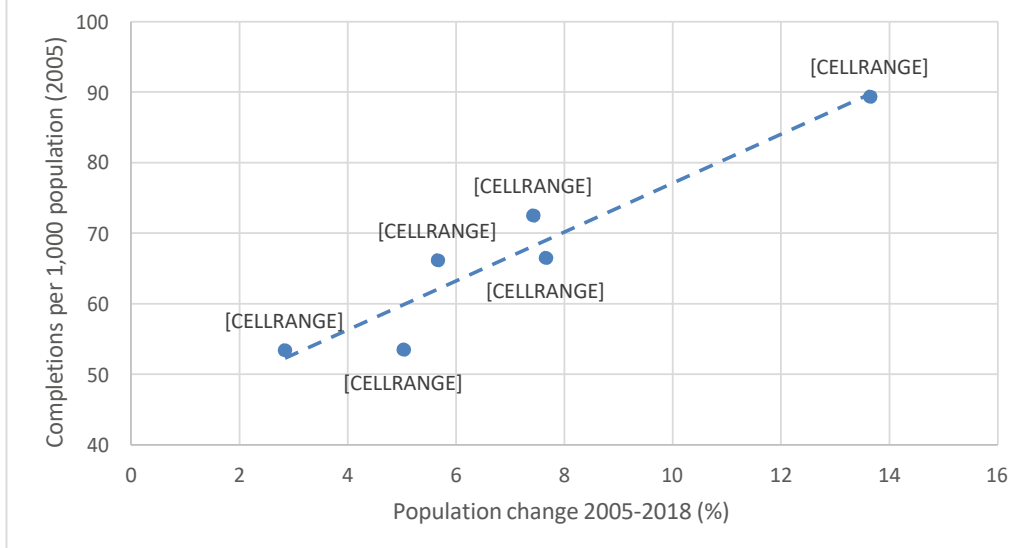
Social sector completions have fluctuated much less than private sector new build, averaging 691 per annum between 2005-06 and 2012-13 and 602 per annum between 2013-14 and 2019-20. Though, social sector completions have been an important component of total new build in the recovery period, accounting for 20 per cent of the total volume of completions. The social sector role has been especially prominent in Belfast, accounting for almost one in two completions between 2012-13 and 2019-20 (Figure 6.14).



Considered over the whole of the period from 2005-06 to 2019-20, the geographical pattern in new dwelling completions is highly consistent with the differences by LGD in population growth examined in Section 4 above. Thus, when new dwelling completions are cumulated by LGD for the entire period 2005-06 to 2019-20 and standardised as rates per 1,000 population (at the 2005 levels), the variation by LGD is tightly linked⁴⁷ to the variation in population growth rates over the period 2005 to 2018 (Figure 6.15). Though, it should be appreciated that Figure 6.15 simply illustrates the association between completions and population growth. Arguably, population growth and housebuilding are mutually inter-linked, with population attracted to locations where housing supply is available and housebuilders responding to population growth by constructing in locations where land is available and there is an expectation that demand will follow.

⁴⁷ Technically, the two data series are highly correlated. In that regard, it can be noted that the 'fit' is very good ($R^2=0.91$), even though there are only six data points.

Figure 6.15 Cumulative completions, 2005 to 2020, per 1,000 population (2005) and population change 2005-2018 (%), Belfast Metropolitan HMA LGDs



6.7 Private Sector Rents

The available evidence would suggest that private sector rentals have grown at a steady pace in recent years. The review of private sector rental trends at Northern Ireland level in Appendix B indicates that average rentals have grown at 1.7 per cent per annum between January 2015 and January 2020. Over the same period, the rate of inflation in consumer prices was 1.8 per cent per annum, suggesting average rentals have been stable in real terms.

Using Northern Ireland data from the Family Resources Survey (FRS) also indicates that private sector rents have grown at a steady pace over a longer period, from 2002-03 through to 2018-19 (discussed in detail in Appendix B). Certainly, at Northern Ireland level, private sector rents have not exhibited the volatility that has 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 the Belfast Metropolitan HMA has broadly tracked the Northern Ireland trend, as would be expected. From Table 6.13, average rentals are estimated to have grown by 1.5 per cent in 2018 and two per cent in 2019. The data indicate some variability within the HMA, with Belfast rents growing slightly above average over the two-year period.

Table 6.13 Private sector rents, annual growth, Belfast Metropolitan HMA		
	2018	2019
	%	%
Antrim and Newtownabbey	1.5	1.5
Ards and North Down	0.7	1.0
Belfast	2.7	3.0
Lisburn and Castlereagh	0.9	1.4
Mid and East Antrim (part)	1.2	1.3
Newry, Mourne and Down (part)	-0.2	0.3
Belfast Metropolitan HMA	1.5	2.0
Source: Calculated from advertised lettings data supplied by NIHE.		

Within that context, it is useful to examine the affordability of private sector rentals. 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 breakdown, where private rented sector incomes could be directly compared with rents⁴⁸. Bearing that caveat in mind, it is nonetheless useful to consider ratios of rents to average household incomes within and across the Belfast Metropolitan HMA. Rent to household income ratios are shown in Table 6.14 for both median and 30th percentile rents⁴⁹. In calculating the ratios, Housing Benefit is included on the income side.

Across the HMA, median weekly rents represent 20 per cent of median household income. The ratio is highest in Belfast (22 per cent) where average incomes are below the HMA average and median rents are above average. In the remaining LGDs, the ratio covers a narrow range, between

⁴⁸ According to the FRS, at the Northern Ireland level, 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.

⁴⁹ In an ordered array of numbers, the 30th percentile is the value below which 30 per cent of values are located.

17 and 19 per cent. At those ratios, the median rent could not be said to present an acute affordability problem, on the average⁵⁰.

Table 6.14 Median and 30th percentile rents as per cent of income (including Housing Benefit), 2018

	Median rent		30th percentile rent	
	£'s	% of median income	£'s	% of lower quartile income
Antrim and Newtownabbey	£109	18	£101	27
Ards and North Down	£116	19	£104	27
Belfast	£121	22	£108	33
Lisburn and Castlereagh	£127	19	£117	28
Mid and East Antrim (part)	£100	17	£91	26
Newry, Mourne and Down (part)	£107	17	£100	25
Belfast Metropolitan HMA	£117	20	£105	28
Sources: Calculated from rent data supplied by NIHE and CACI Small Area household income data combined with FRS household income data.				

The 30th percentile rent is the reference rent which 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. At HMA level, the 30th percentile of rents is equivalent to 28 per cent of the lower quartile of household incomes. Again, the ratio is highest in Belfast (33 per cent). Clearly, even at the 30th percentile, rents place a greater strain on the finances of lower income households. It is therefore useful to look at receipt of Housing Benefit⁵¹, which is awarded on a means-tested basis, as a direct indicator of affordability problems within the private rented market. Receipt of Housing Benefit also facilitates a discussion of social sector tenants.

⁵⁰ In that regard, it may be noted that, according to the FRS, the average ratio of rents to incomes at Northern Ireland level is 25 per cent among private rented sector tenants; see Appendix B.

⁵¹ From October 2017, for working age claimants, Housing Benefit is being 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 shorthand for all recipients of help with housing costs, including those in the private rented sector receiving LHA.

6.8 Receipt of Housing Benefit

As at April 2019, an estimated 38 per cent of private rented sector tenants were in receipt of Housing Benefit across the Belfast Metropolitan HMA (Table 6.15). That underscores the importance of Housing Benefit in helping private sector tenants to sustain their accommodation.

Receipt of Housing Benefit is higher within the social rented sector where an estimated 80 per cent of the combined total of Housing Executive and Housing Association tenants received assistance towards their rent costs as at April 2019.

Across the rented sector, both private and social, an estimated 59 per cent of tenants are in receipt of Housing Benefit, amounting to a little over one in five (21 per cent) of all households.

Table 6.15 Receipt of Housing Benefit¹, Belfast Metropolitan HMA				
	2018		2019	
	<i>No.</i>	<i>%²</i>	<i>No.</i>	<i>%²</i>
Private rented	26,900	39	26,300	38
Social rented	55,300	83	53,800	80
All	82,300	61	80,200	59
<i>Per cent of all households</i>		<i>22</i>		<i>21</i>
1. Sourced 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).				

The proportion of private rented sector tenants in receipt of Housing Benefit varies within the HMA, both within the social and private rented sectors (Table 6.16). As a proportion of all households, Housing Benefit recipients range from 13 per cent in Lisburn and Castlereagh to 29 per cent in Belfast. The lower proportion in Lisburn and Castlereagh is likely due to the comparatively higher average household income levels within the LGD. The higher proportion of all households in Belfast is partly due to the relatively high share of households within the Belfast LGD who rent their accommodation. Including both private and social sector tenants, at the 2011 Census of Population 42 per cent of households in the Belfast LGD were in rented accommodation compared with an average of 22 per cent in the remaining LGDs within the HMA.

Table 6.16 Receipt of Housing Benefit, Belfast Metropolitan HMA: Per cent of households (estimated)				
	Private Rented	Social	All rented	All households
	%	%	%	%
Antrim and Newtownabbey	38	78	56	16
Ards and North Down	40	78	57	15
Belfast	37	82	61	29
Lisburn and Castlereagh	27	73	48	13
Mid and East Antrim (part)	46	77	59	17
Newry, Mourne and Down (part)	48	91	63	19
All	38	80	59	21

Social rented housing, including both the Housing Executive and Housing Associations, is one of the types of affordable housing included in the 2015 SPPS definition. 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 6.17 shows the variations in private rented sector lettings by bedroom size for both the median and 30th percentile. Table 6.18 presents the average rents paid by Housing Benefit recipients in the private rented sector⁵² as well as Housing Associations and the Housing Executive⁵³. Housing Executive rents are shown separately because, as discussed in Section 2, they had been frozen in 2015, so that by April 2019, Housing Executive rents were 27 per cent below Housing Association rents, on average.

⁵² The amounts shown relate to actual contract rent amounts, which are typically greater than the LHA rate that is payable as a contribution towards their rents.

⁵³ In Table 6.18, the rents 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 'bedroom tax'; therefore, information on the number of bedrooms in their accommodation is not included in the SHBE.

Table 6.17 Private rented sector lettings: Median and 30th percentile rents by number of rooms, Belfast Metropolitan HMA					
	One room	Two rooms	Three rooms	Four rooms	All¹
Median	£97	£111	£123	£165	£117
30th percentile	£89	£102	£112	£138	£105
Source: Lettings data supplied by NIHE. 1 Excluding shared accommodation lettings.					

Table 6.18 Mean rents paid by Housing Benefit recipients, Belfast Metropolitan HMA					
	One room	Two rooms	Three rooms	Four rooms	All¹
Private rented/LHA	£77	£100	£108	£123	£102
Housing Associations	£78	£94	£104	£109	£92
NIHE	£51	£62	£73	£83	£68
Per cent of PRS 30 th percentile					
Private rented	87%	98%	97%	89%	98%
Housing Associations	87%	92%	93%	79%	88%
NIHE	57%	61%	66%	60%	64%
Source: SHBE. 1 Excluding shared accommodation lettings in the private rented sector.					

The main point to note is that the mean rent paid by Housing Association tenants in receipt of Housing Benefit amounts to 88 per cent of the 30th percentile of the private sector rents shown in Table 6.17, ranging from 79 per cent for four-bedroom accommodation to 93 per cent for three bedrooms. To that extent, the 30th percentile is 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, above the private rented sector median. The results are shown in Table 6.19, with proportions adjusted for bedroom size. All Housing Executive tenants pay rents that are below the 30th percentile of PRS rents. A large majority of Housing Association tenants (83 per cent) also pay a rent that is below the 30th percentile.

The majority of Housing Benefit recipients in the private rented sector (55 per cent) pay a rent which is below the 30th percentile. However, almost one in five (19 per cent) are between the 30th percentile and the median while over one in four (26 per cent) pay above the median.

Table 6.19 Housing Benefit recipients¹: Rents² relative to private rented sector median and 30th percentile – Belfast Metropolitan HMA			
	Above PRS median	Between 30th percentile and median	Below 30th percentile
	%	%	%
LHA\Private rented	26.1	18.6	55.4
Housing Associations	5.1	11.4	83.4
NIHE	0.0	0.0	100.0
All	10.3	9.1	80.6
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.			

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. Indeed, the majority of those claimants (85 per cent) pay a weekly contract rent that exceeds their LHA award (Table 6.20). On average, the weekly shortfall amounts to £24, representing almost one-fourth (23 per cent) of their weekly contract rent, which must be met from their own resources. That underscores the importance of the continuing availability of Housing Benefit within the private rented sector.

Table 6.20 Housing Benefit recipients with bedroom entitlement¹: Shortfall between Housing Benefit amount and contract rent			
	Private rented /LHA	NIHE	Housing Association
Per cent with a shortfall	85%	62%	51%
Median shortfall			
Amount	£24	£10	£15
Per cent of weekly rent (average)	23	15	16
Source: SHBE. ¹ LHA claimants in the private rented sector, working age claimants in the social sector.			

6.9 Tenure

Prior to 2001, the main trend in tenure composition was the increasing share of households owning their dwelling. As discussed in Appendix C, at Northern Ireland level, the proportion owning their own home rose from 46 per cent in 1971 to 70 per cent by 2001. The same trend is evident for the Belfast Metropolitan HMA, albeit it is only possible to estimate the tenure shares back to 1991. Thus, between 1991 and 2001, the proportion in owner-occupation rose from 63 per cent to 68 per cent (Table 6.21).

The introduction of the House Sales Scheme in 1979, whereby sitting Housing Executive tenants could purchase their dwelling, boosted the shift toward owner-occupation. During the 1990s, Housing Executive sales to sitting tenants averaged around 5,000 per annum across Northern Ireland. Consequently, there was a sharp decline in the social rented sector share. Across the Belfast Metropolitan HMA, the share fell from 31 per cent in 1991 to 23 per cent by 2001.

The decade from 2001 to 2011 saw the shift towards owner-occupation go into reverse. In that period, the proportion owning with a mortgage fell from 40 per cent to 36 per cent. That is likely a reflection of the house price cycle outlined previously in this Section, with the rapid increase in house prices choking off access for first-time buyers while the period following the boom was accompanied by constrained access to mortgage finance. Thus, during the 2000s, the main tenure shift was towards the private rented sector, which had been edging upward in the previous decade. This was characterised by high numbers of BTL landlords obtaining rental properties as long-term investments. With Housing Executive house sales continuing, albeit at a

reduced pace, the social sector share continued to decline, falling to 17 per cent by 2011.

Table 6.21 Tenure shares, 1991-2011, Belfast Metropolitan HMA					
	Shares:			Shift in share:	
	1991	2001	2011	1991-2001	2001-2011
	%	%	%	pps	pps
Owner-occupied	63	68	66	6	-2
Owned outright	23	27	30	4	3
Owned with mortgage	39	40	36	1	-4
Shared ownership	-	1	1	-	0
Social rented	31	23	17	-8	-6
NIHE	29	20	13	-9	-7
Housing Associations	2	3	4	1	1
Private rented	7	9	16	2	8
Private landlord/letting agency	5	6	13	1	6
Employer/relative/friend	1	2	1	1	0
Rent-free	1	0	2	0	2
All	100	100	100		
Source: Census of Population.					

The foregoing trends were evident across each of the LGDs that lie wholly or partly within the Belfast Metropolitan HMA (Table 6.22). The proportion in owner-occupation declined in each LGD, with the exception of Antrim and Newtownabbey. There, the fall in the proportion owning with a mortgage (-5 percentage points) was offset by a rise in the proportion owning outright. Each of the LGDs also saw declines in the social rented sector shares and a rising private rented sector.

A further point of interest in the tenure composition by LGD is the difference between Belfast and the surrounding LGDs. Within Belfast, owner-occupation is the majority tenure, but the social and private rented sectors

are both more prominent than in the remaining LGDs. The increased shares in the private rented sector in Belfast can be partly attributed to the levels of Houses in Multiple Occupation (HMOs). A HMO is a property rented out by at least three people who are not from one 'household' (e.g. a family), but share facilities like the bathroom and kitchen. HMOs are particularly concentrated in South Belfast where they serve students, single persons and migrant workers⁵⁴.

Outside Belfast, owner-occupation is 70 per cent or more, rising to 75 per cent in Lisburn and Castlereagh.

Table 6.22 Tenure shares by LGD, 2011				
	Owner-occupied	Shared	Social rented	Private rented
Shares 2011				
	%	%	%	%
Antrim and Newtownabbey	73	1	13	14
Ards and North Down	74	1	11	14
Belfast	54	1	25	20
Lisburn and Castlereagh	75	1	12	12
Mid and East Antrim (part)	72	1	13	15
Newry, Mourne & Down (part)	71	0	10	19
Change 2001-2011				
	pps	pps	pps	pps
Antrim and Newtownabbey	0	0	-7	7
Ards and North Down	-1	0	-5	7
Belfast	-3	0	-6	9
Lisburn and Castlereagh	-2	0	-4	6
Mid and East Antrim (part)	-2	0	-6	8
Newry, Mourne & Down (part)	-2	0	-6	9
pps Percentage points difference Source: Census of Population.				

⁵⁴ See Belfast City Council, 2017, [Preferred Options Paper: Local Development Plan 2020-2035](#), para 6.1.6.

In the absence of a Census of the population, it is not possible to say precisely how the household tenure composition across the HMA has evolved since 2011. That issue is addressed in detail at Northern Ireland level in Appendix C, drawing on time series data from the Family Resources Survey (FRS). 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 across the HMA have been estimated through to 2018.

The estimates for the Belfast Metropolitan HMA are summarised in Figure 6.16 and Table 6.23, as follows:

- Owner-occupation – estimated to have declined by about 1.8 percentage points.
- Social rented – estimated to have remained broadly constant, at 17 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 1.6 percentage points.

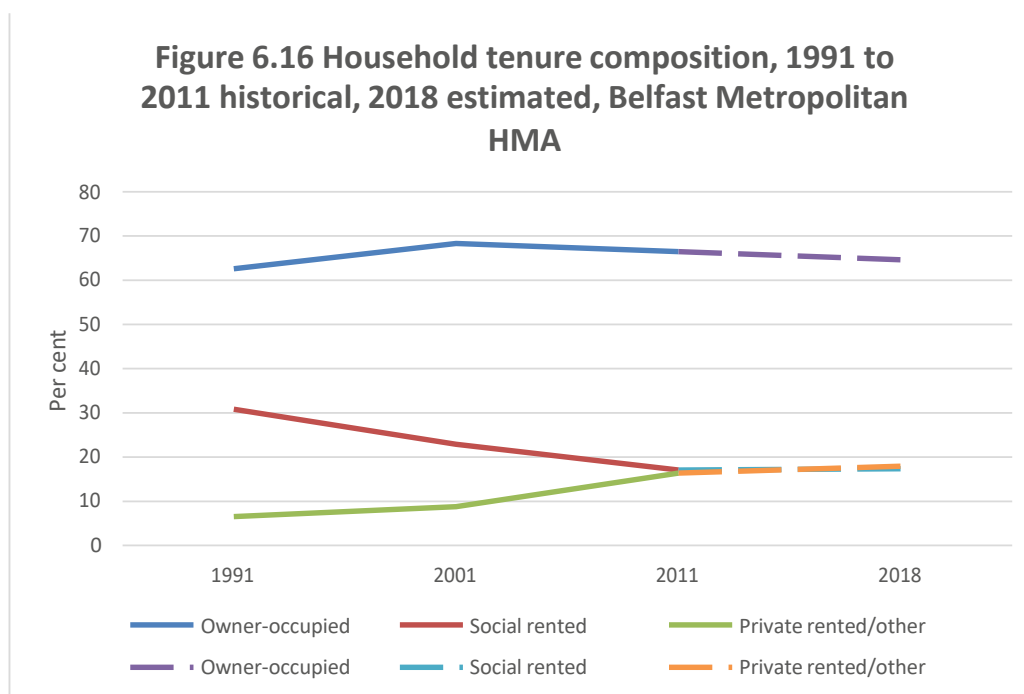
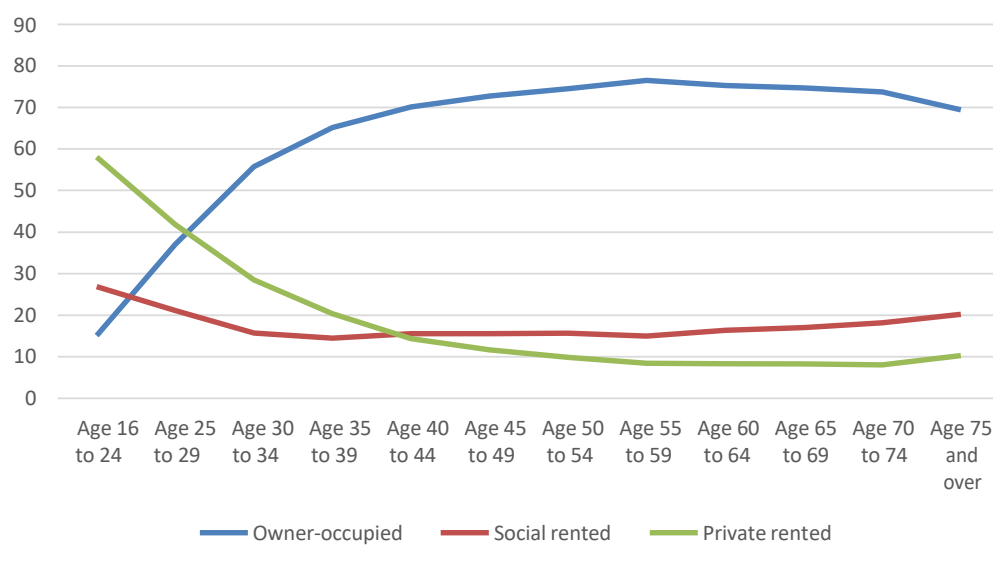


Table 6.23 Tenure shares, 1991-2011 historical, 2018 estimated baseline, Belfast Metropolitan HMA

	1991	2001	2011	2018
Owner-occupied	62.6	68.3	66.5	64.7
Social rented	30.9	22.9	17.1	17.3
Private rented	6.6	8.8	16.4	18.0

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

As outlined in Appendix C, 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.B), both of which are present in the Belfast Metropolitan HMA. First, tenure shares are broadly stable among households where the HRP is aged 45 and over (Figure 6.17). Second, in households where the HRP is aged under 45, there is a clear progression from renting to owning (Figure 6.18).

Figure 6.17 Tenure by age of HRP, Belfast Metropolitan HMA, 2011 (Source: Census of Population)

Box 6.B 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.

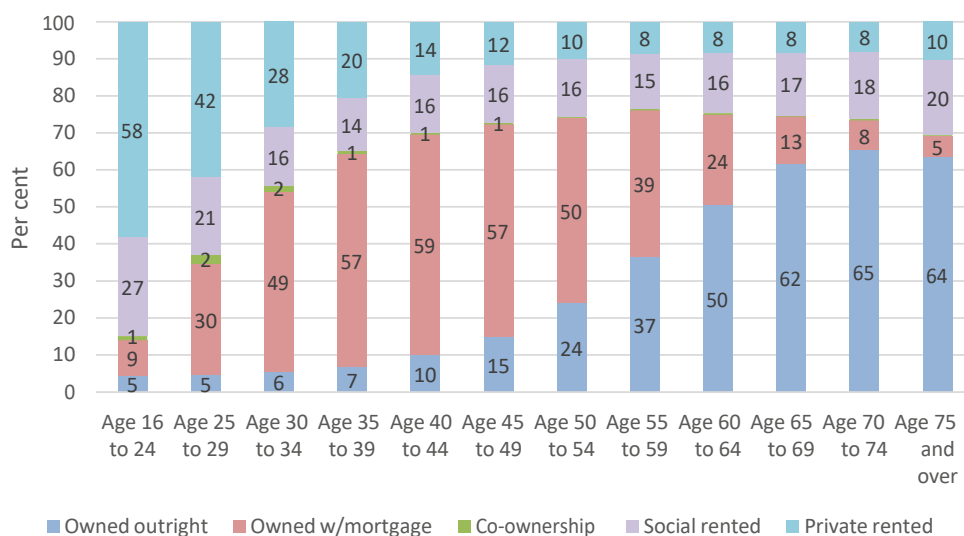
A **family** comprises of a group of people consisting of a married or cohabiting couple with or without child(ren), or a lone parent with child(ren). It also includes a married or cohabiting couple with their grandchild(ren) or a lone grandparent with his or her grandchild(ren) where there are no children 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](#).

Figure 6.18 Tenure by age of HRP, 2011, Belfast Metropolitan HMA (Source: Census of Population)



The results of the demographic tenure projection for the Belfast Metropolitan HMA are summarised in Figure 6.19 and Table 6.24. The main feature is a broadly stable set of tenure shares over the period 2018 through to 2035.

Figure 6.19 Household tenure composition, 1971 to 2011 historical, 2018 estimated, projected to 2035, Belfast Metropolitan HMA

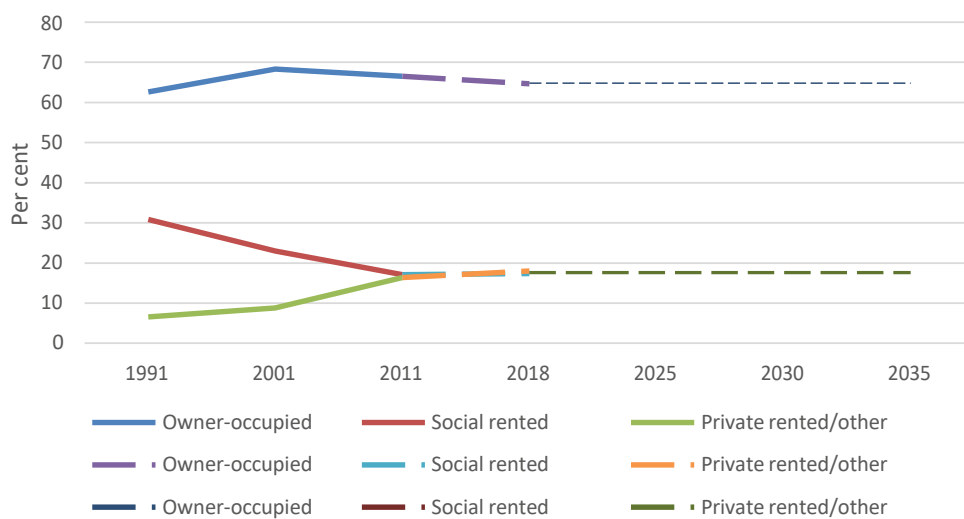


Table 6.24 Household tenure composition: Projections to 2035, Belfast Metropolitan HMA, Holmans demographic method

	2011	2018	2030	2035
Owner-occupied	66.5	64.7	65.0	65.0
Social rented	17.1	17.3	17.6	17.8
Private rented	16.4	18.0	17.3	17.2
All	100.0	100.0	100.0	100.0
Sources: Historical - Census of Population; Estimated – author's estimates.				

The projected stability in the tenure share projections is supported by recent developments in the housing market. In the social sector, Housing Executive house sales are currently running at about 400 per annum, across Northern Ireland. That is below the pace of social sector housing completions; 943 per annum over the five years from 2014-15 to 2019-20 at Northern Ireland level, including about 600 per annum in the Belfast Metropolitan HMA. Those two factors combined would act to stabilise the social sector tenure share.

Regarding owner-occupation, during the 2000s, the progression from renting to owning among HRPs aged under 45 stalled. However, with the improvement in house purchase affordability and access to mortgages from 2016 onwards, which is reflected in housing activity indicators such as transactions and completions, it would seem reasonable to expect that the decline in home-ownership has at least stabilised.

Nonetheless, there is uncertainty around the projected stability in tenure shares. For example, the reduction in Housing Executive house sales has removed a source of growth in the owner-occupied sector. For that reason, it is useful to consider a variant scenario in which the owner-occupied share continues to decline, but at a reduced rate to reflect the housing market recovery. The trend-based scenario is summarised in Figure 6.20 and Table 6.25.

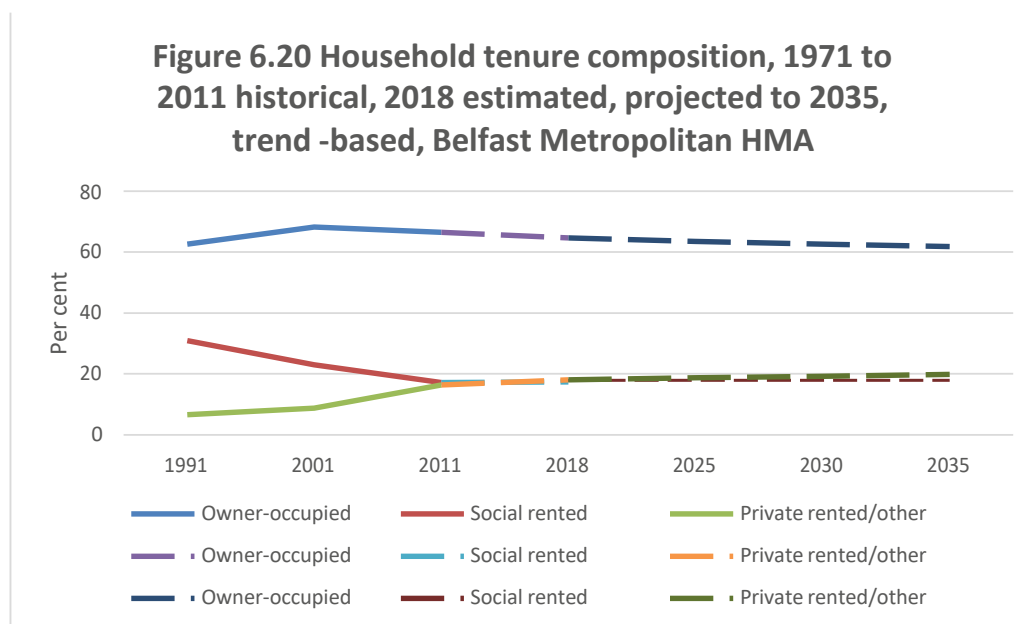


Table 6.25 Household tenure composition: Projections to 2035, Belfast Metropolitan HMA, FRS-based trends by age with dampening factor (0.5)

	2011	2018	2030	2035
Owner-occupied	67.7	66.1	64.2	63.4
Social rented	14.9	14.9	15.6	15.8
Private rented	17.5	19.0	20.2	20.7
All	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 property market, the large falls in house prices that followed the house price boom of 2005-2007 have underpinned an improvement in affordability in the housing market across the HMA. Between 2016 and 2019, house price growth across the HMA has averaged 4.3 per cent per annum, in line with the Northern Ireland average (4.4 per cent).

With an improving labour market and modest house price growth, house price to earnings ratios have been tracking the Northern Ireland average since 2013, further supporting the return of affordability to the residential property market.

By 2017-18, residential property transactions had recovered from the housing market downturn to a more sustainable level of around 14,000 per annum. The growth in property transactions since 2013 suggests that, while it is still present, the overhang of negative equity from the 2005-2007 house price boom has not been a constraint on housing market activity in recent years.

In the rented housing market, private sector rentals have grown at a steady pace in recent years. Median weekly private sector rents are estimated to represent 20 per cent of median HMA household income. At the lower priced end of the rental market, 30th percentile rents are estimated to represent 28 per cent of lower quartile HMA household incomes.

An estimated 38 per cent of private rented sector tenants were in receipt of Housing Benefit across the Belfast Metropolitan HMA as at April 2019. That underscores the importance of Housing Benefit in helping private sector tenants with a low income to sustain their accommodation.

The period from 2001 to 2011 saw a reversal in the shift towards owner-occupation accompanied by a rapid rise in the private rented sector and, reflecting Housing Executive house sales, a continuing decline in the proportion living in social sector accommodation.

The precise direction taken by tenure shares during the last decade is highly uncertain. However, improving house purchase affordability and access to mortgages have been reflected in the recovery in activity indicators such as transactions and completions. Those trends should serve to stabilise the owner-occupied tenure share.

The social sector tenure share is also projected to stabilise. That would mark a significant turnaround from the trend through 2011 but would seem reasonable with social sector completions now outpacing Housing Executive house sales.

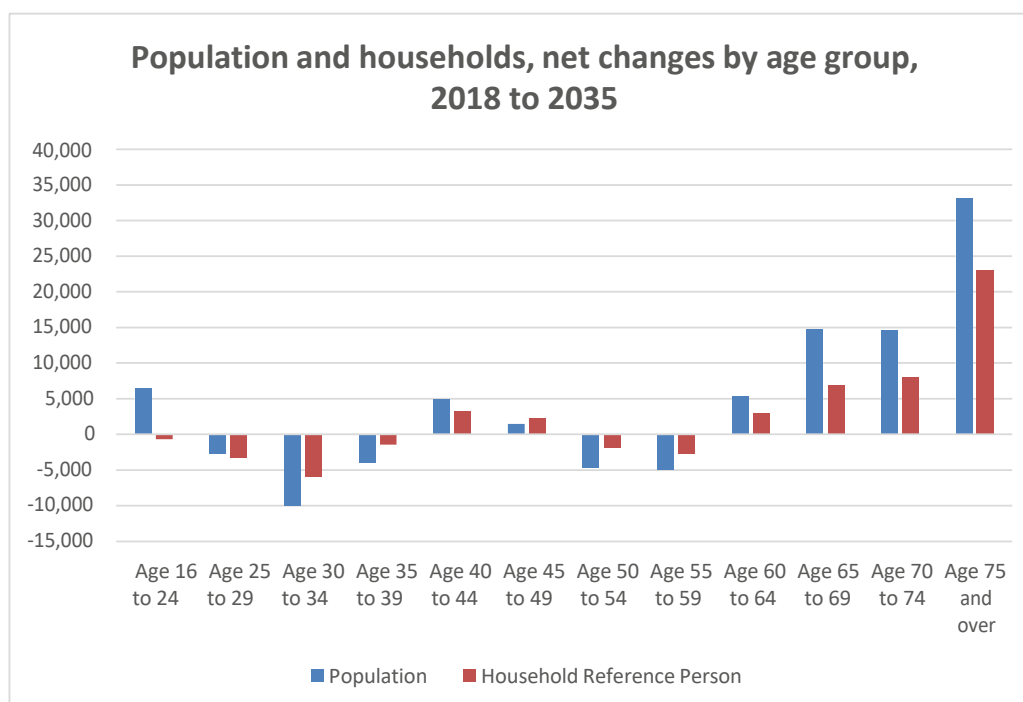
7 Housing Stock and Occupancy

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 LGD and settlement type. The next part of the Section looks at the trend in unoccupied dwellings, again by LGD 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, LGD, and settlement type.

The Section next presents the estimates for the bedroom size distribution, focusing 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

Between 1991 and 2001, the number of dwellings in the Belfast Metropolitan HMA rose by over 42,000, from 307,630 to 349,770 (Table 7.1). With net gains of around 25,000 each, the numbers of detached and semi-detached dwellings increased by 35 and 31 per cent respectively (Figure 7.1). There was a modest increase of 5,000 in the number of apartments (+16 per cent) while the number of terraced dwellings fell by over 11,000 (-9 per cent).

The shift to more space-extensive dwelling types was reflected in the spatial pattern of development between 1991 and 2001. Urban centres outside Belfast posted an 18 per cent gain in dwelling stocks, compared with six per cent in the Belfast LGD (Table 7.2). Rural areas saw even faster rises, with the stock expanding by 25 per cent.

The pattern of growth by dwelling type changed in the next decade. Between 2001 and 2011, almost 15,000 apartment dwellings were added (+37 per cent), mostly purpose-built. The numbers of detached and semi-detached dwellings each rose by a little under 10,000. In a turnaround from the previous decade, the stock of terraced dwellings rose by almost 5,000 (+3 per cent).

Again, the pattern of change had a spatial expression. Exemplifying a more even distribution of growth, the Belfast LGD grew almost at pace with the overall expansion of the dwelling stock (+8.5 per cent versus 9.1 per cent for all urban areas).

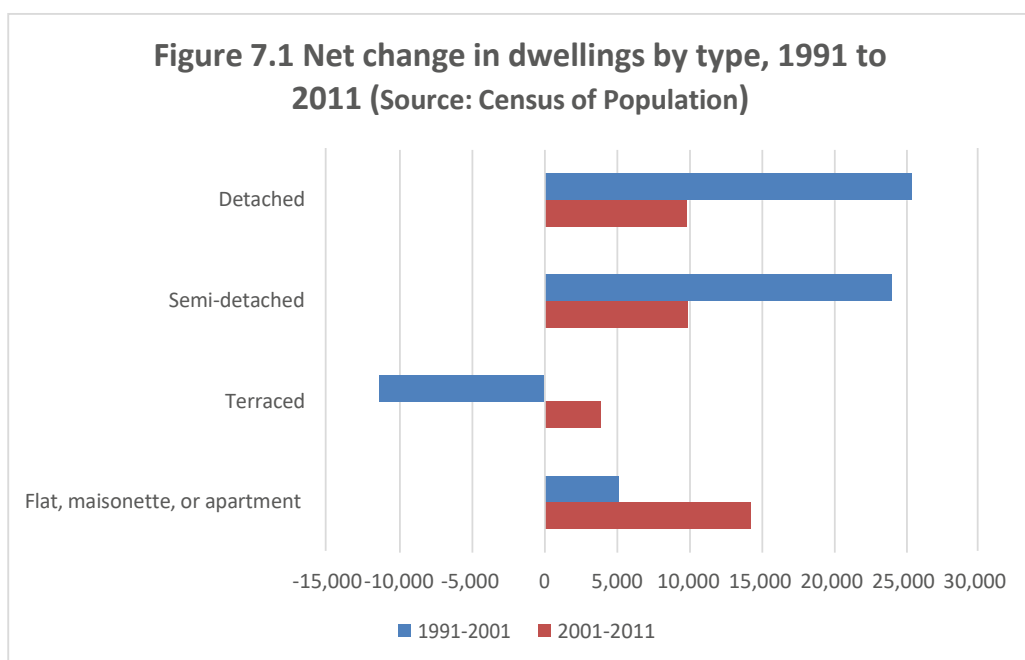


Table 7.1 The housing stock, Belfast Metropolitan HMA, 1991, 2001 and 2011

	1991	2001	2011
Detached	72,860	98,190	107,970
Semi-detached	77,820	101,720	111,570
Terraced	122,690	111,260	115,100
Flat, maisonette, or apartment	32,990	38,110	52,280
Purpose built	25,020	32,780	46,160
Converted or shared house (including bedsits)	7,970	5,340	6,120
Caravan or other mobile or temporary structure	610	430	360
Shared dwelling	660	60	170
All	307,630	349,770	387,440
Source: Census of Population.			

Table 7.2 The housing stock by settlement type, Belfast Metropolitan HMA, per cent change

	1991-2001	2001-2011
	%	%
Urban	11.7	9.1
Belfast LGD	5.7	8.5
Other urban	17.8	9.5
Rural	25.3	19.8
Intermediate settlement/village	20.6	25.1
Small village, hamlet, open countryside	28.3	16.7
All	13.7	10.8
Source: Census of Population.		

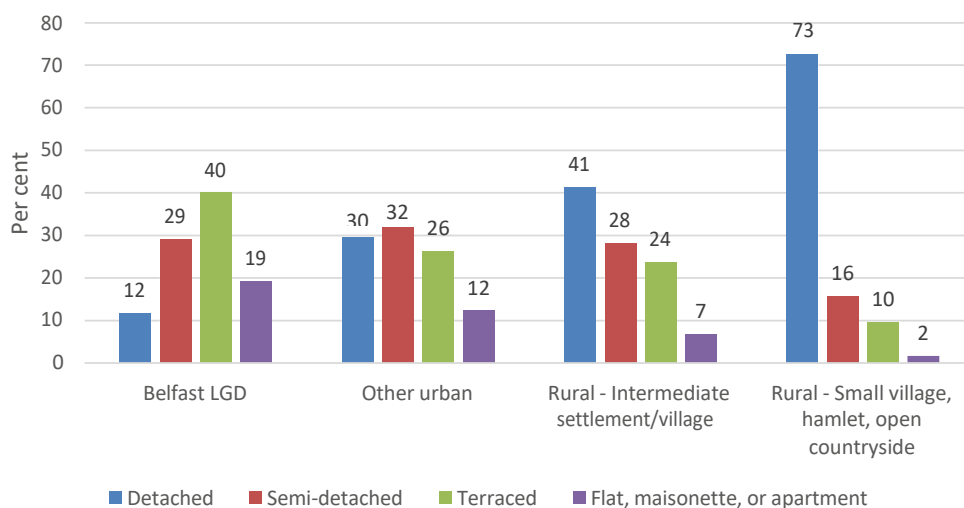
Notwithstanding a slight loss of share between 2001 and 2011, by 2011 detached and semi-detached dwellings together amounted to 57 per cent of the total stock, up from 49 per cent in 1991 (Table 7.3). Though, the composition of the stock varies sharply by settlement type (Figure 7.2). Together, terraced dwellings and apartments make up the majority of the stock in Belfast (59 per cent) whereas the more space-extensive detached dwellings feature prominently in rural areas.

Table 7.3 The housing stock, Belfast Metropolitan HMA, composition by dwelling type, 1991, 2001 and 2011

	1991	2001	2011
	%	%	%
Detached	23.7	28.1	27.9
Semi-detached	25.3	29.1	28.8
Terraced	39.9	31.8	29.7
Flat, maisonette, or apartment	10.7	10.9	13.5
Other	0.4	0.1	0.1
All	100.0	100.0	100.0

Source: Census of Population.

Figure 7.2 Type of dwelling by settlement type, 2011
(Source: Census of Population)



For the period 2011 onwards, the trend in the dwelling stock, both overall and by type, can be tracked from the annual LPS dwelling count data (see Box 9.A). Thus, between 2011 and 2020, the total dwelling stock increased by seven per cent, ranging from 11 per cent for apartments to two per cent for terraced properties (Figure 7.3). Though, in the latter half of the decade, between 2016 and 2020, growth in the dwelling stock has been driven by a pick-up in detached and semi-detached dwellings, concurrent with the broader housing market recovery discussed in Section 6 (Table 7.4).

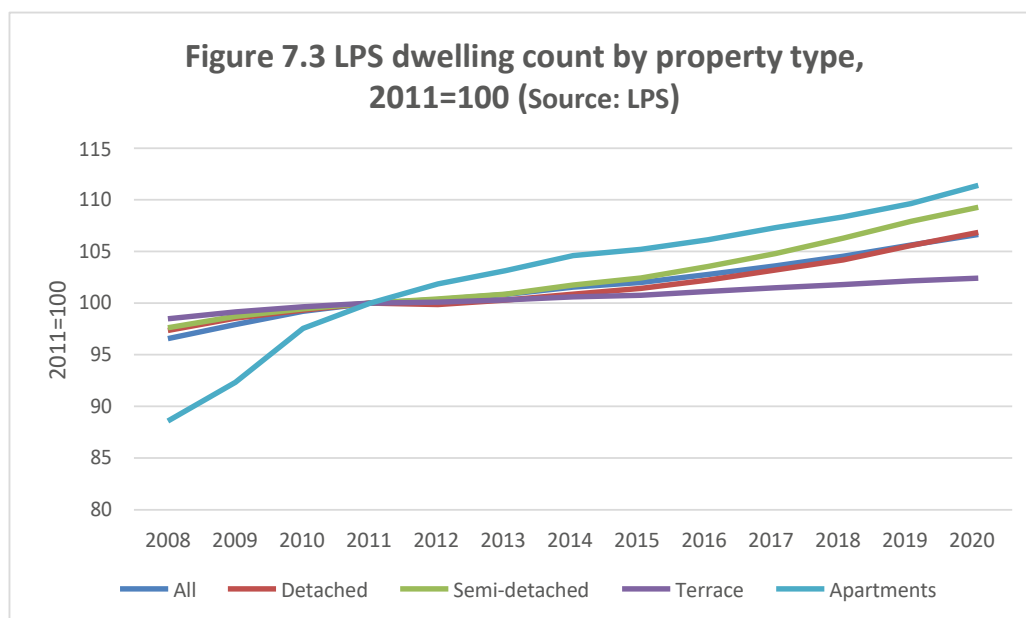


Table 7.4 Change in LPS dwelling count, per cent per annum			
	2008-2011	2011-2016	2016-2020
	%	%	%
HMA	1.2	0.5	0.9
Dwelling type			
Detached	0.9	0.4	1.1
Semi-detached	0.8	0.7	1.4
Terraced	0.5	0.2	0.3
Apartment	4.1	1.2	1.2
Source: LPS, Domestic Properties (administrative geographies), extracted from NINIS.			

Box 7.A Annual Housing Stock Statistics

Land and Property Services (LPS) publish annual [housing stock statistics](#) 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 (754,647 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 October 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	268,780	-3.0%
Semi-detached	207,903	185,388	-10.8%
Terraced	187,676	222,051	18.3%
Flat, maisonette, or apartment	74,146	78,247	5.5%
All	748,235	754,466	0.8%

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 pick-up in the growth of the housing stock between 2016 and 2020 is evident across all LGDs, with the exception of Belfast, and by settlement type

(Table 7.5). Indeed, the differences by geographic area in the rate of growth of the housing stock over that period broadly mirror the contrasts in population growth discussed in Section 4.

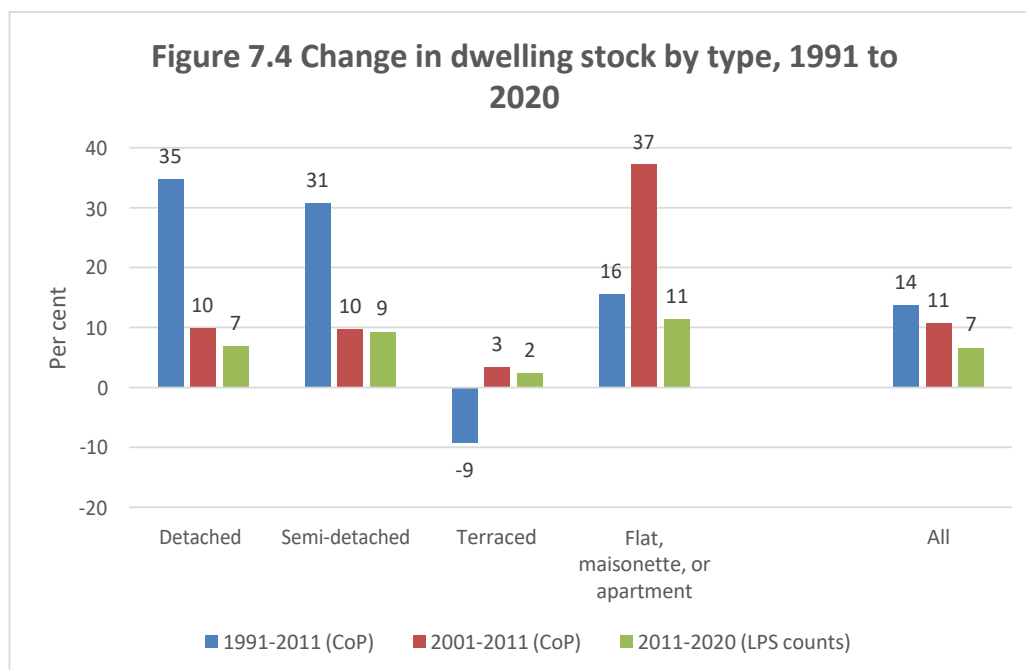
Table 7.5 Change in LPS dwelling count, per cent per annum			
	2008-2011	2011-2016	2016-2020
	%	%	%
HMA	1.2	0.5	0.9
Local Government District			
Antrim and Newtownabbey	1.2	0.8	1.1
Ards and North Down	0.9	0.5	1.2
Belfast	1.1	0.4	0.5
Lisburn and Castlereagh	1.6	1.0	1.5
Mid and East Antrim (part)	0.9	0.3	0.8
Newry, Mourne and Down (part)	1.7	0.5	1.2
Settlement type			
All urban	1.1	0.5	0.9
Excl. Belfast LGD	1.1	0.7	1.2
Rural - Intermediate settlement/village	1.8	0.6	1.3
Rural - Small village, hamlet, open countryside	1.6	0.7	1.3
Source: LPS, Domestic Properties (administrative geographies), extracted from NINIS.			

To summarise, over the last three decades, the growth of the household population has mainly been accommodated in detached and semi-detached dwellings. Between 1991 and 2011, almost 69,000 such dwellings were added to the housing stock, representing 86 per cent of the total net increase. Since 2011, those two property types have remained in demand. Between 2016 and 2020, they accounted for 69 per cent of the net 15,130 increase in the housing stock, based on the LPS dwelling counts.

The number of apartments has also risen strongly, albeit from a lower base than detached or semi-detached properties. Between 1991 and 2011, 19,300 apartments were added to the housing stock, accounting for 26 per

cent of the net growth. The growth was especially fast between 2001 and 2011. Since 2011, the pace of growth in apartments has slipped back closer to the average for all property types (Figure 7.4).

After falling by almost 10 per cent between 1991 and 2001, the number of terraced dwellings recovered slightly in the following decade. However, by 2011, there were almost 8,000 fewer terraced properties compared with 1991.



Nonetheless, a striking feature of the pattern of change since 2011 is that the growth rates by dwelling type have not been as sharply divergent as was the case in previous decades, when one or more dwelling types was noticeably to the fore (detached and semi-detached between 1991 and 2001 and apartments between 2001 and 2011). Thus, if the dwelling shares as at 2011 shown in Table 7.3 were to be updated using the changes indicated by the LPS dwelling counts, the shifts in share would be relatively limited; detached properties would show a shift of +0.1 percentage points, with +0.7 for semi-detached, -1.2 for terraced and +0.6 for apartments. That relative degree of stability in the composition of the dwelling stock is very helpful in relying on the 2011 Census of Population to provide a socio-demographic profile of how the stock is occupied.

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 vacant dwellings rate is an important indicator of imbalances between demand and supply in the housing market. However, the 2011 Census of Population did not distinguish between vacant dwellings and second homes⁵⁵. Rather, the Census reported on dwellings⁵⁶ 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 7.6 by dwelling type, LGD and settlement type. The following points can be noted:

- Across all three Census years, the proportion unoccupied is higher for terraced and apartment dwellings. That is to be expected. As discussed later in this Section, those are the property types that are most prevalent in the private rented sector, where higher vacancy rates can be expected due to the higher turnover of occupants.
- Reflecting the higher proportion of households living in rental properties, the unoccupied proportion is consistently above the HMA average in the Belfast LGD and below average in urban areas outside Belfast.
- Nonetheless, the proportion unoccupied is higher in rural than in urban areas, notwithstanding their low proportions of terraced and apartment dwellings in those areas, as well as their higher shares of owner-occupied properties. Judging from the 2001 Census results, that historic differential would appear to reflect the distribution of second homes within the HMA (Figure 7.5).

A further point of note is that the vacancy rate was uniformly higher in 2011 than in 2001, especially for apartments where almost 15 per cent were unoccupied in 2011 compared with 8.5 per cent in 2001. As 2011 was a year when the housing market was suffering from a sharp downturn (see Section 6), that would suggest the unoccupied proportions in 2011 were elevated at that point in the housing market cycle.

⁵⁵ The 2001 Census did distinguish between vacant dwellings and second homes. Across the Belfast Metropolitan HMA, out of 14,523 unoccupied dwellings, 12,888 (89 per cent) were classified as vacant with the remaining 1,575 (11 per cent) counted as second homes.

⁵⁶ The Census distinguishes between 'household spaces' and dwellings. 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 Belfast Metropolitan HMA, the 2011 Census counted 387,442 spaces and 387,326 dwellings, a difference of 116 (0.03 per cent). For convenience, this report refers to 'dwellings'.

Table 7.6 Unoccupied dwellings, per cent of total

	1991	2001	11
	%	%	%
HMA	5.1	4.1	5.7
Dwelling type			
Detached	4.1	2.8	3.5
Semi-detached	3.3	2.2	2.9
Terraced (including end-terrace)	5.7	5.6	6.3
Flat, maisonette, or apartment	9.7	8.5	14.9
Local Government District			
Antrim and Newtownabbey	4.5	2.6	4.1
Ards and North Down	5.1	4.4	5.8
Belfast	5.5	4.4	6.6
Lisburn and Castlereagh	3.9	2.9	4.0
Mid and East Antrim (part)	5.2	5.7	4.9
Newry, Mourne and Down (part)	6.2	5.9	7.7
Settlement type			
All urban	5.0	4.0	5.6
Excl. Belfast	2.6	2.2	2.9
Rural - Intermediate settlement/village	5.5	5.0	6.7
Rural - Small village, hamlet, open countryside	6.2	5.0	6.2
Source: Census of Population			

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. However, the data that are available clearly show a rise in the vacancy rate following the house price crash of 2007, reaching a peak in 2010 and remaining high in 2011 (Figure 7.6). The data also show a sharp fall in the vacancy rate in 2012.

Figure 7.5 Unoccupied dwellings, vacant and second homes, by settlement type, per cent of all dwellings, 2001 (Source: Census of Population)

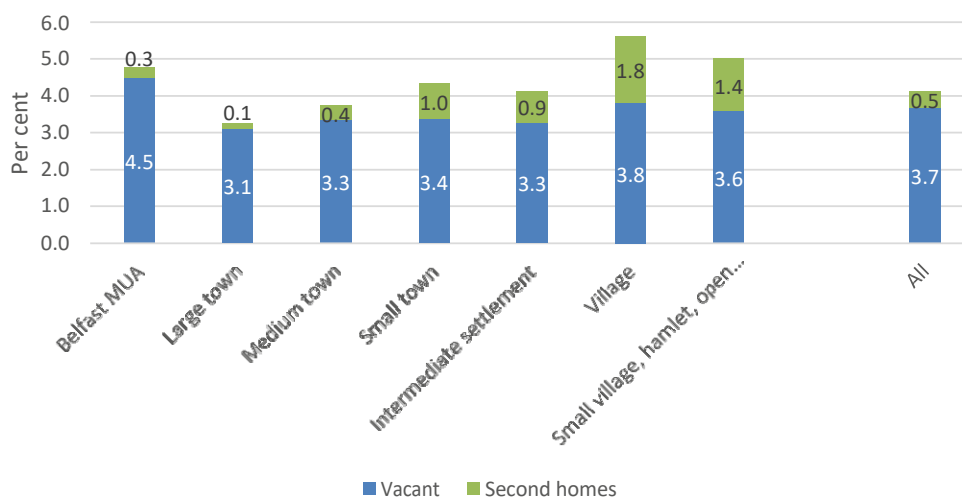
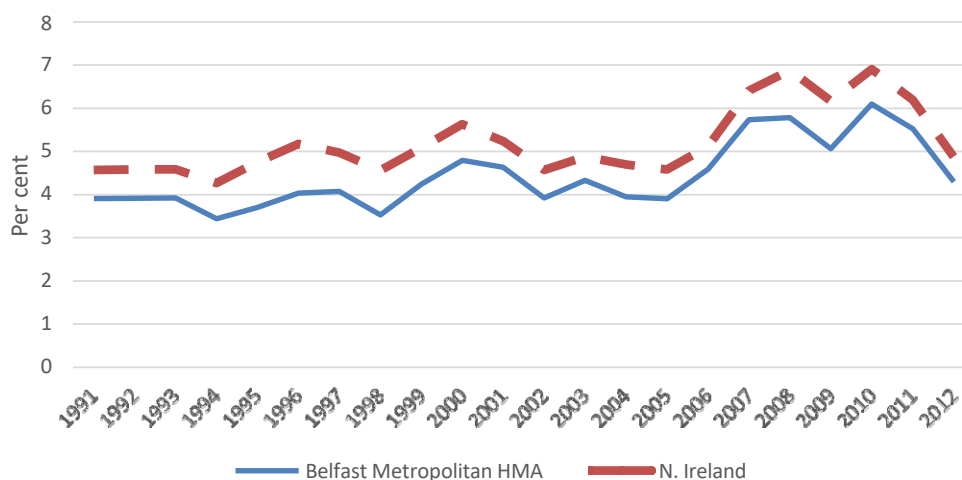


Figure 7.6 Vacant housing stock, per cent of domestic properties, Belfast Metropolitan HMA (Source: Estimated from discontinued DSD series)



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 vacancy rates continued to fall post-2012.

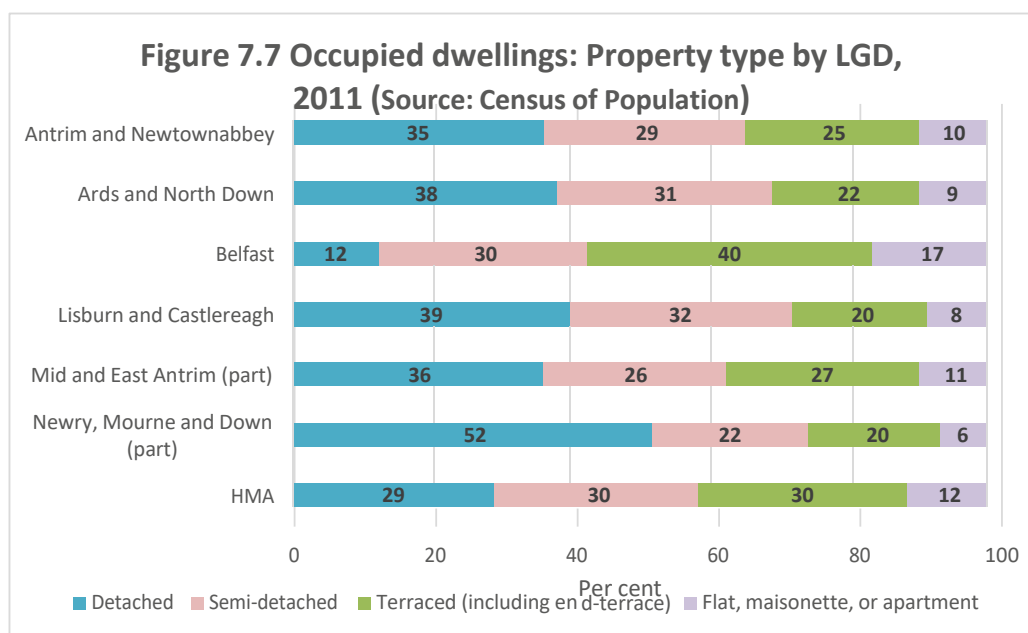
One caveat to that conclusion is that, since 2016, there has been a rise in the use of private dwellings for short-term holiday rentals, i.e. Airbnb. According to a recent report, in December 2019 there were 1,500 Airbnb rentals listed in the Greater Belfast area⁵⁷. Two-thirds were entire homes. However, that would equate to just 0.2 per cent of the April 2020 HMA dwelling count.

7.4 The Occupied Stock

7.4.1 Property Type

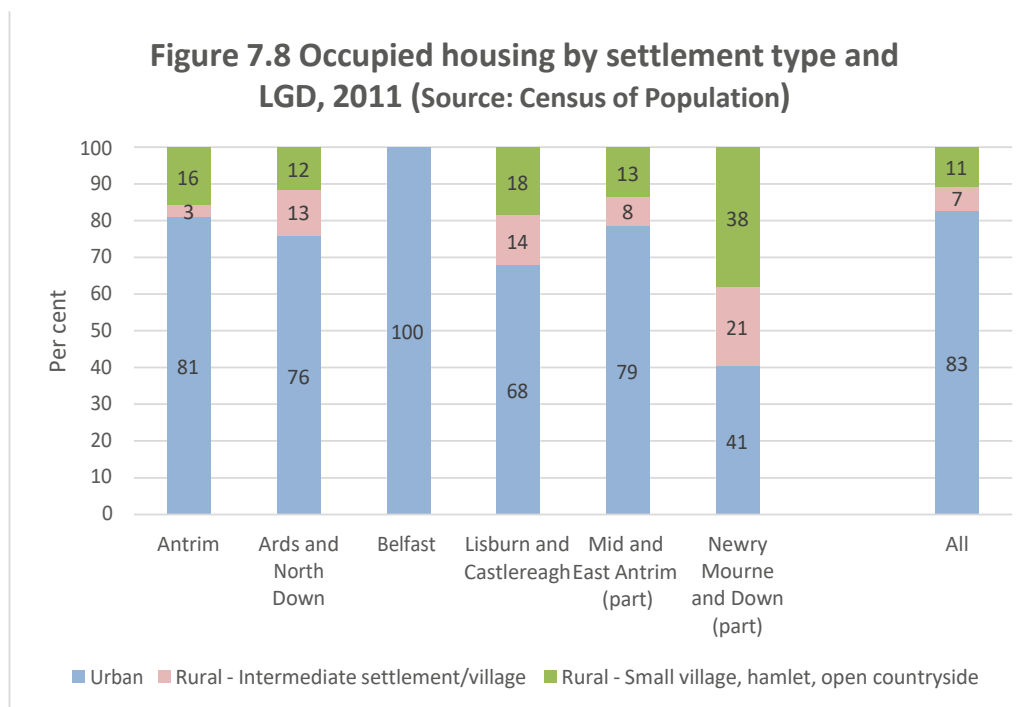
Reflecting the fact that around 95 per cent of dwellings are occupied by resident households, the profile of the occupied stock by property type does not differ greatly from the profile for all dwellings. There were some slight variations in 2011, due to differences in the proportions unoccupied. In particular, whereas apartments accounted for 13.5 per cent of all dwellings in 2011, the share of occupied dwellings was 12.2 per cent, due to the 14.9 per cent unoccupied proportion.

Nonetheless, the spatial pattern in the occupied stock closely follows the total stock of dwellings. Compared to the other LGDs, the Belfast LGD has higher shares of terraced and apartment dwellings and a lower share in detached dwellings (Figure 7.7). Outside the Belfast LGD, detached dwellings have a higher share, ranging from 35 per cent in Antrim and Newtownabbey to 52 per cent in the part of Newry, Mourne and Down contained within the HMA.



⁵⁷ Belfast Telegraph, 20 January 2020. [Belfast 'is not yet Barcelona' despite rise of Airbnb.](#)

The variations by LGD in the profile of occupied dwellings partly reflect differences by settlement type. Most notably, the relatively higher share of detached properties in Newry, Mourne and Down reflects a higher share of rural areas where such properties are most prominent (Figure 7.8).



7.4.2 Tenure

There are sharp differences by tenure in types of dwellings occupied by households. Within the owner-occupied sector, almost three in four households (72 per cent) live in detached and semi-detached properties (Table 7.7). In 2011, apartments accounted for just four per cent of owner-occupied dwellings.

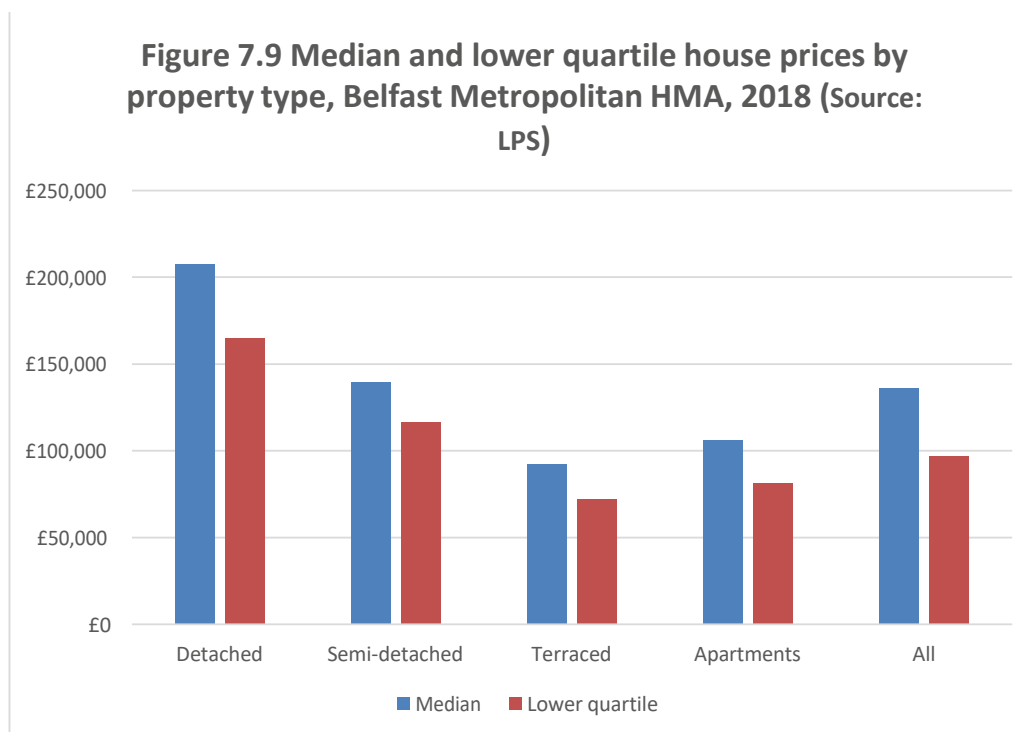
By contrast, in the social sector, almost one in three households (30 per cent) lived in apartments in 2011, including almost one in two Housing Association tenants (45 per cent). Over one in two Housing Executive tenants (53 per cent) lived in terraced properties. Only one in 20 social sector tenants (five per cent) occupied detached dwellings.

The mix of properties occupied in the private rented sector was more diverse, albeit with higher than average proportions living in terraced dwellings (38 per cent) and apartments (24 per cent).

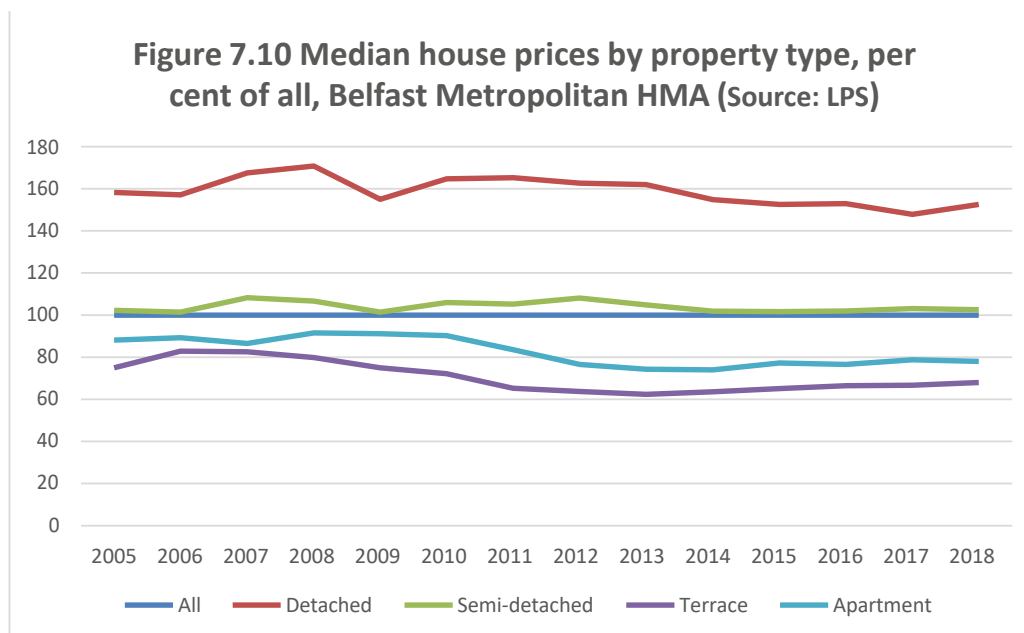
Table 7.7 Property type by tenure, 2011, Belfast Metropolitan HMA				
	Detached	Semi-detached	Terraced	Flat, maisonette or apartment
	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>
Owner-occupied	38	34	23	4
Owned outright	45	30	21	4
With mortgage	34	37	25	4
Shared	5	42	40	14
Social rented	5	19	47	30
NIHE	5	17	53	25
Housing Associations	5	22	28	45
Private rented	14	24	38	24
All	29	30	30	12
Source: Census of Population.				

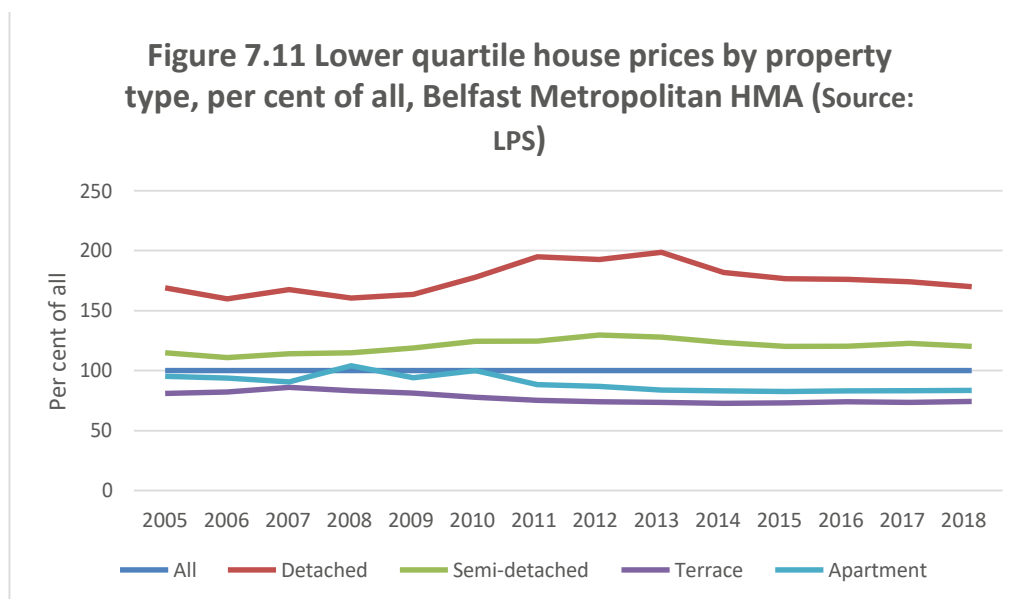
The distribution of property types occupied by shared ownership households is interesting as an indicator of the types of dwellings that are purchased by first-time buyers; in 2018-19, first-time buyers accounted for 95 per cent of households assisted into shared housing. As can be seen from Table 7.7, semi-detached and terraced properties account for the large majority (82 per cent) of properties in shared ownership. Just five per cent lived in detached properties, well below the average for all owner-occupier households (38 per cent). While shared ownership households are slightly more concentrated in urban areas compared to other owner-occupier households⁵⁸, their profile of property types would seem to be more reflective of relative prices in the residential property market. As can be seen from Figure 7.9, the median price of a detached dwelling in 2018 was £200,000 while the lower quartile price was £165,000; both those prices are at or above the upper limit for assistance with entry to shared ownership (£165,000).

⁵⁸ In 2011, 90 per cent of shared ownership households within the Belfast Metropolitan HMA lived in urban areas compared with 79 per cent of all owner-occupied households.

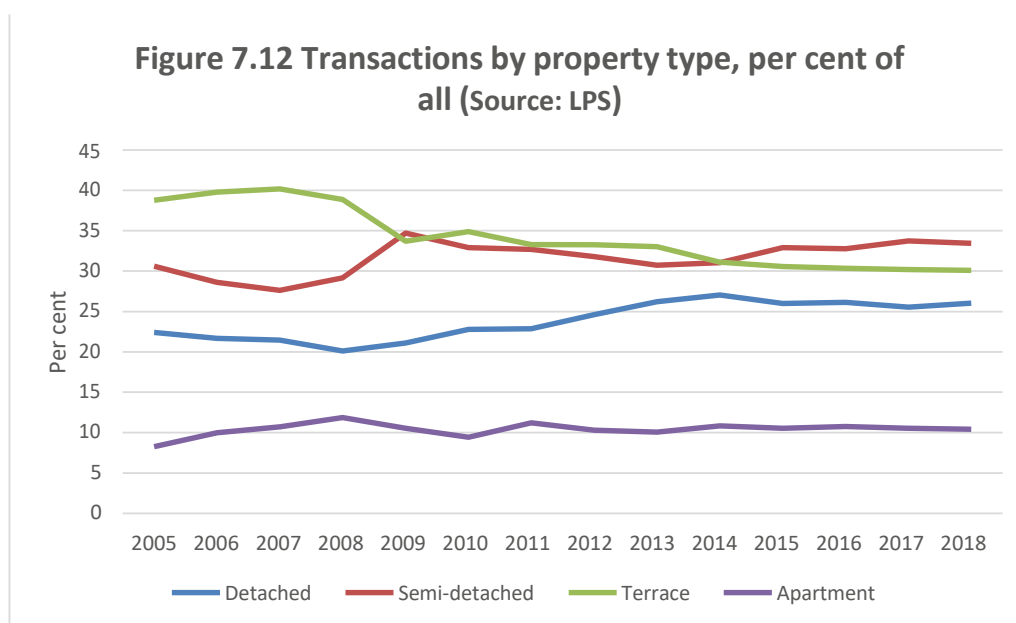


Nonetheless, to the extent that relative house prices may shape future owner-occupier demand for different property types, it is useful to reflect briefly on recent trends in relative prices. As can be seen from Figures 7.10 and 7.11, relative prices by property type have been very stable at both the median and the lower quartile.





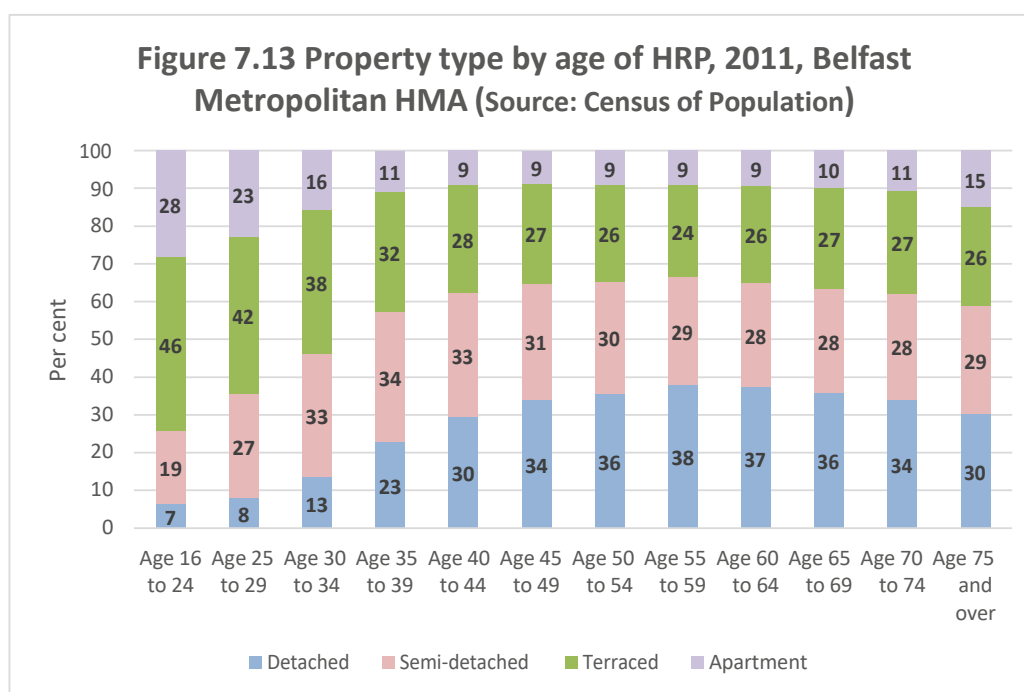
That stability in relative prices is reflected in the pattern of sales of properties by type. Since 2014, the shares of transactions by property type have changed very little (Figure 7.12). Furthermore, shares of transactions by property type broadly reflect the distribution of owner-occupied property types shown in Table 7.7 above.



The conclusion to be drawn from the recent trends is that there are no obvious market signals indicating any substantial shifts in the future pattern of demand for owner-occupied properties by type.

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 7.13. As can be seen, the proportion living in detached and semi-detached properties increases steadily from 26 per cent among households where the HRP is aged 16-24 to 65 per cent where the HRP is aged 45-49. From age 50 onwards, the proportion in such dwellings remains stable through ages 70-74 before dipping slightly in the 75+ age group. Bearing in mind the prominence of detached and semi-detached properties among owner-occupier households (see Table 7.7), the age-related pattern in those property types clearly reflects the age progression in tenure shares discussed in Section 6 above (see especially Figures 6.17 and 6.18).



The distribution of property types by age of the HRP also varies geographically, in line with the main LGD contrasts by property type (Figure 7.7) and tenure (Table 6.22). For example, in the Belfast LGD, where detached dwellings account for 12 per cent of the stock, the proportion living in such properties ranges from four per cent among HRPs aged 16-24 to 17 per cent among those aged 55-59 (Figure 7.14). By contrast, in the LGDs outside Belfast, almost one in two households with HRPs aged 50-64 live in detached properties (Figure 7.15).

The higher proportions of households in social and private rented accommodation living in the Belfast LGD is similarly reflected in the larger proportions living in terraced properties and apartments, by comparison with the remaining areas in the HMA.

Figure 7.14 Property type by age of HRP, 2011, Belfast LGD (Source: Census of Population)

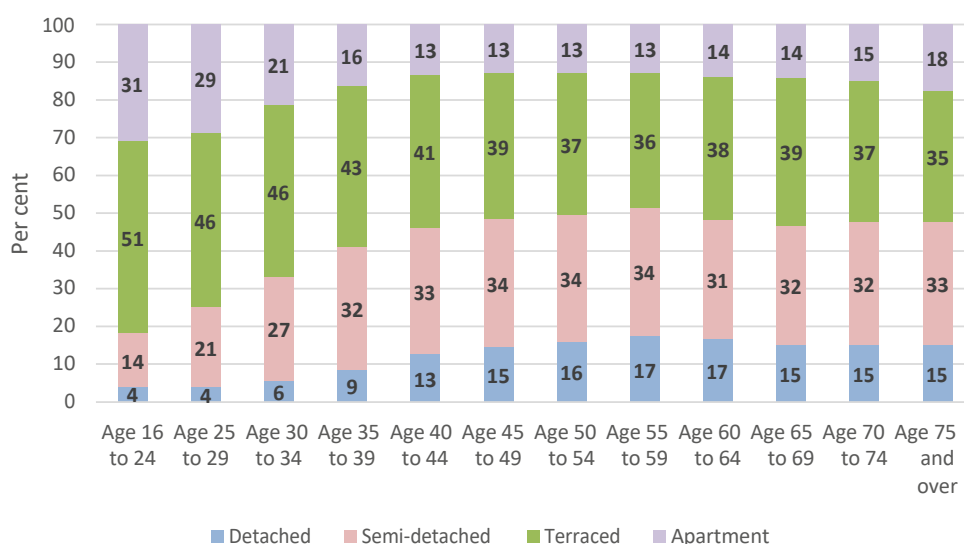
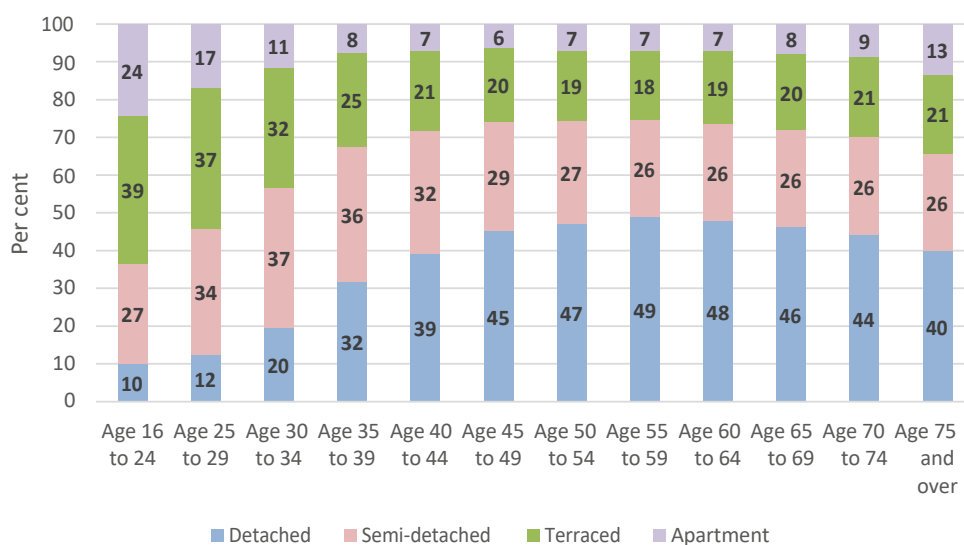


Figure 7.15 Property type by age of HRP, 2011, excluding Belfast LGD (Source: Census of Population)



A final point to note is the stability of the property type distribution among HRPs aged 45 and over. That is, 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.

7.5 Dwelling Size

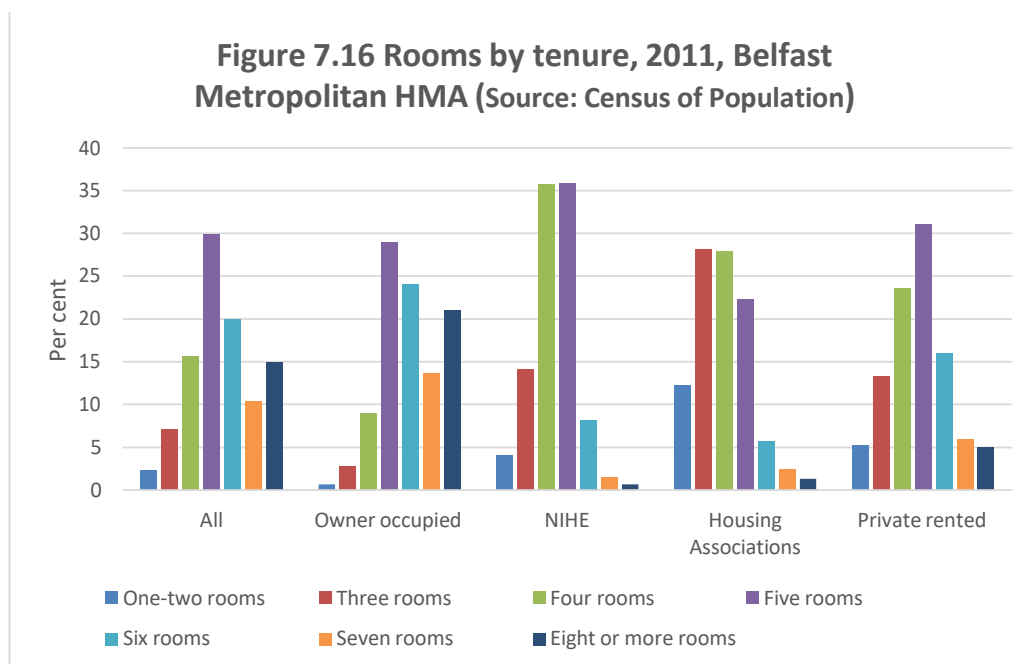
7.5.1 Rooms

Property types are of interest partly because they represent the physical expression of the housing stock, 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. The published 2011 Census tables do not include size of dwellings by property type. However, information is available on numbers of rooms⁵⁹ by tenure and household size. The results by tenure for the HMA are summarised in Table 7.8 and shown graphically in Figure 7.16.

As measured by the number of rooms, dwelling size varies by tenure. On average, owner-occupier households reside in the larger dwellings, with 88 per cent of properties containing five or more rooms. In the social sector, most dwellings contain fewer than five rooms. Again, the private rented sector presents a more mixed picture, closer to the average for all dwellings. The variations in numbers of rooms by tenure clearly reflect the tenure contrasts by property type, e.g. the higher proportion of owner-occupied households living in detached properties (see Table 7.7).

Table 7.8 Rooms by tenure, Belfast Metropolitan HMA, 2011					
	All	Owner-occupied	NIHE	Housing Associations	Private rented
	%	%	%	%	%
One-two rooms	2	1	4	12	5
Three rooms	7	3	14	28	13
Four rooms	16	9	36	28	24
Five rooms	30	29	36	22	31
Six rooms	20	24	8	6	16
Seven rooms	10	14	2	2	6
Eight+ rooms	15	21	1	1	5
All households	100	100	100	100	100
Source: Census of Population.					

⁵⁹ 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 is also linked to household size. On average, the larger the household, the more rooms that are contained within the occupant's dwelling (Figure 7.17 and Table 7.9). The correlation with household size is not perfect. For example, over one in four one-person households (27 per cent) live in a property with six or more rooms, i.e. in excess of the median for all households (between four and five rooms).

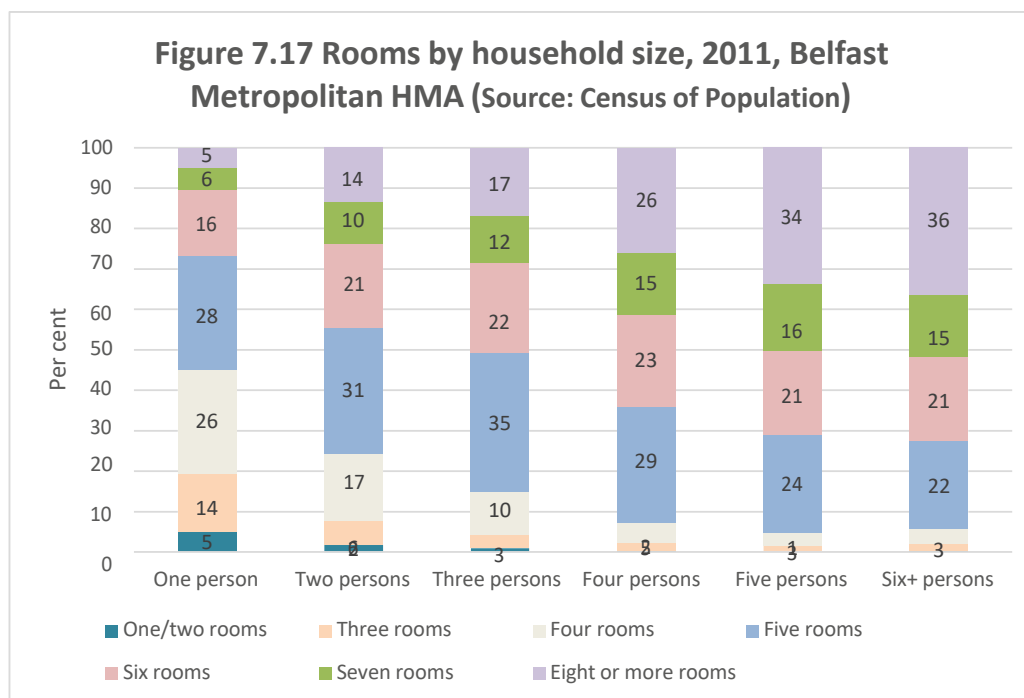


Table 7.9 Rooms by household size, 2011, Belfast Metropolitan HMA						
	Household size (persons):					
	One	Two	Three	Four	Five	Six or more
	%	%	%	%	%	%
One/two rooms	5	2	1	0	0	0
Three rooms	14	6	3	2	1	2
Four rooms	26	17	10	5	3	3
Five rooms	28	31	35	29	24	22
Six rooms	16	21	22	23	21	21
Seven rooms	6	10	12	15	16	15
Eight or more rooms	5	14	17	26	34	36
All households	100	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.

The occupancy ratings for the Belfast Metropolitan HMA are summarised in Table 7.10 by tenure, LGD and settlement type. Based on the occupancy rating measure, in 2011, 78 per cent of households within the HMA lived in dwellings with one or more rooms in excess of their notional requirement while seven per cent of households lived in 'overcrowded' dwellings. Owner-occupier households were most likely to live in dwellings with an excess of rooms on the occupancy rating while households renting in both the social and private sectors recorded higher proportions in overcrowded accommodation.

The tenure patterns are reflected in the spatial distribution of occupancy ratings. For example, with an above-average share in social and private rented accommodation, the estimated incidence of overcrowding was highest in the Belfast LGD (3 per cent with an occupancy rating of -2 and eight per cent with a rating of -1). The influence of dwelling type is also apparent. For example, with their relatively high proportions living in detached dwellings, the incidence of over-occupation was highest in rural areas, notably small villages, hamlets and the open countryside (89 per cent with a rating greater than zero).

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.

Table 7.10 Occupancy ratings, Belfast Metropolitan HMA, 2011

	Occupancy rating:				
	-2	-1	0	+1	+2
	%	%	%	%	%
HMA	2	5	15	24	54
Tenure					
Owner-occupied	1	3	9	19	68
Rented from NIHE	4	9	31	38	19
Rented from Housing Association	4	17	43	26	11
Private rented	4	10	22	30	35
Local Government District					
Antrim and Newtownabbey	1	4	13	22	60
Ards and North Down	1	3	12	22	61
Belfast	3	8	20	27	42
Lisburn and Castlereagh	1	3	11	21	63
Mid and East Antrim (part)	1	3	13	22	60
Newry, Mourne and Down (part)	1	4	13	21	61
Settlement type					
All urban	2	6	17	25	50
Excl. Belfast	1	4	14	24	58
Rural - Intermediate settlement/village	1	3	11	21	63
Rural - Small village, hamlet, open countryside	1	2	7	14	75
Source: Census of Population					

7.5.3 Bedrooms

While the number of rooms is helpful, the number of bedrooms provides a more relevant perspective 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 FRS data, the distribution of bedrooms by number of rooms, with a control for household tenure, and applying the distribution to the HMA.

Across the HMA, little over one in two households (51 per cent) are estimated to live in three bedroom properties, ranging from 56 per cent in the owner-occupied sector to 37 per cent in the social sector (Table 7.11). Not unexpectedly, dwellings with four or more bedrooms are most prevalent in the owner-occupied sector (31 per cent). Smaller sized properties, with one to two bedrooms, are estimated to be found most frequently in the social sector (59 per cent). Reflecting the linkage with tenure, geographical variations in the distribution of bedrooms follow a familiar pattern, with the smaller-sized properties most prominent in the Belfast LGD and larger properties in areas outside Belfast.

The estimated distribution of bedroom sizes by age of the HRP is shown in Figure 7.18. 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 Figures 7.14 and 7.15). Similar to the tenure and property type distributions, dwelling size distribution does not change hugely from age 45 onwards.

Figure 7.18 Bedrooms by age of household reference person, 2011, Belfast Metropolitan HMA (estimated)

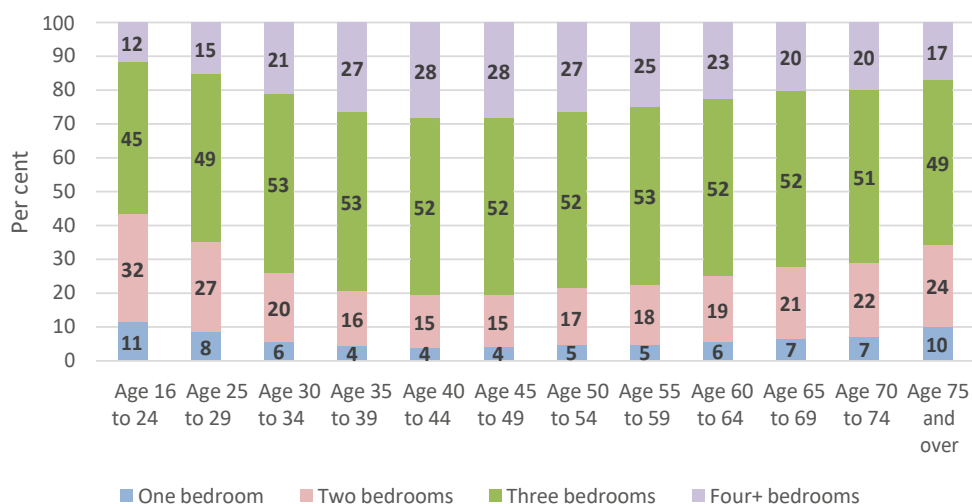


Table 7.11 Bedrooms, Belfast Metropolitan HMA, 2011				
Bedrooms:				
	One	Two	Three	Four or more
	%	%	%	%
HMA	6	20	51	23
Tenure				
Owner-occupied	1	12	56	31
Social rented	22	37	37	4
Private rented	10	33	47	10
Local Government District				
Antrim and Newtownabbey	5	15	55	25
Ards and North Down	5	17	51	27
Belfast	9	26	49	16
Lisburn and Castlereagh	4	15	53	28
Mid and East Antrim (part)	5	17	52	26
Newry, Mourne and Down (part)	4	15	51	30
Settlement type				
Belfast LGD	9	26	49	16
Other urban	5	17	54	23
Rural - Intermediate settlement/village	4	16	52	29
Rural - Small village, hamlet, open countryside	2	10	45	43
Source: Estimates based on 2011 Census of Population and pooled FRS data				

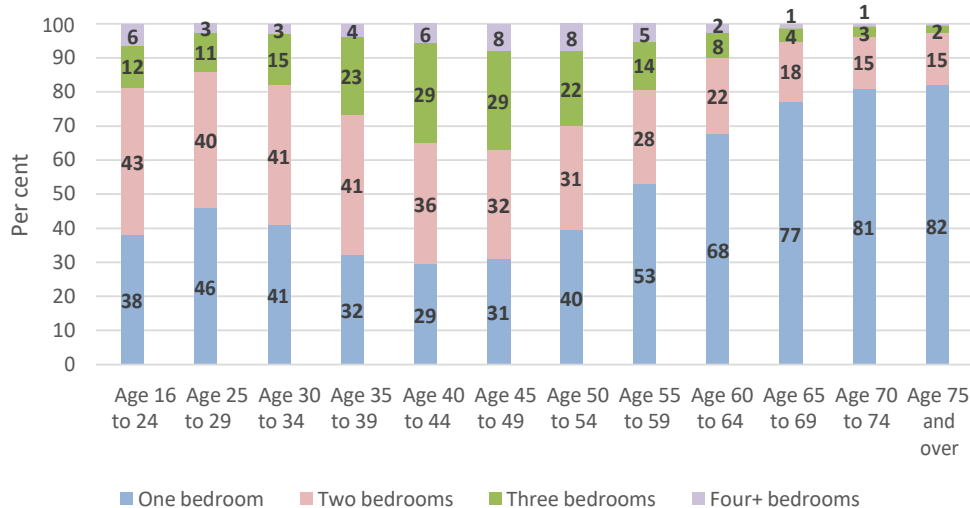
The age distribution of bedroom sizes stands in sharp contrast to the age distribution of household sizes, most notably in the older age groups. In particular, the vast majority of households where the HRP is aged 65 and over are comprised of one person or two persons, typically living as a couple (Figure 7.19). Most of those households (68 per cent) live in three and four bedroom properties (see Figure 7.18).

Figure 7.19 Household size by age of household reference person, 2011, Belfast Metropolitan HMA
(estimated from Census of Population)



However, on a notional bedroom standard basis, those one and two person households only 'require' one bedroom (Figure 7.20). 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 7.20 Bedroom requirements by age of household reference person, 2011, Belfast Metropolitan HMA (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, e.g. in the 45-49 age group, 58 per cent of households contain more than two persons. That is likely to reflect family life cycle effects, with such households comprising a mix of children and young adults who have not yet left the family home. Over the next 15 years, those households 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 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.

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 7.18, 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 7.12). 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 UK⁶⁰.

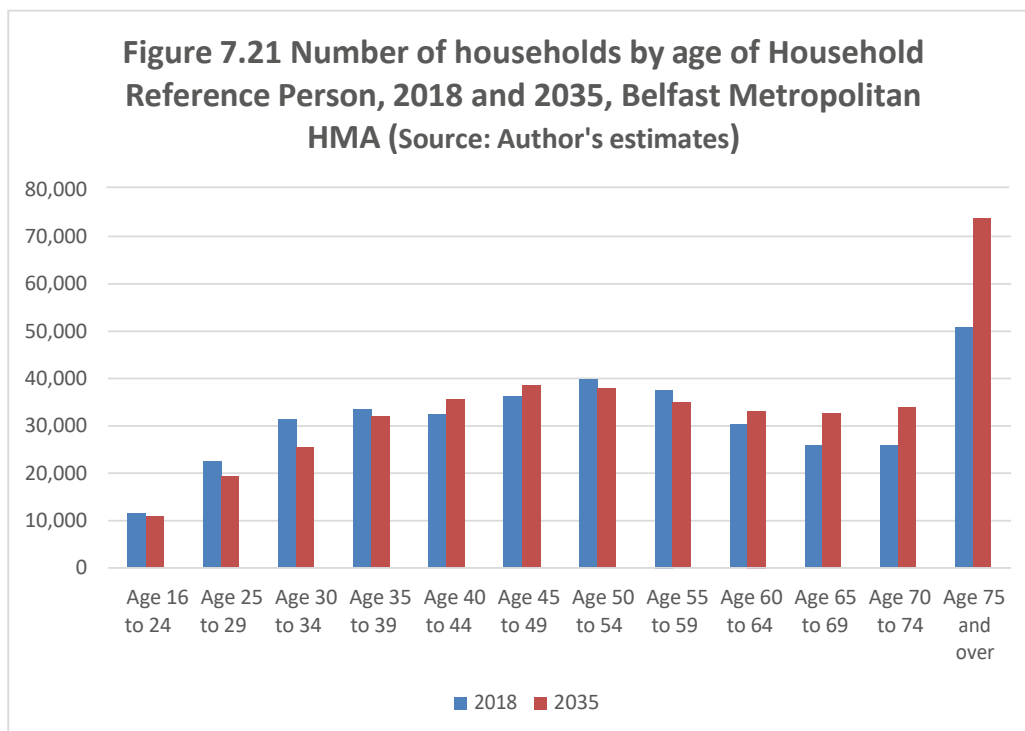
Table 7.12 Household composition by type, per cent of total			
	2018	2030	2035
	%	%	%
One adult households	30	31	31
Two adults without children	29	31	32
Other households without children	14	14	14
One adult households with children	7	6	5
Other households with children	21	18	17
All households	100	100	100
Source: Author's estimates – updated (2018) household projections.			

⁶⁰ 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 aged 60 and over (Figure 7.21 and Box 7.C). In particular, the number of households headed by a person aged 75 and over is projected to rise from 50,000 in 2018 to over 70,000 by 2035.



Consequently, all of the net change in households between 2018 and 2035 within the Belfast Metropolitan HMA is projected to derive from the growth of one and two person households (Table 7.13). The number of three person households is projected to remain unchanged while four and five+ person households are expected to fall slightly.

By age group, the net change in two person households is projected to occur primarily among those aged 65 and over, i.e. older couples (Figure 7.22). The projected net change in one-person households is more dispersed by age group, with positive changes projected in the age ranges 35 to 44 and 45 to 64.

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 trends in bedroom requirements (see Section 7). 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 proportion of people in a particular demographic group who were the household reference person. 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.

**Household representative rates (HRRs), Belfast
Metropolitan HMA, 2011 (Source: Census of Population)**

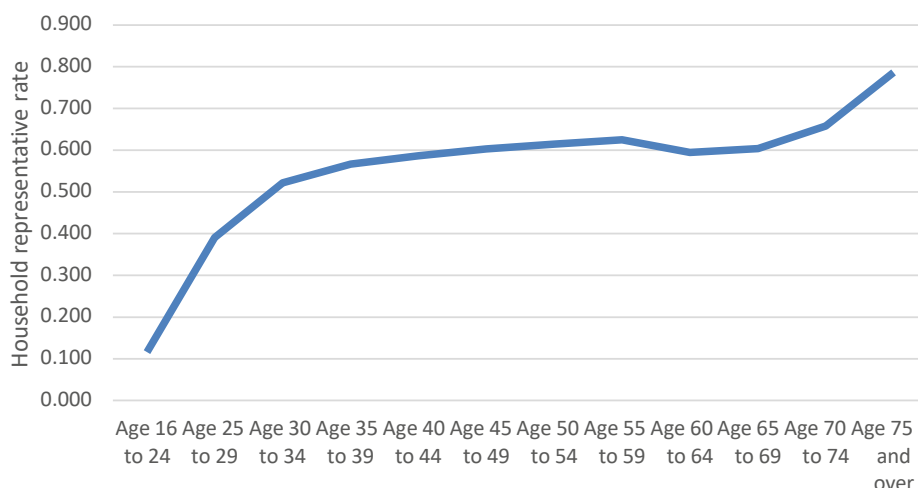
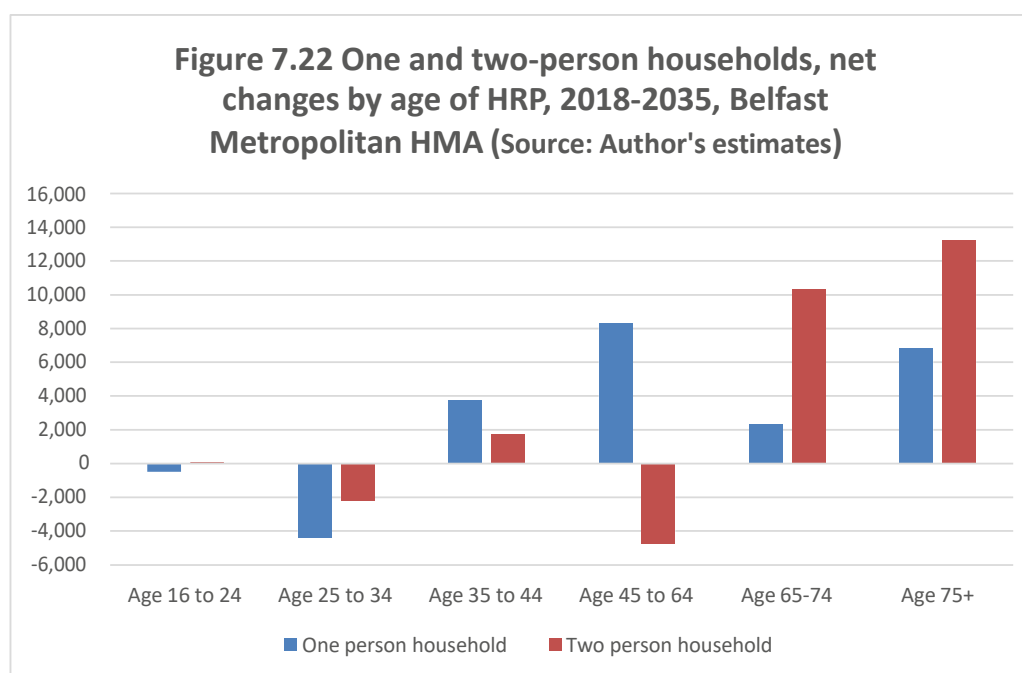


Table 7.13 Household size, projected net changes, 2018-2035			
	Net change	% of total net change¹	% of 2018 households²
One person	16,400	53	15
Two persons	18,400	60	15
Three persons	0	0	0
Four persons	-1,800	-6	-3
Five+ persons	-2,200	-7	-7
All households	30,800	100	8
<p>1 Household size category as per cent of total net change, all households (+30,800).</p> <p>2 Net change as per cent of 2018 base year households in the size category.</p> <p>Source: Author's estimates – updated (2018) household projections.</p>			



The projected rise in one-person households within the age ranges 35 to 64 reflects the anticipated fall in the number of children aged under 16 discussed in Section 4. Thus, the projections by household type show reduced numbers of households with children, both one adult and other households, accompanied by rising numbers of households without children (Table 7.14).

Table 7.14 Household type, net changes 2018-2035, Belfast Metropolitan HMA

Household type:	Net change	% of total net change ¹	% of 2018 households ²
One adult	16,400	53	15
Two adults without children	20,000	65	18
Other households without children	6,100	20	12
One adult with children	-2,800	-9	-11
Other households with children	-8,900	-29	-11
All households	30,800	100	8
1 Household type category as per cent of total net change, all households (+30,800).			
2 Net change as per cent of 2018 base year households in the type category.			
Source: Author's estimates – updated (2018) household projections.			

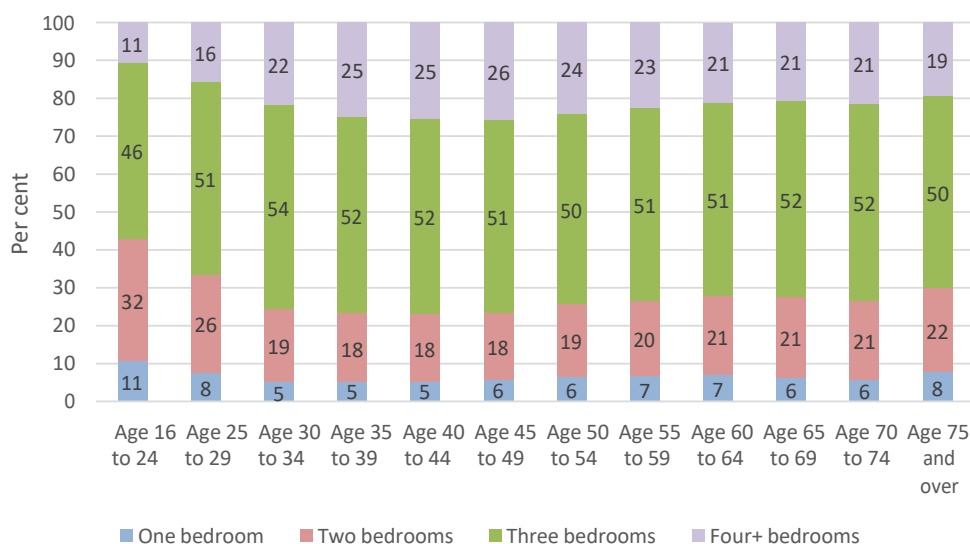
7.6.2 Bedrooms

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, around 56 per cent of owner-occupier households will continue to live in three-bedroom dwellings, adjusted for 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, in the past five years, new dwelling completions have, on average, added less than one per cent per annum to the housing stock. Thus, the vast majority of dwellings that households will occupy in 15 years' time already exist. Consequently, in the base case projection, the size distribution of occupied dwellings in 2035 will not differ greatly from the 2018 baseline position (Table 7.15). Similarly, the size distribution by age of the HRP is projected to remain broadly similar to the baseline position (compare Figure 7.23 with Figure 7.18). Within that context, interest focuses on the net changes in the size distribution of occupied dwellings, i.e. the difference between the projected 2035 distribution and the 2018 baseline.

Table 7.15 Bedroom size projections, 2018-2035, Belfast Metropolitan HMA				
	Occupied dwellings		Net change, 2018-2035	
	2018	2035	No.	Per cent of total
	%	%		
One bedroom	6	7	2,200	7
Two bedrooms	20	21	8,200	27
Three bedrooms	51	51	15,400	51
Four bedrooms	22	22	4,600	15
All	100	100	30,500	100
Source: Author's estimates.				

Figure 7.23 Bedrooms by age of HRP, 2035, projected, Belfast Metropolitan HMA (Source: Author's estimates)



The top-line results for net changes are shown in Table 7.14. The projections, it should be emphasised, reflect current patterns of demand in the private sector and provision in the social sector, by tenure, age of HRP and household size. Nonetheless, they indicate a slight shift towards one and two bedroom dwellings, albeit three-bedroom dwellings will still form a majority of the net change in dwellings, comparable to their baseline share of occupied dwellings.

The projected net changes by age of the HRP are shown in Table 7.16 (see Table A7.2 in Annex A for the projections by tenure, LGD, and settlement type). The projections clearly reflect the underpinning demographic context. Thus, the positive net changes occur mainly in the older age groups. Though, for those older age groups the projections will, to a large degree, reflect decisions already taken. For example, households currently aged 55-59 will, over the next 15 years, age into the 70-74 age group. What the projections imply is that many of those households will continue to occupy the dwellings in which they currently reside.

Table 7.16 Bedroom size, projected net changes by age of household reference person, 2018 to 2035

	One bedroom	Two bedrooms	Three bedrooms	Four+ bedrooms
Age 16 to 24	-100	-200	-300	-100
Age 25 to 29	-400	-1,000	-1,500	-400
Age 30 to 34	-500	-1,500	-2,900	-1,000
Age 35 to 39	0	0	-900	-600
Age 40 to 44	300	900	1,600	500
Age 45 to 49	500	1,100	900	-200
Age 50 to 54	500	400	-1,500	-1,200
Age 55 to 59	500	200	-2,100	-1,300
Age 60 to 64	400	900	1,300	400
Age 65 to 69	200	1,400	3,700	1,500
Age 70 to 74	200	1,500	4,500	1,900
Age 75 and over	500	4,400	12,600	5,400
All	2,200	8,200	15,400	4,600

Source: Author's estimates.

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 by age of HRP are shown in Figure 7.24. Again, the distributions for all occupied dwellings show little change from the baseline position (compare with Figure 7.20). The net changes by age of the HRP are shown in Table 7.17 (see also Table A7.3 in Annex A for projections by LGD and settlement type). Similar to the bedroom size distribution, the projected net changes strongly reflect the demographic context, i.e. increasing numbers of households in the older age groups.

Figure 7.24 Bedroom requirements by age of HRP, 2035, projected, Belfast Metropolitan HMA (Source: Author's estimates)

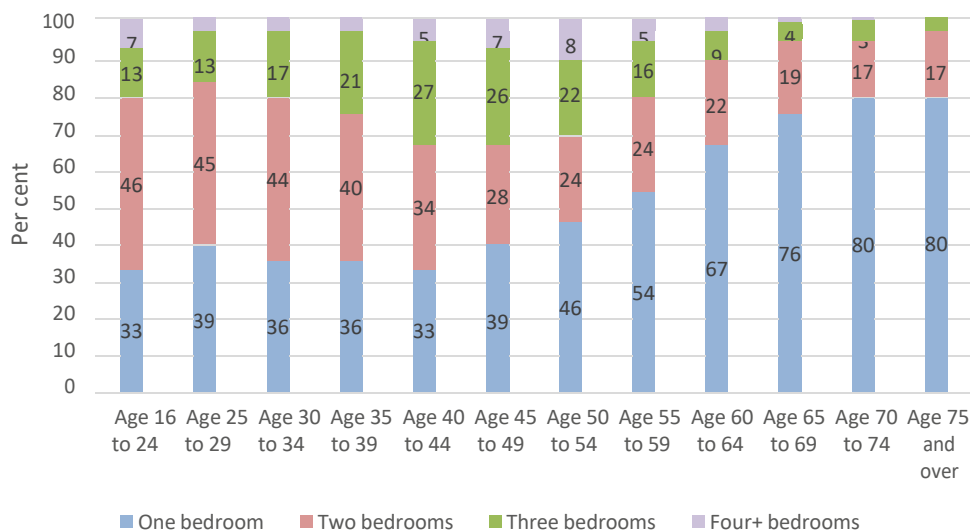


Table 7.17 Bedroom requirements, projected net changes by age of household reference person, 2018 to 2035

	One bedroom	Two bedrooms	Three bedrooms	Four+ bedrooms
Age 16 to 24	-300	-100	0	0
Age 25 to 29	-1,800	-800	-300	-100
Age 30 to 34	-3,400	-1,600	-600	-100
Age 35 to 39	1,700	-1,600	-1,400	-300
Age 40 to 44	3,100	300	-400	-100
Age 45 to 49	3,700	-300	-900	-300
Age 50 to 54	500	-2,100	-200	-100
Age 55 to 59	-1,500	-1,300	300	0
Age 60 to 64	1,700	700	500	100
Age 65 to 69	4,900	1,700	300	0
Age 70 to 74	6,000	1,700	200	0
Age 75 and over	17,300	4,300	500	100
All	32,000	1,000	-1,800	-700

Source: Author's estimates.

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. For example, 40 per cent of households contain one or two people with a long-term health problem or disability (see Table A7.4 in Annex A). The proportion rises to 45 per cent for one person households and 67 per cent in the case of households with two or more people all aged 65 and over.

Within the HMA’s household population, in 2011, 29 per cent of those whose day-to-day activities are limited a lot lived in dwellings with one or more adaptations (see Table A7.5 in Annex A). By tenure, the proportion living in accommodation with one or more adaptations ranged from seven per cent in the rented sector to 24 per cent in the social sector (see Table A7.6 in Annex A).

The higher prevalence of adaptations in the social sector partly reflects an 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”⁶¹. 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 home⁶². 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”.

⁶¹ Croucher, K., Wilcox, S., and Holmans, A., 2009. *An Examination of the Housing Needs and Supply for an Ageing Society*. Report commissioned by RICS.

⁶² Boyle, F., 2019. [Housing and Older People: Housing Issues, Needs and Aspirations](#).

External factors identified by the research as barriers to making a move include: 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 the Housing Executive. Other models were also discussed which are currently being examined 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 to a new house. As discussed in Section 6, the majority of older people own their own home, 72 per cent of those aged 65 and over within the Belfast Metropolitan HMA at the 2011 Census of Population. Most of those households (88 per cent) 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, some form of shared ownership model presents a possibility, where the household's equity in their current home could be used to buy a share in a new dwelling, with Housing Benefit covering the rent side where low income is a constraint. 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

Over the last three decades, the growth of the household population has mainly been accommodated in detached and semi-detached dwellings. The number of apartments has also risen strongly, albeit from a lower base than detached or semi-detached properties. However, in the period since 2011, the composition of the stock by property type has been relatively stable.

The proportion of the dwelling stock that is unoccupied increased along with the housing market boom of 2006-07 and continued to rise through 2009 and 2010 before falling back to about four per cent by 2012.

Reflecting the fact that around 95 per cent of dwellings are occupied by resident households, the profile of the occupied stock by property type does not differ greatly from the profile for all dwellings.

There are sharp differences by tenure in the types of dwellings occupied by households. Almost three in four owner-occupiers live in detached or semi-detached dwellings (72 per cent) while a similar proportion of social rented households (77 per cent) live in terraced properties or apartments.

Both at the lower quartile and the median, relative house prices by property type have been broadly stable. In that regard, there are no obvious market signals indicating any substantial shifts in the future pattern of demand for owner-occupied properties by type.

The distribution of property types varies with the age of the HRP. Terraced properties and apartments are most prominent among households where the HRP is aged under 35. Among households aged 45 and over, detached and semi-detached properties are most prevalent. Furthermore, the property type distribution is broadly stable among households where the HRP is aged 45 and over. 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 varies by tenure. On average, owner-occupied households occupy the larger dwellings. Dwelling size is also linked to household size. On average, the larger the household, the more rooms that are contained within the occupant's dwelling.

Based on the occupancy rating measure, in 2011, 78 per cent of households within the HMA lived in dwellings with one or more rooms in excess of their notional requirement while seven per cent of households lived in 'overcrowded' dwellings. Owner-occupier households were most likely to live in dwellings with an excess of rooms on the occupancy rating while households renting in both the social and private sectors recorded higher proportions in overcrowded accommodation.

The distribution of bedroom sizes by tenure and age of the HRP has been estimated for the HMA. The distribution 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. On a notional bedroom standard basis, those one and two person households only 'require' one bedroom. However, over two in three of those households live in three and four bedroom properties. That is to suggest a considerable degree of 'under-occupancy' among older households.

The base case (no intervention) 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 Household size, 2011, per cent of households, Belfast Metropolitan HMA					
	One	Two	Three	Four	Five+
	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>
HMA	30	32	17	14	8
Tenure					
Owner-occupied	25	33	17	16	9
NIHE	43	28	15	8	6
Housing Associations	50	23	12	8	7
Private rented	35	32	17	10	6
Local Government District					
Antrim and Newtownabbey	26	32	18	15	9
Ards and North Down	28	35	16	14	7
Belfast	34	30	16	12	8
Lisburn and Castlereagh	26	33	17	16	9
Mid and East Antrim (Part)	29	33	17	14	7
Newry, Mourne and Down (Part)	26	30	17	15	12
Settlement type					
All urban	32	31	17	13	7
Excl. Belfast	29	33	17	14	7
Rural - Intermediate settlement/village	26	34	17	15	9
Rural - Small village, hamlet, open countryside	19	33	17	18	13
Source: Census of Population					

Table A7.2 Bedrooms, Projected net changes 2018-2035, Belfast Metropolitan HMA				
	Number of bedrooms			
	One	Two	Three	Four+
All households	2,200	8,200	15,400	4,600
Tenure				
Owner-occupied	400	3,800	12,500	4,400
Social rented	1,500	3,200	2,200	300
Private rented	300	1,200	700	0
LGD				
Antrim and Newtownabbey	200	1,100	2,900	800
Ards and North Down	200	1,400	2,500	800
Belfast	1,200	2,500	2,100	0
Lisburn and Castlereagh	500	2,000	5,800	2,600
Mid and East Antrim (part)	0	500	700	0
Newry, Mourne and Down (part)	200	800	1,400	400
Settlement type				
Urban	2,000	6,800	11,400	2,300
Excl. Belfast	800	4,300	9,400	2,300
Rural - Intermediate settlement/village	100	700	1,600	700
Rural - Small village, hamlet, open countryside	100	700	2,400	1,700
Source: Author's estimates.				

Table A7.3 Bedroom requirements, projected net changes by area, 2018 to 2035, Belfast Metropolitan HMA				
	Number of bedrooms			
	One	Two	Three	Four+
All	32,000	1,000	-1,800	-700
LGD				
Antrim and Newtownabbey	5,700	-200	-500	-100
Ards and North Down	6,200	-600	-800	-100
Belfast	6,800	400	-500	-400
Lisburn and Castlereagh	8,100	1,700	700	200
Mid and East Antrim (part)	2,200	-500	-500	-100
Newry, Mourne and Down (part)	2,900	300	-200	-200
Settlement type				
Urban	24,700	200	-1,600	-600
Excl. Belfast	17,900	-200	-1,100	-200
Rural - Intermediate settlement/village	2,900	300	-100	0
Rural - Small village, hamlet, open countryside	4,400	600	-100	0
Source: Author's estimates.				

Table A7.4 Households containing one or more persons with long-term health problems or disabilities					
	All households		One-person households	All aged 65+	
	With disability		With disability	With disability	
	One	Two		One	Two
	%	%	%	%	%
Belfast Metropolitan HMA	30.0	9.1	44.8	30.2	36.6
LGD					
Antrim and Newtownabbey	28.1	8.6	43.5	28.8	37.6
Ards and North Down	28.7	8.4	42.4	31.6	31.1
Belfast	32.5	9.7	47.4	29.2	43.9
Lisburn and Castlereagh	26.6	8.3	39.7	30.6	31.7
Mid and East Antrim (part)	29.8	8.8	43.7	29.8	35.0
Newry, Mourne and Down (part)	30.8	9.7	47.7	32.6	34.6
Settlement type					
Urban	30.6	9.1	45.3	29.9	38.3
Rural - Intermediate settlement/village	27.4	9.1	40.6	30.5	32.7
Rural - Small village, hamlet, open countryside	27.1	9.0	41.8	31.7	28.3
Source: Census of Population, Commissioned Table 0467.					

Table A7.5 Resident household population living in dwellings with one or more adaptations of accommodation, by long-term health problem or disability, former Local Government Districts within the Belfast Metropolitan HMA, 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
	%	%	%	%
Ards	10.3	29.3	13.3	7.3
Belfast	11.0	30.3	15.9	6.9
Carrickfergus	8.5	31.1	13.9	4.8
Castlereagh	7.6	29.4	12.6	4.2
Down	11.0	25.5	14.0	8.7
Larne	8.7	24.7	11.5	6.2
Lisburn	10.0	28.4	13.2	7.4
Newtownabbey	8.2	28.7	11.8	5.1
North Down	8.0	32.4	12.9	4.7
All	9.8	29.4	13.9	6.4
<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 A7.6 Resident household population living in dwellings with one or more adaptations of accommodation, by tenure, former Local Government Districts within the Belfast Metropolitan HMA, per cent of total resident household population¹

	All	Owner-occupied	Social rented	Private rented
	%	%	%	%
Ards	10.3	8.9	23.1	8.1
Belfast	11.0	7.2	24.0	6.2
Carrickfergus	8.5	6.2	27.5	6.6
Castlereagh	7.6	5.9	20.8	6.0
Down	11.0	10.5	23.6	7.2
Larne	8.7	7.9	19.6	6.8
Lisburn	10.0	7.7	23.4	7.1
Newtownabbey	8.2	6.9	20.5	5.9
North Down	8.0	6.1	29.7	6.1
All	9.8	7.5	23.7	6.5
<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.

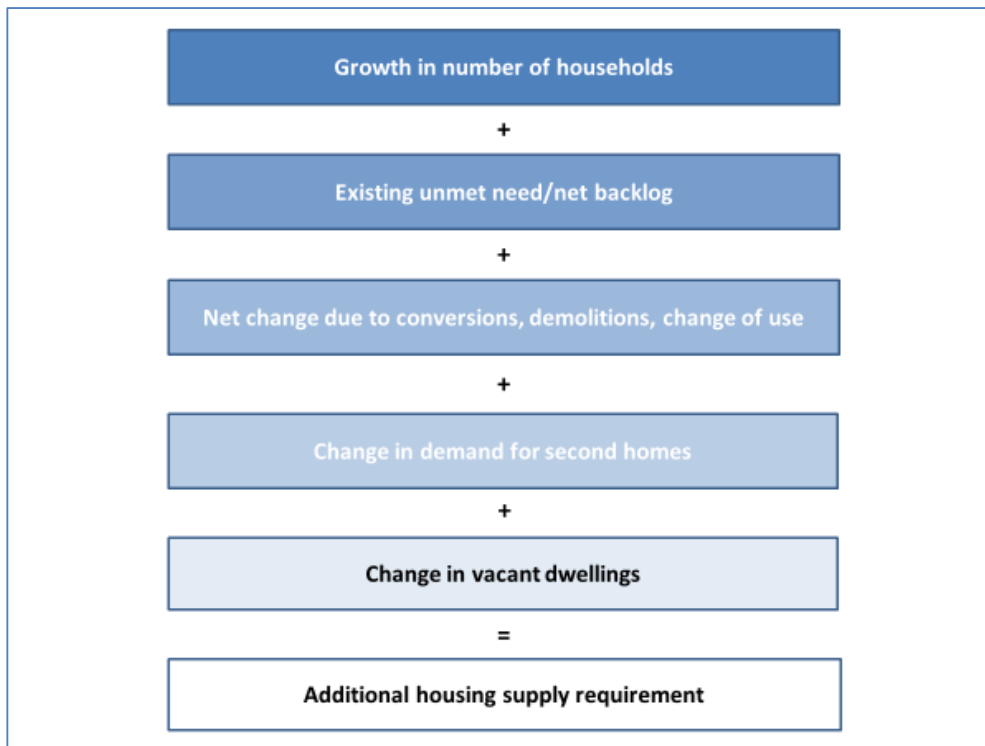
8 Housing Requirements

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 baseline 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 the medium household growth scenario are summarised in Table 8.1. Thus, for the Belfast Metropolitan HMA, the projected new dwelling requirement for the period 2020 to 2035 is **36,370**. Projected new dwelling requirements associated with the updated (2018) and high growth household projections are included as part of Annex 8.B.

Table 8.1 New dwelling requirements and components, 2020-2035, net stock model with no backlog, Belfast Metropolitan HMA, medium household growth scenario¹			
	2020	2035	Change
	(a)	(b)	(c) = (a) – (b)
	<i>No.</i>	<i>No.</i>	<i>No.</i>
Households ²	386,300	417,780	31,480
Second homes ³	2,680	2,900	210
Vacant stock ⁴	26,260	28,270	2,010
Dwellings ⁵	415,240	448,950	33,710
Net changes ⁶			2,670
Requirements⁷			36,370
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 0.7 per cent of households – see Annex 8.A. 4. Projected as a constant share of dwellings (6.3 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 the Belfast Metropolitan HMA, closures/demolitions out-number conversions by a cumulated 2,670 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.			

The annualised new dwelling requirements are summarised in Table 8.2. The annualised total requirement from 2020 to 2035 is **2,420** dwellings. The largest component is the net change in new households, projected at **2,100** per annum, representing 87 per cent of the total requirement.

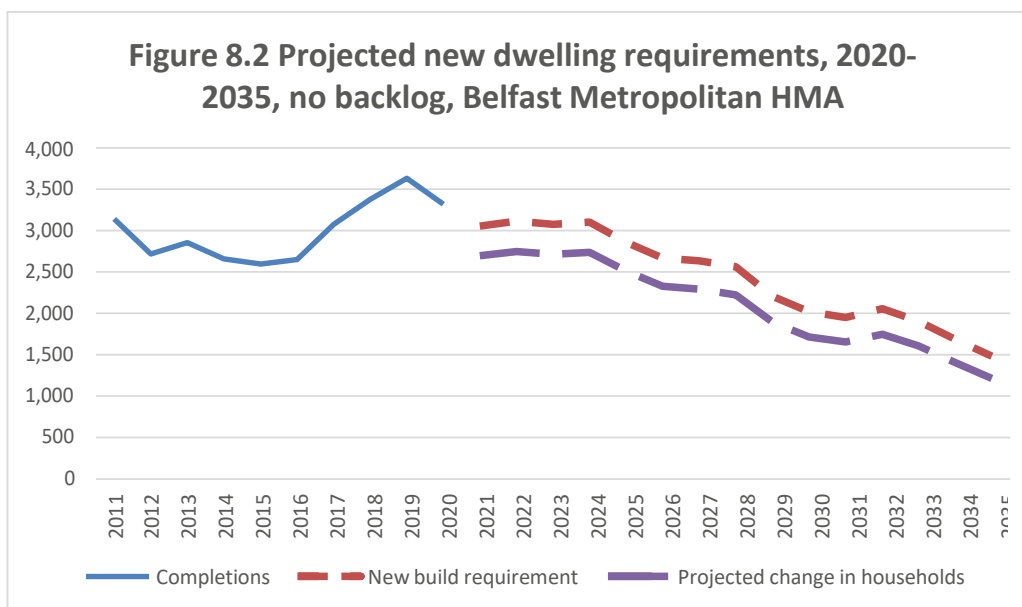
Table 8.2 New dwelling requirements and components, 2020-2035, net stock model with no backlog, Belfast Metropolitan HMA, medium household growth scenario, by component, annualised			
	Change 2020-3035	Annualised	Composition
	<i>No.</i>	<i>No.</i>	<i>Col%</i>
New households	31,480	2,100	87
Vacant stock	2,010	130	6
Second homes	210	10	1
Net changes	2,670	180	7
Requirements	36,370	2,420	100
See Table 8.1 for explanation of components.			

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 HMA. 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.

As discussed in Section 5, 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 trajectory of new dwelling requirements when shown on an annual basis (Figure 8.2).

Based on the projected trend in household growth, new dwelling requirements over the decade 2020 to 2030 are projected to average 2,730 per annum, falling to 1,820 per annum in the five years between 2030 and 2035.

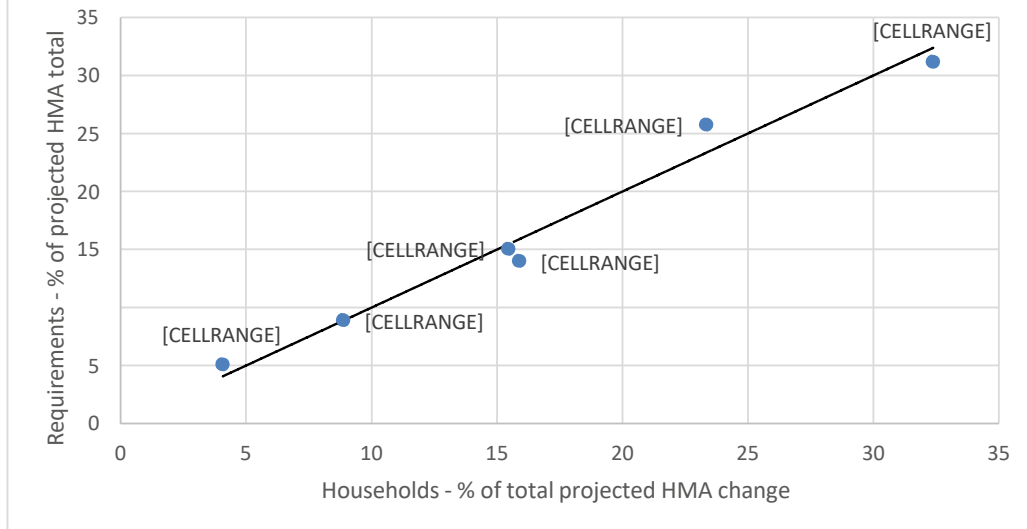
As a point of comparison, it is noted that, over the historical 10-year period from 2010 to 2020, new dwelling completions averaged 3,000 per annum across the HMA.



The projected new dwelling requirements by LGD are summarised in Table 8.3. The projections by component are reported in Annex B, Table A8B.1. Similar to the HMA, the annualised projections by LGD are mainly shaped by the expected household growth. For each LGD, 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 (Table 8.3). Further, over the 15-year period 2020 to 2035, each LGD's share of projected household growth is positively linked to its projected share of new dwelling requirements (Figure 8.3).

	Total	Annualised		
		2020-2035	2020-2030	2030-2035
Belfast Metropolitan HMA	36,370	2,420	2,730	1,820
Antrim and Newtownabbey	5,090	340	390	240
Ards and North Down	5,480	370	460	170
Belfast	9,370	620	680	520
Lisburn and Castlereagh	11,340	760	800	680
Mid and East Antrim (part) (part)	1,850	120	160	50
Newry, Mourne and Down (part)	3,240	220	250	160

Figure 8.3 Net change in households and new dwelling requirements by LGD, 2020-2035, net stock model, no backlog, Belfast Metropolitan HMA



The projected new dwelling requirements by subarea are shown in Table 8.4, along with a breakdown by the LGD(s) contained within each subarea. The annualised requirements are presented in Annex C, Table A8C.1.

The subarea by LGD projections have been produced to provide further geographical detail on the projected distribution of new dwelling requirements across the HMA. Clearly, the projections for the smaller portions of LGDs within a given subarea should be treated with greater caution, notably the parts of the Antrim and Newtownabbey and Newry, Mourne and Down LGDs that lie within the Central subarea.

As discussed in Section 4, population growth within subareas tends to reflect the wider pattern in LGD growth rates. That is reflected also in the projections for household change and the resulting spatial pattern of new dwelling requirements within and across subareas.

For example, within the Central subarea, the part lying within the Lisburn and Castlereagh LGD is projected to account for 27 per cent of the subarea's projected new dwelling requirements, about double its baseline population share (13 per cent). That reflects the projected faster growth in the wider Lisburn and Castlereagh LGD, as discussed in Section 4.

Table 8.4 New dwelling requirements by subarea and constituent LGDs, Belfast Metropolitan HMA, net stock model, no backlog, 2020-2035			
	Component:		Total
	Net new Households	Other changes	
East Antrim	4,260	610	4,870
Antrim and Newtownabbey	2,980	40	3,020
Mid and East Antrim	1,280	570	1,850
South Antrim	1,830	100	1,930
Antrim and Newtownabbey	1,830	100	1,930
Ards	3,760	370	4,130
Ards and North Down	3,760	370	4,130
Down	2,620	420	3,040
Newry, Mourne and Down	2,620	420	3,040
Central	12,530	2,700	15,240
Antrim and Newtownabbey	190	-50	140
Ards and North Down	1,100	250	1,350
Belfast	7,350	2,020	9,370
Lisburn and Castlereagh	3,720	450	4,170
Newry, Mourne and Down	170	30	200
Lisburn	6,470	700	7,170
Lisburn and Castlereagh	6,470	700	7,170
Belfast Metropolitan HMA	31,480	4,890	36,370

8.3 Backlog

The backlog of unmet need for social housing can be considered to encompass three main components⁶⁴:

- 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.

The backlog is inherently difficult to measure. For example, not all of the concealed families counted by the Census of Population (see Table 5.3) 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

⁶⁴ See, for example, [Holmans, 2008](#); [Greater London Authority](#), 2017.

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 a 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 NIHE

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. As at June 2019, 18,640 applicants on the CWL for social housing in the Belfast Metropolitan 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, 6,320 CWL applicants met the criteria for inclusion in the net backlog⁶⁵. For the reasons outlined above, the remaining 12,320 applicants are not counted in projecting requirements for additional dwellings in the net stock model framework.

Table 8.5 The backlog by category, Belfast Metropolitan HMA, CWL applicants in housing stress (30+ points)		
	<i>No.</i>	<i>%</i>
Net backlog	6,320	34
Tenure/mismatch backlog	8,120	44
Social backlog	4,200	23
Gross backlog	18,640	100
Source: NIHE, Common Waiting List, June 2019		

The gross backlog by category and Local Government District is shown in Table A8.2 in Annex 8.A. The following points can be noted:

- The Belfast LGD accounts for 54 per cent of the gross backlog, well in excess of its estimated 38 per cent share of households in the Belfast Metropolitan HMA.
- Outside the Belfast LGD, the gross backlog is distributed roughly in proportion to each LGD's share of households, excluding the Belfast LGD. For example, the Antrim and Newtownabbey LGD accounts for 26 per cent of the backlog when the Belfast LGD count is excluded, in line with the LGD's 24 per cent share of estimated total households within the HMA, excluding the Belfast LGD.
- The composition of the backlog varies across the LGDs, especially the tenure/mismatch backlog share, which ranges from 39 per cent in the Belfast LGD to 56 per cent in Ards and North Down. The social sector share varies within a narrower range, typically accounting for between 21 and 23 per cent of the gross backlog.

⁶⁵ 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 hardly differs if defined on a residence basis (6,310).

The 6,320 applicants meeting the net backlog criteria outlined above are summarised in Table 8.6 for the HMA as a whole, by family type and accommodation status. A little over one in two (53 per cent) were single adults accepted as homeless and living in shared accommodation. Adult couples or lone parents accounted for almost one in three (31 per cent) of the net backlog. About 16 per cent of the net backlog is comprised of households living in temporary or other non-self-contained accommodation.

Table 8.6 The net backlog, Belfast Metropolitan HMA

	No.	% of total	% of households
Households living in temporary accommodation, not self-contained (hostels, etc.)	670	10.6	0.2
Adult couple or lone parent, accepted as homeless, in shared accommodation	1,980	31.4	0.5
Single adult, accepted as homeless, in shared accommodation	3,330	52.7	0.9
Other homeless not in self-contained accommodation	330	5.3	0.1
Total	6,320	100.0	1.6
Sources: NIHE, Common Waiting List, June 2019. Household proportion estimated.			

The distribution of the net backlog by Local Government District within the Belfast Metropolitan HMA is summarised in Table 8.7. The main point of note is the Belfast LGD share. With an estimated net backlog of 3,770, the Belfast LGD accounts for 60 per cent of the HMA total, this can be compared with its estimated 38 per cent share of households.

Expressed as a proportion of households (the projected 2020 baseline), the net backlog is estimated at 2.6 per cent in the Belfast LGD. Outside the Belfast LGD, the proportion ranges from 0.8 per cent in Ards and North Down to 1.4 per cent in the part of Newry, Mourne and Down which lies within the Belfast Metropolitan HMA.

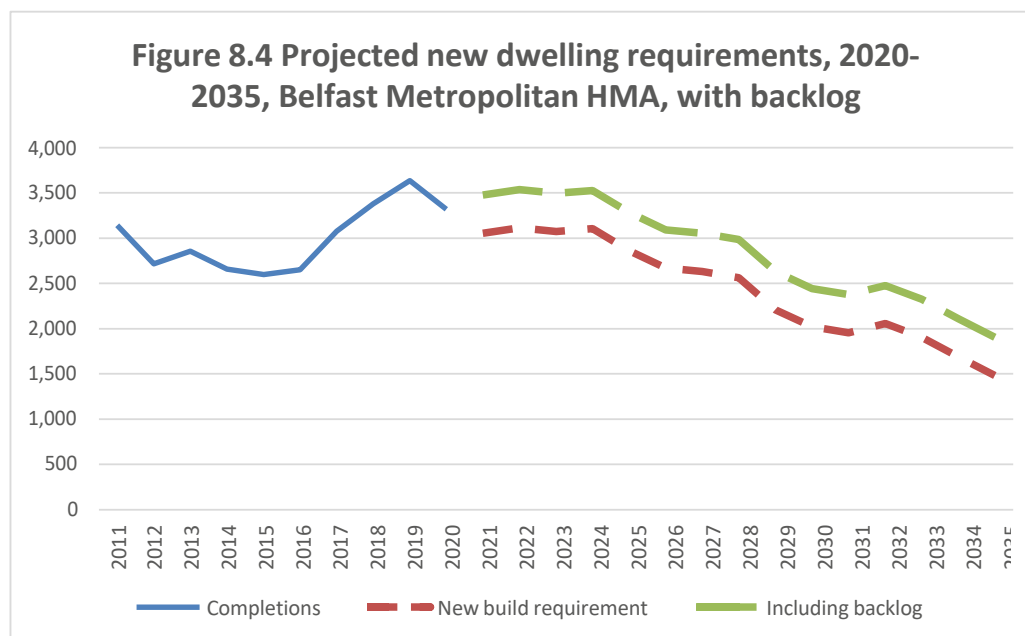
Table 8.7 The net backlog by LGD, Belfast Metropolitan HMA				
	Concealed family	Concealed single	Temporary accomm. etc.	All
CWL applicants				
Antrim and Newtownabbey	260	370	90	720
Ards and North Down	140	370	40	550
Belfast	1,170	1,870	730	3,770
Lisburn and Castlereagh	230	370	70	670
Mid and East Antrim (part)	90	130	30	250
Newry, Mourne and Down (part)	90	230	50	360
HMA Total	1,980	3,330	1,010	6,320
Per cent of HMA				
Antrim and Newtownabbey	13.2	11.1	8.5	11.3
Ards and North Down	7.1	11.0	3.9	8.7
Belfast	59.1	56.0	73.0	59.7
Lisburn and Castlereagh	11.8	11.1	6.6	10.6
Mid and East Antrim (part)	4.5	3.9	3.4	4.0
Newry, Mourne and Down (part)	4.4	6.8	4.7	5.7
HMA Total	100.0	100.0	100.0	100.0
Per cent of households				
Antrim and Newtownabbey	0.5	0.6	0.2	1.3
Ards and North Down	0.2	0.5	0.1	0.8
Belfast	0.8	1.3	0.5	2.6
Lisburn and Castlereagh	0.4	0.6	0.1	1.1
Mid and East Antrim (part)	0.3	0.4	0.1	0.9
Newry, Mourne and Down (part)	0.3	0.9	0.2	1.4
HMA Total	0.5	0.9	0.3	1.6
Source: NIHE, Common Waiting List, June 2019. Household proportion estimated.				

The addition of the net backlog to the net stock model projections is summarised in Table 8.8. With the addition of the backlog, the total new dwelling requirement for the period 2020 to 2035 increases to **42,690**. Over the 15-year projection period, the net backlog adds an annual **420** to the requirement, bringing the annualised total to **2,850**.

Table 8.8 New dwelling requirements and components, 2020-2035, net stock model with backlog, Belfast Metropolitan HMA, medium household growth scenario

	Change 2020-3035	Annualised	Composition
	<i>No.</i>	<i>No.</i>	<i>Col%</i>
New households	31,480	2,100	73.7
Net backlog	6,320	420	14.8
Other changes	4,890	330	11.5
Requirements	42,690	2,850	100.0
See Table 8.2 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 mid-2020s onwards (Figure 8.4).



The results by LGD contained wholly or partly within the Belfast Metropolitan HMA are summarised in Table 8.9. The detailed results are reported in Table A8B.2 in Annex 8.B. The addition of the net backlog has the largest effect on the projected requirements for the Belfast LGD, where the annualised requirement increases from 620 without the backlog to 880 with the inclusion of the backlog. The backlog has effects that are more modest in the remaining LGDs.

Table 8.9 New dwelling requirements and components, 2020-2035, net stock model with backlog, LGDs contained within Belfast Metropolitan HMA, medium household growth scenario				
	Households	Net backlog	Other changes	Total
	<i>No.</i>	<i>No.</i>	<i>No.</i>	<i>No.</i>
Changes 2020-2035				
Antrim and Newtownabbey	5,000	720	90	5,810
Ards and North Down	4,860	550	610	6,020
Belfast	7,350	3,770	2,020	13,140
Lisburn and Castlereagh	10,200	670	1,150	12,010
Mid and East Antrim (part)	1,280	250	570	2,100
Newry, Mourne and Down (part)	2,790	360	450	3,600
Belfast Metropolitan HMA	31,480	6,320	4,890	42,690
Annualised				
Antrim and Newtownabbey	330	50	10	390
Ards and North Down	320	40	40	400
Belfast	490	250	130	880
Lisburn and Castlereagh	680	40	80	800
Mid and East Antrim (part)	90	20	40	140
Newry, Mourne and Down (part)	190	20	30	240
Belfast Metropolitan HMA	2,100	420	330	2,850

The projected distribution of new dwelling requirements by subarea with the inclusion of the backlog is shown in Table 8.10. The annualised projections are reported in Table A8C.2 in Annex C.

Compared with the requirements with no backlog (see Table 8.4), the main effect is the increased requirements in the Central subarea, up from 15,240 to 19,410. That is primarily owing to the size of the backlog in the Belfast LGD.

Table 8.10 New dwelling requirements by subarea and constituent LGDs, Belfast Metropolitan HMA, net stock model, with backlog, 2020-2035

	Component:		Total
	Backlog	New households & other changes	
East Antrim	670	4,870	5,530
Antrim and Newtownabbey	410	3,020	3,430
Mid and East Antrim	250	1,850	2,100
South Antrim	240	1,930	2,170
Antrim and Newtownabbey	240	1,930	2,170
Ards	460	4,130	4,580
Ards and North Down	460	4,130	4,580
Down	350	3,040	3,390
Newry, Mourne and Down	350	3,040	3,390
Central	4,170	15,240	19,410
Antrim and Newtownabbey	70	140	210
Ards and North Down	90	1,350	1,440
Belfast	3,770	9,370	13,140
Lisburn and Castlereagh	220	4,170	4,390
Newry, Mourne and Down	20	200	220
Lisburn	450	7,170	7,620
Lisburn and Castlereagh	450	7,170	7,620
Belfast Metropolitan HMA	6,320	36,370	42,690

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).

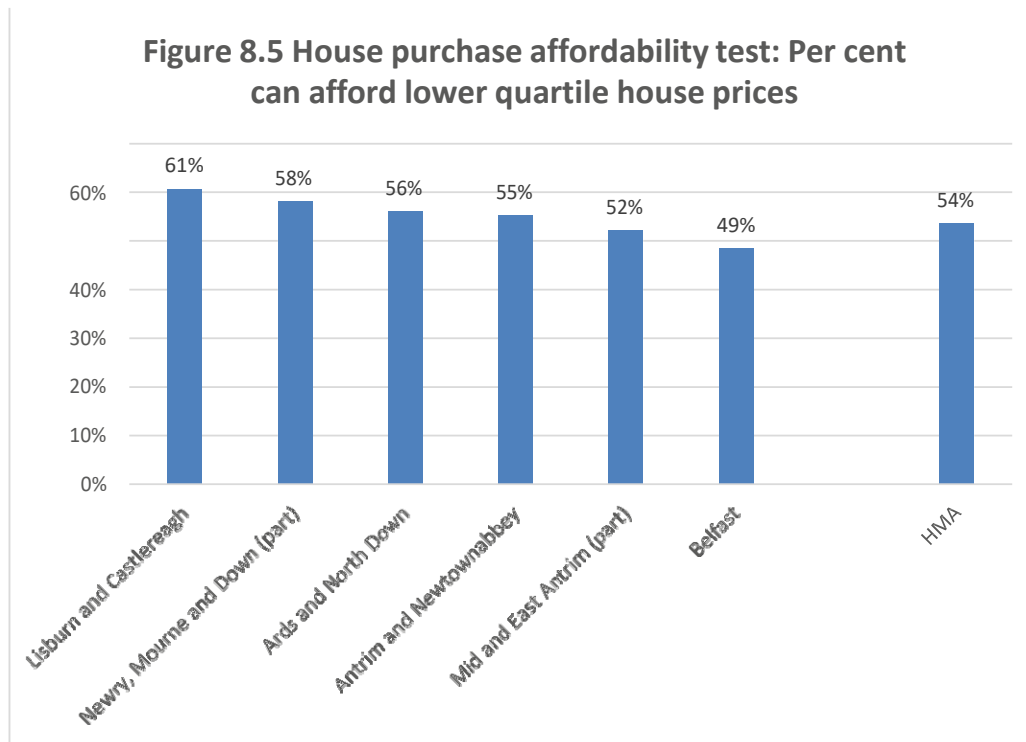
The affordability tests were conducted by combining private rent data for the HMA subareas (see Section 6) with local area income data, scaled to the Family Resources Survey by broad age group. Newly arising households are assigned to one of the three tenures via the following affordability tests:

- **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 by LGD contained within the Belfast Metropolitan HMA in Table 8.11. Across the HMA as a whole, an estimated 60 per cent can afford the median market rent, ranging from 53 per cent in the Belfast LGD to 68 per cent in Newry, Mourne and Down (part). The remaining 40 per cent are equally split between the intermediate and social sectors.

A house purchase affordability test was 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 Belfast Metropolitan HMA meet the criterion, ranging from 49 per cent in Belfast to 61 per cent in Lisburn and Castlereagh (Figure 8.5).

Table 8.11 Affordability tests by LGD, Belfast Metropolitan HMA			
	Market	Intermediate	Social
Antrim and Newtownabbey	66	18	17
Ards and North Down	63	19	18
Belfast	53	22	25
Lisburn and Castlereagh	64	18	18
Mid and East Antrim (part)	64	19	18
Newry, Mourne and Down (part)	68	17	15
All	60	20	20



Within each LGD, 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 to the social sector.

8.4.2 Tenure Projections

The tenure projections for the medium household growth scenario are summarised in Table 8.12. Excluding the backlog, 62 per cent of the projected annualised requirements are assigned to the market sector with 19 per cent each to the intermediate and social sectors. When the backlog is added, the social sector share increases to 31 per cent while the market share reduces to 53 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 1,510 and 470 respectively. That is because the backlog is added to the social sector only.

Table 8.12 Annualised requirements by tenure, 2020-2035, medium household growth scenario, Belfast Metropolitan HMA				
	Market	Intermediate	Social	All
Excl. backlog				
Number	1,510	470	450	2,420
<i>Per cent</i>	62	19	19	100
Incl. backlog				
Number	1,510	470	870	2,850
<i>Per cent</i>	53	16	31	100

The projected new dwelling requirements by tenure for each of the LGDs lying wholly or partly within the Belfast Metropolitan HMA are shown in Table 8.13 with the backlog excluded and in Table 8.14 with the backlog included. The projected tenure composition without the backlog is shown in Figure 8.6 and in Figure 8.7 with the backlog included.

Turning first to the projections with the backlog excluded, the main point to note is that the tenure composition directly reflects the variations in the affordability tests by LGD reported in Table 8.11. Thus, the projected market share ranges from 54 per cent in the Belfast LGD to 69 per cent in the part of the Newry, Mourne and Down LGD contained within the HMA. That is to be expected, as new household growth is the main driver of new dwelling requirements when the backlog is excluded.

The main effect from the addition of a backlog term is to increase the social sector share within each LGD. With a 60 per cent share of the net backlog, that effect is most pronounced in the Belfast LGD where the social sector share increases to 46 per cent.

Table 8.13 New dwelling requirements by tenure and LGD, excluding backlog, 2020-2035

	Market	Intermediate	Social	All
Requirements 2020-2035				
Antrim and Newtownabbey	3,370	910	820	5,090
Ards and North Down	3,470	1,060	950	5,480
Belfast	5,040	2,090	2,250	9,370
Lisburn and Castlereagh	7,280	2,050	2,010	11,340
Mid and East Antrim (part)	1,190	340	320	1,850
Newry, Mourne and Down (part)	2,250	540	450	3,240
Belfast Metropolitan HMA	22,590	6,990	6,800	36,370
Annualised requirements				
Antrim and Newtownabbey	220	60	50	340
Ards and North Down	230	70	60	370
Belfast	340	140	150	620
Lisburn and Castlereagh	490	140	130	760
Mid and East Antrim (part)	80	20	20	120
Newry, Mourne and Down (part)	150	40	30	220
Belfast Metropolitan HMA	1,510	470	450	2,420

Figure 8.6 Projected tenure composition of new dwelling requirements by LGD, 2020-2035, no backlog

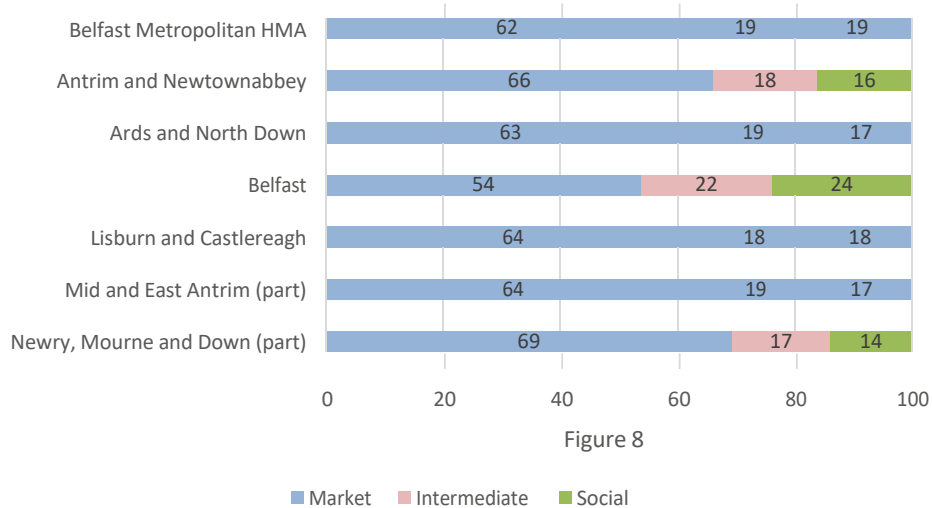
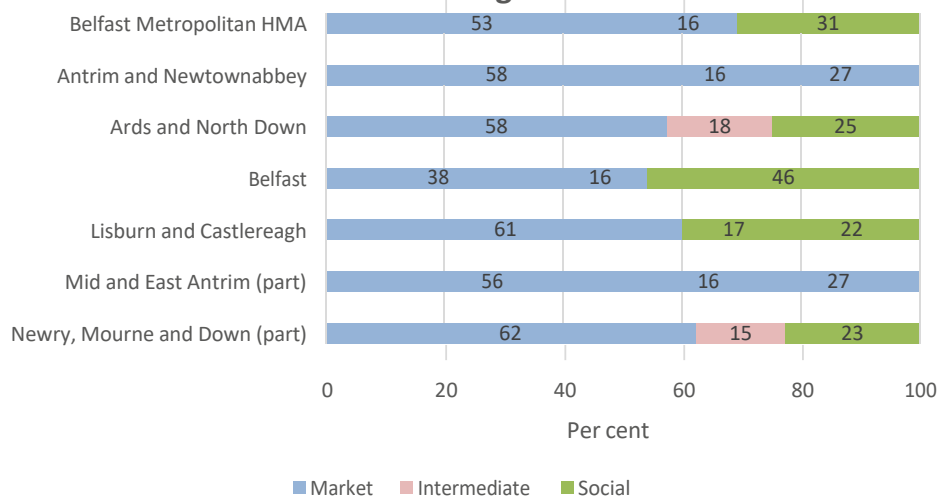


Table 8.14 New dwelling requirements by tenure and LGD, including backlog, 2020-2035

	Market	Intermediate	Social	All
Requirements 2020-2035				
Antrim and Newtownabbey	3,370	910	1,540	5,810
Ards and North Down	3,470	1,060	1,500	6,020
Belfast	5,040	2,090	6,020	13,140
Lisburn and Castlereagh	7,280	2,050	2,680	12,010
Mid and East Antrim (part)	1,190	340	570	2,100
Newry, Mourne and Down (part)	2,250	540	810	3,600
Belfast Metropolitan HMA	22,590	6,990	13,120	42,690
Annualised requirements				
Antrim and Newtownabbey	220	60	100	390
Ards and North Down	230	70	100	400
Belfast	340	140	400	880
Lisburn and Castlereagh	490	140	180	800
Mid and East Antrim (part)	80	20	40	140
Newry, Mourne and Down (part)	150	40	50	240
Belfast Metropolitan HMA	1,510	470	870	2,850

Figure 8.7 Projected tenure composition of new dwelling requirements by LGD, 2020-2035, with backlog



The projected tenure splits by subarea, including for the portions of LGDs contained within each subarea are shown in Table 8.15 without the backlog and in Table 8.16 with the backlog included. Tables A8C.3 and A8C.4 show the projected total requirements by tenure and subarea with and without the backlog, respectively.

The projected subarea tenure splits largely reflect the variations in affordability by LGD. When the backlog is omitted, the projected market share is lowest in the Central subarea (58 per cent), but that reflects the Belfast LGD share (54 per cent). The projected shares for other parts of LGDs within the Central subarea are broadly aligned with their wider LGD splits. A similar pattern holds when the backlog is included.

Table 8.15 New dwelling requirements: Tenure by subarea and constituent LGD, excluding backlog, 2020-2035, per cent of total			
	Market	Intermediate	Social
	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>
East Antrim	66	18	16
Antrim and Newtownabbey	66	18	16
Mid and East Antrim	64	19	17
South Antrim	66	18	17
Antrim and Newtownabbey	66	17	17
Ards	63	19	17
Ards and North Down	63	19	17
Down	69	17	14
Newry, Mourne and Down	69	17	14
Central	58	21	21
Antrim and Newtownabbey	69	18	13
Ards and North Down	63	19	18
Belfast	54	22	24
Lisburn and Castlereagh	66	18	16
Newry, Mourne and Down	71	18	12
Lisburn	63	18	19
Lisburn and Castlereagh	63	18	19
Belfast Metropolitan HMA	62	19	19

Table 8.16 New dwelling requirements: Tenure by subarea and constituent LGD, including backlog, 2020-2035, per cent of total			
	Market	Intermediate	Social
	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>
East Antrim	58	16	26
Antrim and Newtownabbey	58	16	26
Mid and East Antrim	56	16	27
South Antrim	59	16	26
Antrim and Newtownabbey	59	16	26
Ards	57	17	25
Ards and North Down	57	17	25
Down	62	15	23
Newry, Mourne and Down	62	15	23
Central	46	16	38
Antrim and Newtownabbey	46	12	42
Ards and North Down	59	18	23
Belfast	38	16	46
Lisburn and Castlereagh	62	18	20
Newry, Mourne and Down	65	16	19
Lisburn	60	17	23
Lisburn and Castlereagh	60	17	23
Belfast Metropolitan HMA	53	16	31

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 144 (31 per cent) were living in the Belfast Metropolitan HMA. Over two in three (99 households) of those living within the HMA were located within the Belfast LGD. One in 10 (14) lived in Ards and North Down along with nine households in Lisburn and

Castlereagh, eight in the Down portion of Newry, Mourne and Down LGD, and seven each in Antrim and Newtownabbey and the Larne and Carrickfergus areas within Mid and East Antrim LGD.

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 101 households (19 per cent) live within the Belfast Metropolitan HMA, including 48 in Belfast, 30 in Lisburn and Castlereagh, 12 in Antrim and Newtownabbey, eight in the Down portion of Newry, Mourne and Down LGD and four in the Larne and Carrickfergus areas within Mid and East Antrim LGD.

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 grouped 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 present context, the main source of uncertainty is the pace of household growth, as discussed in Section 5. The sensitivity of the projections for new dwelling requirements to changes in the household growth assumptions can be seen from the comparisons in Table 8.17. The projections for newly arising households range from 1,750 per annum in the updated scenario to 2,420 in the high growth scenario, giving a variation of circa ± 330 (± 16 per cent) around the medium growth scenario. The variations in the household growth projections 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.

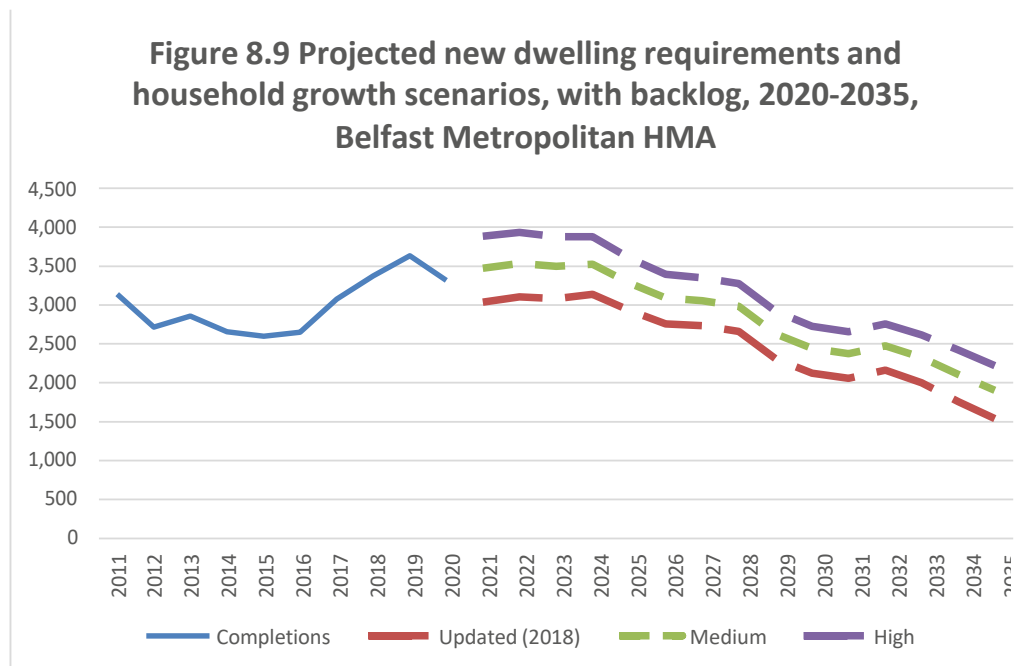
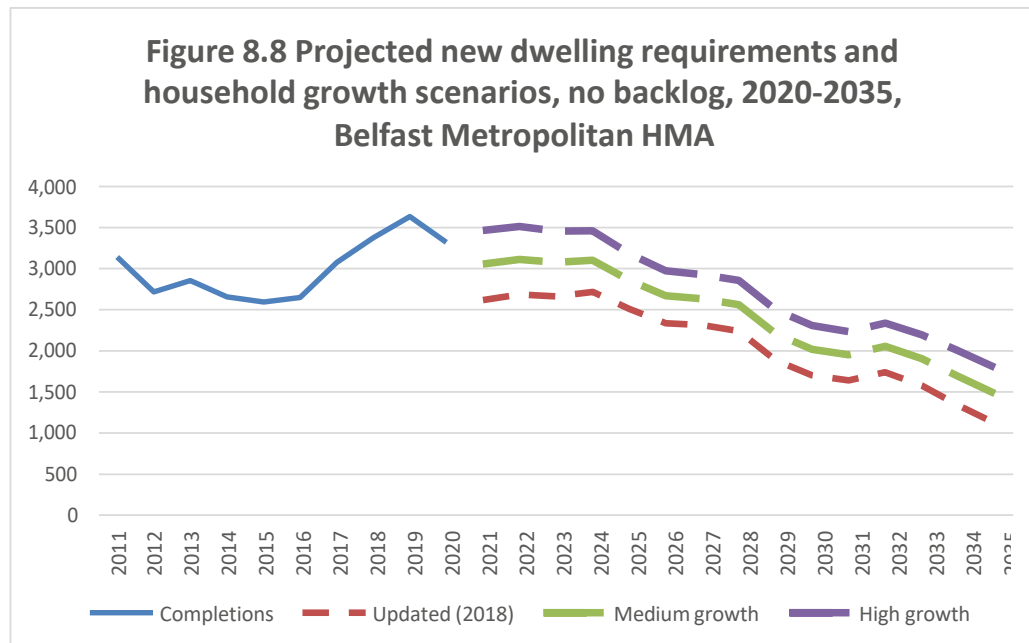
Table 8.17 Projected new dwelling requirements and household growth scenarios, 2020-2035, Belfast Metropolitan HMA			
	Household growth scenario:		
	Updated	Medium	High
New households			
Total	26,300	31,480	36,320
Annualised	1,750	2,100	2,420
Dwelling requirements			
Excluding backlog			
Total	31,080	36,370	41,200
Annualised	2,070	2,420	2,750
Including backlog			
Total	37,400	42,690	47,520
Annualised	2,490	2,850	3,170

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.

The projections at LGD level for each of the scenarios are reported in Annex 8.B. In addition to the medium growth projections shown in Tables A8B.1 and A8B.2, the updated (2018) projections can be found in Tables A8B.3 and A8B.4 along with Tables A8B.5 and A8B.6 for the high growth scenario. The scenarios by subarea are tabulated in Annex C, where Table A8C.5 and

A8C.6 show total requirements in the updated scenario with and without the backlog along with Tables A8C.9 and A8C.10 for the high growth scenario.

The population projections add a further layer of uncertainty. Nonetheless, as they are based on the principal NISRA [population projections](#), the trajectory for each of the household growth scenarios on an annual basis is similarly shaped by the population projections, with the level tapering off from the mid-2020s onwards (Figures 8.8 and 8.9).



The annual projections for new dwelling requirements shown in Figures 8.8 and 8.9 do not take account of the coronavirus pandemic. To the extent that the pandemic dampens activity levels in the housing market, it is plausible that new household formation may be suppressed between 2020 and 2021 or so long as the effects of the pandemic persist, e.g. in terms of measures taken to combat the virus. However, as the population from which new households arise already exists, suppression of new household growth should prove temporary. Beyond the pandemic, a period of 'catch-up' in new household formation may be anticipated, e.g. where 'pent-up' demand emerges. Thus, over the 15-year projection period considered in this SHMA, the total projected requirements may be expected to remain unchanged, albeit the precise trajectory may well differ from Figures 8.8 and 8.9.

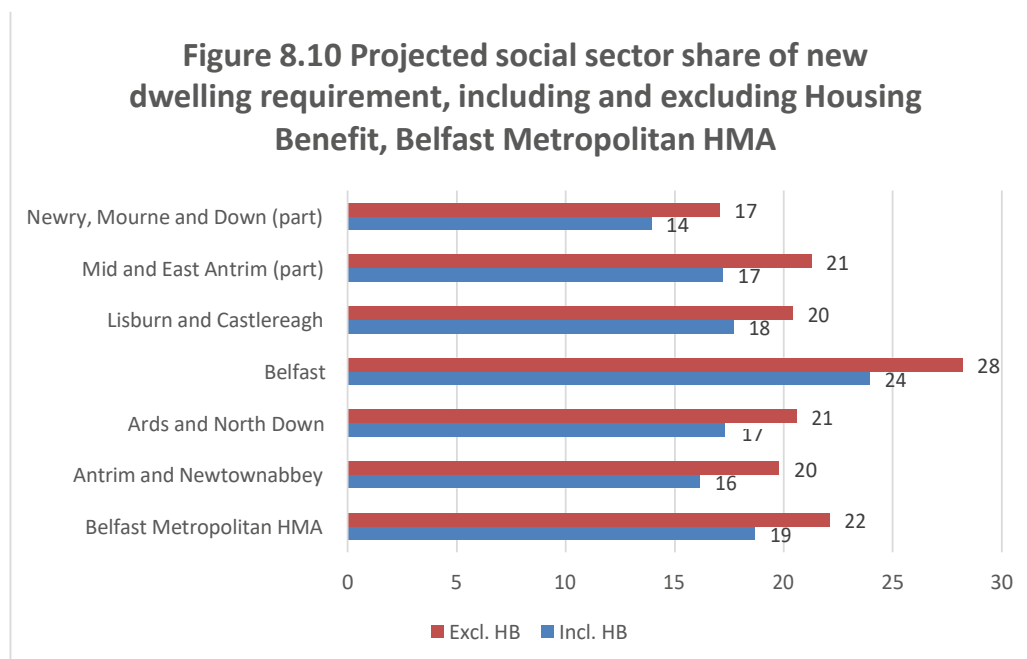
The projected tenure proportions are also subject to uncertainty. First, the tenure split in the projected new dwelling requirements assumes the continued availability of Housing Benefit. Housing Benefit for some social sector tenants is likely to become less generous, if mitigation of the social sector size criteria ends. As discussed in Section 3, mitigation is currently continuing, albeit on a contingency basis and without a definite timescale for when it may be terminated.

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 by an estimated three percentage points, from 19 to 22 per cent (Table 8.18). Each LGD would see a rise in the projected social share of newly arising households, by three to four percentage points (Figure 8.10). Within the Belfast LGD, the projected social share would rise from 24 per cent to 28 per cent.

Table 8.18 Tenure proportions including and excluding Housing Benefit, Belfast Metropolitan HMA				
	Market	Intermediate	Social	All
	%	%	%	%
Including Housing Benefit	62	19	19	100
Excluding Housing Benefit	61	17	22	100



The second source of uncertainty in the tenure projections is the future path of incomes relative to rents in the affordability tests. The review of the housing market in Section 6 concluded that, prior to the coronavirus pandemic, ratios of incomes to rents and house prices had been relatively stable since 2016. That conclusion is also supported by the more detailed data available at Northern Ireland level, which is reported in Appendix B to this SHMA, which points also to the recent improvements in house purchase affordability.

The assumption in the tenure projections is that, over the 15-year period 2020 to 2035, income to rent ratios will remain stable, albeit there may be cyclical fluctuations over that same period. Projecting the housing market cycle over a 15-year period would be highly speculative in any event.

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 October 2019 to assist with the local development planning process.

Strictly speaking, the projected new dwelling requirements presented in this Section are not comparable with the published HGIs. The main differences are as follows⁶⁶:

- 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.
- 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 5⁶⁷.
- 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.

The projected new dwelling requirements 2020 to 2035 from the medium household growth scenario, without the backlog, by LGD are shown in Table 8.19 alongside the annualised HGIs 2016 to 2030. The differences are not large.

However, 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, an estimated 13,400 new dwellings were completed across the Belfast Metropolitan HMA, amounting to 41 per cent of the total projected HGI requirement of 32,730 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 1,930, from 2,340 (Table 8.19). That is because, since 2016, new dwelling completions have been running ahead of the annualised HGI projections.

⁶⁶ There are some technical differences in the implementation of the net stock model for the HGIs compared with the scenarios presented in this Section. They do not substantively affect the discussion in this Section.

⁶⁷ 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.

Table 8.19 Annualised new dwelling requirements, medium household growth scenario 2020-2035 without backlog and Housing Growth Indicators 2016-2030

	Medium household growth scenario	Housing Growth Indicators	
		2020-2035	Adjusted, 2020-2030 ²
Belfast Metropolitan HMA	2,420	2,340	1,930
Antrim and Newtownabbey	340	300	190
Ards and North Down	370	390	230
Belfast	620	530	460
Lisburn and Castlereagh	760	760	750
Mid and East Antrim (part)	120	170	130
Newry, Mourne and Down (part)	220	200	160
<p>1. Annualised figures for LGDs wholly contained within the HMA taken from DfI, Housing Growth Indicators. Figures for LGDs partly contained within the HMA 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>			

It is also useful to caution against drawing comparisons between the net stock model projections in this SHMA and the social housing need estimates 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 Belfast Metropolitan HMA contains four full LGDs. The 2018-2023 HIPs have set out social housing need estimates for those four LGDs as follows:

	Social housing need estimates:	
	2018-2023	Annualised
Antrim and Newtownabbey	847	169
Ards and North Down	872	174
Belfast	4,471	894
Lisburn and Castlereagh	1,015	203

As they are based on a different methodology, those social housing need estimates cannot be compared with the annualised projections presented in this SHMA. In particular, the social housing need estimates contained within the HIPs are based on modelling the gross backlog on the Common Waiting List, i.e. all three components listed in Table 8.5 above. Thus, the social housing need estimates will include households with a tenure or social housing 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 dwellings in which they currently reside free up for other households to occupy.

In the net stock model projections, only those Common Waiting List applicants who do not currently live in their own self-contained accommodation and who have been assessed as homeless are included in the backlog. Meeting their requirements for self-contained accommodation will not free up existing dwellings for other households to occupy. The points of difference between the social housing need methodology and the net stock model can be illustrated by comparing the composition of the social housing need estimates across the four LGDs with the corresponding gross backlog and the net stock model projections:

	Social housing need estimates	Gross backlog	Net stock model, no backlog	Net stock model, with backlog
	%	%	%	%
Antrim and Newtownabbey	12	14	16	16
Ards and North Down	12	14	18	16
Belfast	62	61	30	36
Lisburn and Castlereagh	14	11	36	32
All	100	100	100	100

The distribution of the social housing need estimates across the four LGDs is closely aligned with the composition of the gross backlog (see Table A8.2 for the gross backlog numbers by LGD). That is to be expected, as the social housing need estimates are grounded in the gross backlog. By contrast, the net stock model projections, both with and without the backlog, are primarily driven by newly arising households (see Figure 8.3 above) and that is reflected in the composition of those projections across the four LGDs.

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 refer to dwellings that already exist.

8.8 Key Points Summary

This Section reports on the findings from a net stock model to project new dwelling requirements over the 15-year period 2020 to 2035. The projections are made for the Belfast Metropolitan HMA as a whole and its constituent LGDs and subareas.

The household projections presented in this Section are taken from the **medium household growth scenario**. In that scenario, the projected number of **newly arising households** over the projection horizon is **31,480**. An additional **4,890** new dwellings would be required for expected changes in second homes, vacant dwellings and to replace dwellings lost due to dereliction, demolition, etc. The total new dwelling requirements from the projected changes, therefore, amounts to **36,370**, giving an average annual requirement of **2,420** 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, new dwelling requirements over the decade 2020 to 2030 are projected to average 2,730 per annum, falling to 1,820 per annum in the five years between 2030 and 2035.

The HMA contains an estimated **6,320** homeless individuals and families who do not have their own self-contained accommodation. 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 period 2020 to 2035 increases to **42,690**. Over the 15-year projection period, the net backlog adds an annual **420** to the requirement, bringing the annualised total to **2,850**.

The projected **changes by LGD** are summarised in Table 8.20. The following points can be noted:

- The projected numbers of newly arising households reflect the expected geographic variations in population growth over the 15-year projection period. For example, due to net in-migration, Lisburn and Castlereagh is projected to account for about one in three newly arising households 2020 to 2035. That can be compared with the LGD's estimated 15 per cent share of the HMA's 2020 households.
- Conversely, though it accounts for an estimated 38 per cent of households in 2020, the Belfast LGD is projected to account for 23 per cent of newly arising households.

- The net backlog is highly concentrated in the Belfast LGD, accounting for 60 per cent of the total.

Table 8.20 New dwelling requirements and components, 2020-2035, net stock model with backlog, LGDs contained within Belfast Metropolitan HMA, medium household growth scenario				
	Households	Net backlog	Other changes	Total
	<i>No.</i>	<i>No.</i>	<i>No.</i>	<i>No.</i>
Antrim and Newtownabbey	5,000	720	90	5,810
Ards and North Down	4,860	550	610	6,020
Belfast	7,350	3,770	2,020	13,140
Lisburn and Castlereagh	10,200	670	1,150	12,010
Mid and East Antrim (part)	1,280	250	570	2,100
Newry, Mourne and Down (part)	2,790	360	450	3,600
Belfast Metropolitan HMA	31,480	6,320	4,890	42,690

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, 62 per cent of the projected annualised requirements are assigned to the market sector with 19 per cent each to the intermediate and social sectors. The market share is projected at 54 per cent for the Belfast LGD. In the remaining LGDs, the share varies within a relatively narrow range, between 66 and 69 per cent.

When the net backlog is assigned to the social sector, the social share rises to 31 per cent while the market share reduces to 53 per cent and the intermediate share to 16 per cent.

The requirements by tenure, including the backlog, are summarised for the HMA and by LGD in Table 8.21.

Table 8.21 New dwelling requirements by tenure and LGD, including backlog, 2020-2035				
	Market	Intermediate	Social	All
Antrim and Newtownabbey	3,370	910	1,540	5,810
Ards and North Down	3,470	1,060	1,500	6,020
Belfast	5,040	2,090	6,020	13,140
Lisburn and Castlereagh	7,280	2,050	2,680	12,010
Mid and East Antrim (part)	1,190	340	570	2,100
Newry, Mourne and Down (part)	2,250	540	810	3,600
Belfast Metropolitan HMA	22,590	6,990	13,120	42,690

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 household projections range from 1,750 per annum in the updated scenario to 2,420 in the high growth scenario, giving a variation of circa ± 330 (± 16 per cent) around the medium growth scenario. The variation in the household growth projections is 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.

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

To conclude, 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 HMA. Within that context, the projections for new dwelling requirements do not take explicit account of the coronavirus pandemic. To the extent that the pandemic dampens activity levels in the housing market, it is plausible that new household formation may be suppressed between 2020 and 2021 or so long as the effects of the pandemic persist, e.g. in terms of measures taken to combat the virus. However, as the population from which new households arise already exists, suppression of new household growth should prove temporary. Beyond the pandemic, a period of 'catch-up' in new household formation may be anticipated, e.g. where 'pent-up' demand emerges. Thus, over the 15-year projection period considered in this SHMA, the total projected requirements may be expected to remain unchanged, having regard to the underpinning population projections and associated trend assumptions.

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 are available from the LPS [Housing Stock Statistics](#). From those data, estimates have been made for the stock within parts of LGDs contained within the Belfast Metropolitan HMA, including by subarea. The LGD-level stock figures in the baseline, it should be noted, are therefore actual published data points.

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 750,590. If 1.1 per cent of those households have a second home in Northern Ireland, that implies a total of 8,300 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 Population⁶⁸. The source is dated but it is a benchmark data point and the results would seem reasonable (Table A8.1)⁶⁹.

Thus, in 2001, 32.2 per cent of second homes were located in the Belfast Metropolitan HMA. Assuming the HMA's share of the Northern Ireland total remained at 32.2 per cent, by 2020, the number of second home dwellings across the HMA was 2,680, i.e. 32.2 per cent of 8,300. That equates to 0.6 per cent of the HMA's 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

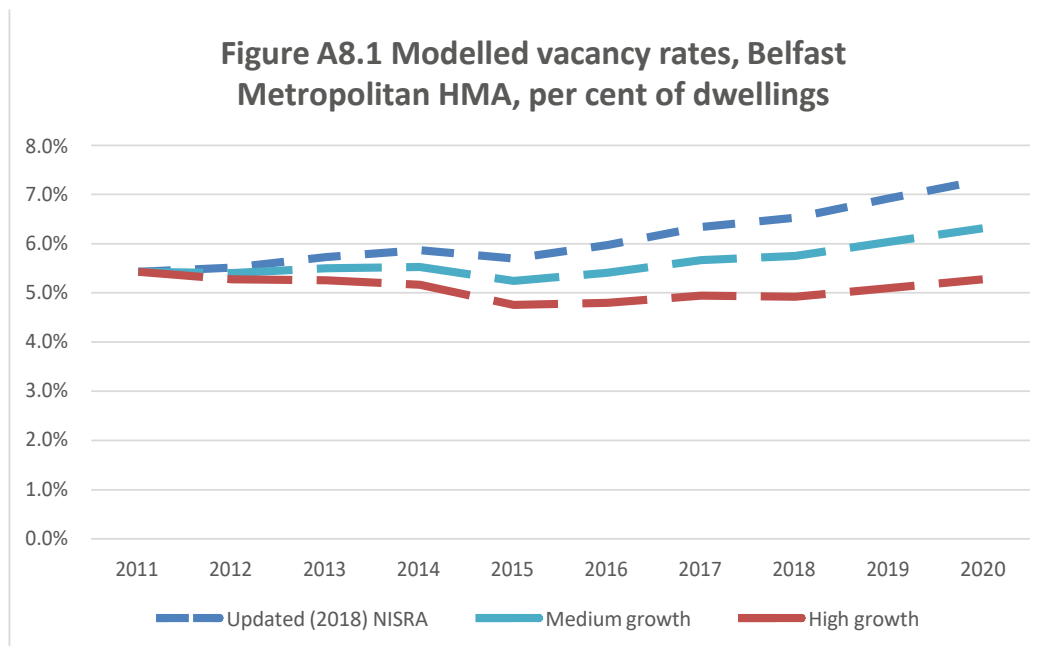
The proportion will therefore vary according to the chosen baseline and the household projection scenario (Figure A8.1).

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.

⁶⁸ DfI used a different method of spreading the Northern Ireland control total.

⁶⁹ 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 HMA, 2020 estimated			
	Per cent of NI total ¹	No. of second homes ²	Per cent of dwellings ³
Belfast Metropolitan HMA	32.2	2,680	0.6
Ards and North Down	11.6	970	1.3
Antrim and Newtownabbey	1.0	90	0.1
Belfast	7.0	580	0.4
Lisburn and Castlereagh	1.0	80	0.1
Mid and East Antrim (part)	3.0	250	0.8
Newry, Mourne and Down (part)	8.6	710	2.5
Rest of N. Ireland	67.8	5,640	1.4
N. Ireland	100.0	8,320	1.0
1. Estimated from Table CAS363, Census of Population 2001. 2. NI total of second homes (8,320) multiplied by HMA's per cent share. 3. Second homes as per cent of dwelling stock (LPS, 2020).			



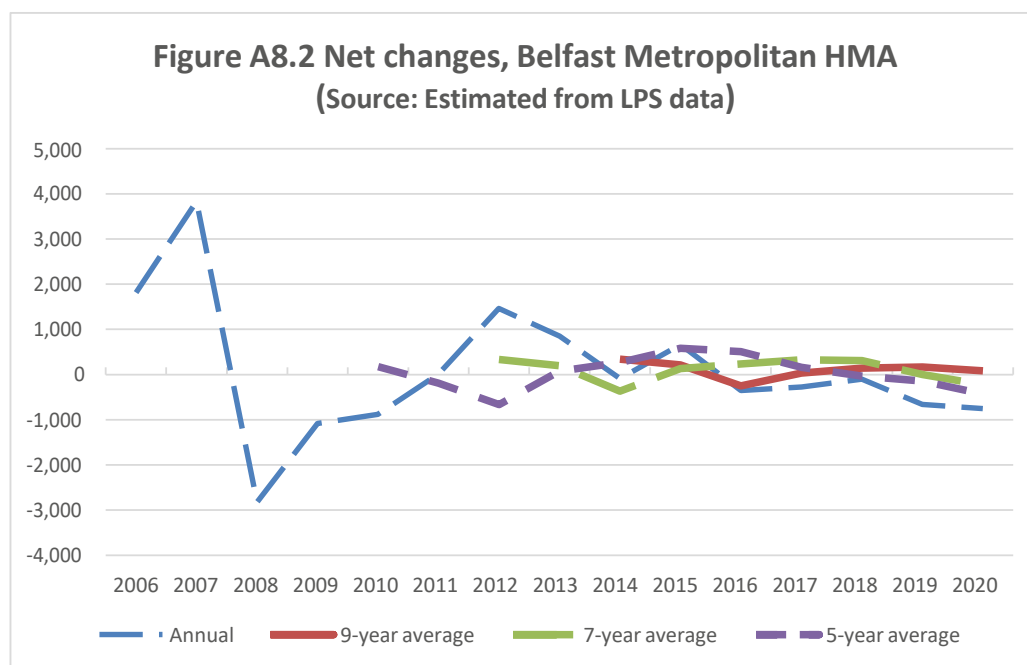
To implement the net stock model, **net changes** due to conversions, demolitions, etc. must be added to the projected changes in households, vacancies and second homes. However, there is no data source available through which net changes can be directly measured. The only viable approach available is to estimate net changes as a residual by comparing new dwelling completions with changes in the housing stock:

$$\text{Net changes} = \text{New dwelling completions} - \text{Change in housing stock}$$

That is the same approach used in the production of the HGIs.

Net changes can fluctuate sharply when defined on an annual basis (Figure A8.2). It is therefore appropriate to take an average of a number of years as the input to the NSM projection. The five, seven and nine year averages are shown in Figure 8.2. The medium growth scenario reported in this SHMA uses the nine year average from 2010-11 to 2018-19.

The choice of the nine-year period is appropriate as the NSM projections are made over a longer-term period. For the Belfast Metropolitan HMA, the net change assumption is therefore that 170 new dwellings need to be constructed per annum to replace units lost through demolition, etc.



It should be noted that, while the nine year average is a positive quantity, the five-year average through to 2018-19 is negative (-150). That is, over that timeframe, more new dwellings were added to the housing stock through conversions than were lost through demolition, etc.

Table A8.2 The backlog by category and Local Government District, Belfast Metropolitan HMA, CWL applicants in housing stress (30+ points)							
	Antrim and Newtownabbey	Ards and North Down	Belfast	Lisburn and Castlereagh	Mid and East Antrim (part)	Newry, Mourne and Down (part)	Belfast Metropolitan HMA
	No.	No.	No.	No.	No.	No.	No.
Net backlog	720	550	3,770	670	;	;	6,320
Tenure/mismatch backlog	1,040	1,340	3,940	800	;	;	8,120
Social backlog	490	510	2,410	380	;		4,200
Gross backlog	2,250	2,400	10,130	1,850	;	1,;	18,640
	<i>Col%</i>	<i>Col%</i>	<i>Col%</i>	<i>Col%</i>	<i>Col%</i>	<i>Col%</i>	<i>Col%</i>
Net backlog	32	23	37	36	26	34	34
Tenure/mismatch backlog	46	56	39	43	51	49	44
Social backlog	22	21	24	21	23	17	23
Gross backlog	100	100	100	100	.	.	100
	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>	<i>Row%</i>
Net backlog	11	9	60	11	4	6	100
Tenure/mismatch backlog	13	16	49	10	6	6	100
Social backlog	12	12	57	9	5	4	100
Gross backlog	12	13	54	10	5	6	100

Annex 8.B New Dwelling Requirements: Net Stock Model Projections by Local Government District

Table A8B.1 Medium household growth - new dwelling requirements and components, 2020-2035, net stock model with no backlog, Belfast Metropolitan HMA

	Changes, 2020 to 2035:				Net changes	Requirements
	Households	Backlog	Vacant stock & second homes	Dwellings		
Changes 2020-2035						
Belfast Metropolitan HMA	31,480	0	2,230	33,710	2,670	36,370
Antrim and Newtownabbey	5,000	0	310	5,310	-220	5,090
Belfast	7,350	0	610	7,960	1,410	9,370
Lisburn and Castlereagh	10,200	0	570	10,770	570	11,340
Mid and East Antrim (part)	1,280	0	80	1,350	490	1,850
Newry, Mourne and Down (part)	2,790	0	260	3,050	190	3,240
Ards and North Down	4,860	0	400	5,260	210	5,480
Annualised						
Belfast Metropolitan HMA	2,100	0	150	2,250	180	2,420
Antrim and Newtownabbey	330	0	20	350	-10	340
Belfast	490	0	40	530	90	620
Lisburn and Castlereagh	680	0	40	720	40	760
Mid and East Antrim (part)	90	0	10	90	30	120
Newry, Mourne and Down (part)	190	0	20	200	10	220
Ards and North Down	320	0	30	350	10	370

Table A8B.2 Medium household growth - new dwelling requirements and components, 2020-2035, net stock model with backlog, Belfast Metropolitan HMA

	Changes, 2020 to 2035:				Net changes	Requirements
	Households	Backlog	Vacant stock & second homes	Dwellings		
Changes 2020-2035						
Belfast Metropolitan HMA	31,480	6,320	2,230	40,030	2,670	42,690
Antrim and Newtownabbey	5,000	720	310	6,030	-220	5,810
Belfast	7,350	3,770	610	11,730	1,410	13,140
Lisburn and Castlereagh	10,200	670	570	11,440	570	12,010
Mid and East Antrim (part)	1,280	250	80	1,610	490	2,100
Newry, Mourne and Down (part)	2,790	360	260	3,410	190	3,600
Ards and North Down	4,860	550	400	5,810	210	6,020
Annualised						
Belfast Metropolitan HMA	2,100	420	150	2,670	180	2,850
Antrim and Newtownabbey	330	50	20	400	-10	390
Belfast	490	250	40	780	90	880
Lisburn and Castlereagh	680	40	40	760	40	800
Mid and East Antrim (part)	90	20	10	110	30	140
Newry, Mourne and Down (part)	190	20	20	230	10	240
Ards and North Down	320	40	30	390	10	400

Table A8B.3 Updated (2018) household growth - new dwelling requirements and components, 2020-2035, net stock model with no backlog, Belfast Metropolitan HMA

	Changes, 2020 to 2035:				Net changes	Requirements
	Households	Backlog	Vacant stock & second homes	Dwellings		
Changes 2020-2035						
Belfast Metropolitan HMA	26,300	0	2,110	28,410	2,670	31,080
Antrim and Newtownabbey	4,250	0	300	4,560	-220	4,340
Belfast	5,200	0	500	5,700	1,410	7,110
Lisburn and Castlereagh	9,370	0	620	9,990	570	10,560
Mid and East Antrim (part)	960	0	70	1,020	490	1,520
Newry, Mourne and Down (part)	2,460	0	250	2,710	190	2,900
Ards and North Down	4,060	0	370	4,430	210	4,640
Annualised						
Belfast Metropolitan HMA	1,750	0	140	1,890	180	2,070
Antrim and Newtownabbey	280	0	20	300	-10	290
Belfast	350	0	30	380	90	470
Lisburn and Castlereagh	620	0	40	670	40	700
Mid and East Antrim (part)	60	0	0	70	30	100
Newry, Mourne and Down (part)	160	0	20	180	10	190
Ards and North Down	270	0	20	300	10	310

Table A8B.4 Updated (2018) household growth - new dwelling requirements and components, 2020-2035, net stock model with no backlog, Belfast Metropolitan HMA

	Changes, 2020 to 2035:				Net changes	Requirements
	Households	Backlog	Vacant stock & second homes	Dwellings		
Changes 2020-2035						
Belfast Metropolitan HMA	26,300	6,320	2,110	34,730	2,670	37,400
Antrim and Newtownabbey	4,250	720	300	5,270	-220	5,060
Belfast	5,200	3,770	500	9,470	1,410	10,880
Lisburn and Castlereagh	9,370	670	620	10,660	570	11,230
Mid and East Antrim (part)	960	250	70	1,280	490	1,770
Newry, Mourne and Down (part)	2,460	360	250	3,080	190	3,270
Ards and North Down	4,060	550	370	4,980	210	5,190
Annualised						
Belfast Metropolitan HMA	1,750	420	140	2,320	180	2,490
Antrim and Newtownabbey	280	50	20	350	-10	340
Belfast	350	250	30	630	90	730
Lisburn and Castlereagh	620	40	40	710	40	750
Mid and East Antrim (part)	60	20	0	90	30	120
Newry, Mourne and Down (part)	160	20	20	210	10	220
Ards and North Down	270	40	20	330	10	350

Table A8B.5 High household growth - new dwelling requirements and components, 2020-2035, net stock model with no backlog, Belfast Metropolitan HMA

	Changes, 2020 to 2035:				Net changes	Requirements
	Households	Backlog	Vacant stock & second homes	Dwellings		
Changes 2020-2035						
Belfast Metropolitan HMA	36,320	0	2,220	38,540	2,670	41,200
Antrim and Newtownabbey	5,690	0	300	5,990	-220	5,770
Belfast	9,430	0	660	10,090	1,410	11,500
Lisburn and Castlereagh	10,950	0	510	11,460	570	12,040
Mid and East Antrim (part)	1,550	0	80	1,630	490	2,120
Newry, Mourne and Down (part)	3,080	0	260	3,340	190	3,530
Ards and North Down	5,630	0	410	6,040	210	6,250
Annualised						
Belfast Metropolitan HMA	2,420	0	150	2,570	180	2,750
Antrim and Newtownabbey	380	0	20	400	-10	380
Belfast	630	0	40	670	90	770
Lisburn and Castlereagh	730	0	30	760	40	800
Mid and East Antrim (part)	100	0	10	110	30	140
Newry, Mourne and Down (part)	210	0	20	220	10	240
Ards and North Down	380	0	30	400	10	420

Table A8B.6 High household growth - new dwelling requirements and components, 2020-2035, net stock model with backlog, Belfast Metropolitan HMA

	Changes, 2020 to 2035:				Net changes	Requirements
	Households	Backlog	Vacant stock & second homes	Dwellings		
Changes 2020-2035						
Belfast Metropolitan HMA	36,320	6,320	2,220	44,860	2,670	47,520
Antrim and Newtownabbey	5,690	720	300	6,700	-220	6,490
Belfast	9,430	3,770	660	13,860	1,410	15,270
Lisburn and Castlereagh	10,950	670	510	12,130	570	12,710
Mid and East Antrim (part)	1,550	250	80	1,880	490	2,370
Newry, Mourne and Down (part)	3,080	360	260	3,700	190	3,890
Ards and North Down	5,630	550	410	6,580	210	6,800
Annualised						
Belfast Metropolitan HMA	2,420	420	150	2,990	180	3,170
Antrim and Newtownabbey	380	50	20	450	-10	430
Belfast	630	250	40	920	90	1,020
Lisburn and Castlereagh	730	40	30	810	40	850
Mid and East Antrim (part)	100	20	10	130	30	160
Newry, Mourne and Down (part)	210	20	20	250	10	260
Ards and North Down	380	40	30	440	10	450

Annex 8.C New Dwelling Requirements: Net Stock Model Projections by Subarea

Table A8C.1 New dwelling requirements by subarea and constituent LGDs, medium household growth scenario, Belfast Metropolitan HMA, net stock model, no backlog, 2020-2035, annualised			
	Component:		Total
	Net new Households	Other changes	
East Antrim	280	40	320
Antrim and Newtownabbey	200	0	200
Mid and East Antrim	90	40	120
South Antrim	120	10	130
Antrim and Newtownabbey	120	10	130
Ards	250	20	280
Ards and North Down	250	20	280
Down	170	30	200
Newry, Mourne and Down	170	30	200
Central	840	180	1,020
Antrim and Newtownabbey	10	0	10
Ards and North Down	70	20	90
Belfast	490	130	620
Lisburn and Castlereagh	250	30	280
Newry, Mourne and Down	10	0	10
Lisburn	430	50	480
Lisburn and Castlereagh	430	50	480
Belfast Metropolitan HMA	2,100	330	2,420

Table A8C.2 New dwelling requirements by subarea and constituent LGDs, medium household growth scenario, Belfast Metropolitan HMA, net stock model, with backlog, 2020-2035, annualised

	Component:		Total
	Backlog	Household & other changes	
East Antrim	40	320	370
Antrim and Newtownabbey	30	200	230
Mid and East Antrim	20	120	140
South Antrim	20	130	140
Antrim and Newtownabbey	20	130	140
Ards	30	280	310
Ards and North Down	30	280	310
Down	20	200	230
Newry, Mourne and Down	20	200	230
Central	280	1020	1,290
Antrim and Newtownabbey	0	10	10
Ards and North Down	10	90	100
Belfast	250	620	880
Lisburn and Castlereagh	10	280	290
Newry, Mourne and Down	0	10	10
Lisburn	30	480	510
Lisburn and Castlereagh	30	480	510
Belfast Metropolitan HMA	420	2420	2,850

Table A8C.3 New dwelling requirements, medium household growth scenario: Tenure by subarea and constituent LGD, excluding backlog, 2020-2035, total requirements

	Market	Intermediate	Social	Total
	<i>No.</i>	<i>No.</i>	<i>No.</i>	<i>No.</i>
East Antrim	3,190	880	800	4,870
Antrim and Newtownabbey	2,000	540	480	3,020
Mid and East Antrim	1,190	340	320	1,850
South Antrim	1,270	340	330	1,930
Antrim and Newtownabbey	1,270	340	330	1,930
Ards	2,620	800	710	4,130
Ards and North Down	2,620	800	710	4,130
Down	2,110	510	430	3,040
Newry, Mourne and Down	2,110	510	430	3,040
Central	8,870	3,180	3,200	15,230
Antrim and Newtownabbey	100	20	20	140
Ards and North Down	850	260	240	1,350
Belfast	5,040	2,090	2,250	9,370
Lisburn and Castlereagh	2,740	770	670	4,170
Newry, Mourne and Down	140	40	20	200
Lisburn	4,550	1,280	1,340	7,170
Lisburn and Castlereagh	4,550	1,280	1,340	7,170
Belfast Metropolitan HMA	22,590	6,990	6,800	36,370

Table A8C.4 New dwelling requirements, medium household growth scenario: Tenure by subarea and constituent LGD, including backlog, 2020-2035, total requirements

	Market	Intermediate	Social	Total
	<i>No.</i>	<i>No.</i>	<i>No.</i>	<i>No.</i>
East Antrim	3,190	880	1,460	5,530
Antrim and Newtownabbey	2,000	540	890	3,430
Mid and East Antrim	1,190	340	570	2,100
South Antrim	1,270	340	560	2,170
Antrim and Newtownabbey	1,270	340	560	2,170
Ards	2,620	800	1,160	4,580
Ards and North Down	2,620	800	1,160	4,580
Down	2,110	510	770	3,390
Newry, Mourne and Down	2,110	510	770	3,390
Central	8,870	3,180	7,370	19,400
Antrim and Newtownabbey	100	20	90	210
Ards and North Down	850	260	330	1,440
Belfast	5,040	2,090	6,020	13,140
Lisburn and Castlereagh	2,740	770	890	4,390
Newry, Mourne and Down	140	40	40	220
Lisburn	4,550	1,280	1,790	7,620
Lisburn and Castlereagh	4,550	1,280	1,790	7,620
Belfast Metropolitan HMA	22,590	6,990	13,120	42,690

Table A8C.5 New dwelling requirements by subarea and constituent LGDs, updated household growth scenario, Belfast Metropolitan HMA, net stock model, no backlog, 2020-2035, total requirements

	Component:		Total
	Net new Households	Other changes	
East Antrim	3,440	590	4,030
Antrim and Newtownabbey	2,490	30	2,510
Mid and East Antrim	960	560	1,520
South Antrim	1,610	100	1,720
Antrim and Newtownabbey	1,610	100	1,720
Ards	3,080	340	3,420
Ards and North Down	3,080	340	3,420
Down	2,320	410	2,730
Newry, Mourne and Down	2,320	410	2,730
Central	9,870	2,610	12,480
Antrim and Newtownabbey	150	-50	110
Ards and North Down	970	250	1,220
Belfast	5,200	1,920	7,110
Lisburn and Castlereagh	3,400	460	3,860
Newry, Mourne and Down	150	30	180
Lisburn	5,980	730	6,700
Lisburn and Castlereagh	5,980	730	6,700
Belfast Metropolitan HMA	26,300	4,770	31,080

Table A8C.6 New dwelling requirements by subarea and constituent LGDs, updated household growth scenario, Belfast Metropolitan HMA, net stock model, with backlog, 2020-2035, total requirements

	Component:		Total
	Backlog	Household & other changes	
East Antrim	670	4,030	4,700
Antrim and Newtownabbey	410	2,510	2,930
Mid and East Antrim	250	1,520	1,770
South Antrim	240	1,720	1,950
Antrim and Newtownabbey	240	1,720	1,950
Ards	460	3,420	3,880
Ards and North Down	460	3,420	3,880
Down	350	2,730	3,070
Newry, Mourne and Down	350	2,730	3,070
Central	4,170	12,480	16,650
Antrim and Newtownabbey	70	110	180
Ards and North Down	90	1,220	1,310
Belfast	3,770	7,110	10,880
Lisburn and Castlereagh	220	3,860	4,080
Newry, Mourne and Down	20	180	190
Lisburn	450	6,700	7,160
Lisburn and Castlereagh	450	6,700	7,160
Belfast Metropolitan HMA	6,320	31,080	37,400

Table A8C.7 New dwelling requirements, updated household growth scenario: Tenure by subarea and constituent LGD, excluding backlog, 2020-2035, total requirements

	Market	Intermediate	Social	Total
	<i>No.</i>	<i>No.</i>	<i>No.</i>	<i>No.</i>
East Antrim	2,640	730	660	4,030
Antrim and Newtownabbey	1,670	450	400	2,510
Mid and East Antrim	970	280	260	1,520
South Antrim	1,130	300	290	1,720
Antrim and Newtownabbey	1,130	300	290	1,720
Ards	2,170	660	580	3,420
Ards and North Down	2,170	660	580	3,420
Down	1,890	460	380	2,730
Newry, Mourne and Down	1,890	460	380	2,730
Central	7,330	2,590	2,560	12,480
Antrim and Newtownabbey	70	20	10	110
Ards and North Down	770	240	220	1,220
Belfast	3,830	1,590	1,700	7,110
Lisburn and Castlereagh	2,530	710	610	3,860
Newry, Mourne and Down	130	30	20	180
Lisburn	4,260	1,200	1,240	6,700
Lisburn and Castlereagh	4,260	1,200	1,240	6,700
Belfast Metropolitan HMA	19,430	5,940	5,710	31,080

Table A8C.8 New dwelling requirements, updated household growth scenario: Tenure by subarea and constituent LGD, including backlog, 2020-2035, total requirements

	Market	Intermediate	Social	Total
	<i>No.</i>	<i>No.</i>	<i>No.</i>	<i>No.</i>
East Antrim	2,640	730	1,320	4,700
Antrim and Newtownabbey	1,670	450	810	2,930
Mid and East Antrim	970	280	510	1,770
South Antrim	1,130	300	520	1,950
Antrim and Newtownabbey	1,130	300	520	1,950
Ards	2,170	660	1,040	3,880
Ards and North Down	2,170	660	1,040	3,880
Down	1,890	460	730	3,070
Newry, Mourne and Down	1,890	460	730	3,070
Central	7,330	2,590	6,730	16,640
Antrim and Newtownabbey	70	20	80	180
Ards and North Down	770	240	310	1,310
Belfast	3,830	1,590	5,470	10,880
Lisburn and Castlereagh	2,530	710	830	4,080
Newry, Mourne and Down	130	30	40	190
Lisburn	4,260	1,200	1,690	7,160
Lisburn and Castlereagh	4,260	1,200	1,690	7,160
Belfast Metropolitan HMA	19,430	5,940	12,030	37,400

Table A8C.9 New dwelling requirements by subarea and constituent LGDs, high household growth scenario, Belfast Metropolitan HMA, net stock model, no backlog, 2020-2035, total requirements

	Component:		Total
	Net new Households	Other changes	
East Antrim	4,960	610	5,570
Antrim and Newtownabbey	3,410	40	3,450
Mid and East Antrim	1,550	570	2,120
South Antrim	2,060	90	2,150
Antrim and Newtownabbey	2,060	90	2,150
Ards	4,390	380	4,770
Ards and North Down	4,390	380	4,770
Down	2,900	420	3,310
Newry, Mourne and Down	2,900	420	3,310
Central	15,070	2,730	17,800
Antrim and Newtownabbey	220	-50	170
Ards and North Down	1,240	240	1,480
Belfast	9,430	2,070	11,500
Lisburn and Castlereagh	4,000	430	4,430
Newry, Mourne and Down	180	30	220
Lisburn	6,950	650	7,610
Lisburn and Castlereagh	6,950	650	7,610
Belfast Metropolitan HMA	36,320	4,880	41,200

Table A8C.10 New dwelling requirements by subarea and constituent LGDs, high household growth scenario, Belfast Metropolitan HMA, net stock model, with backlog, 2020-2035, total requirements

	Component:		Total
	Backlog	Household & other changes	
East Antrim	670	5,570	6,240
Antrim and Newtownabbey	410	3,450	3,860
Mid and East Antrim	250	2,120	2,370
South Antrim	240	2,150	2,380
Antrim and Newtownabbey	240	2,150	2,380
Ards	460	4,770	5,220
Ards and North Down	460	4,770	5,220
Down	350	3,310	3,660
Newry, Mourne and Down	350	3,310	3,660
Central	4,170	17,800	21,970
Antrim and Newtownabbey	70	170	240
Ards and North Down	90	1,480	1,570
Belfast	3,770	11,500	15,270
Lisburn and Castlereagh	220	4,430	4,650
Newry, Mourne and Down	20	220	230
Lisburn	450	7,610	8,060
Lisburn and Castlereagh	450	7,610	8,060
Belfast Metropolitan HMA	6,320	41,200	47,520

Table A8C.11 New dwelling requirements, high household growth scenario: Tenure by subarea and constituent LGD, excluding backlog, 2020-2035, total requirements

	Market	Intermediate	Social	Total
	<i>No.</i>	<i>No.</i>	<i>No.</i>	<i>No.</i>
East Antrim	3,640	1,010	920	5,570
Antrim and Newtownabbey	2,280	620	550	3,450
Mid and East Antrim	1,360	390	370	2,120
South Antrim	1,410	380	370	2,150
Antrim and Newtownabbey	1,410	380	370	2,150
Ards	3,020	920	830	4,770
Ards and North Down	3,020	920	830	4,770
Down	2,290	550	470	3,310
Newry, Mourne and Down	2,290	550	470	3,310
Central	10,260	3,720	3,810	17,800
Antrim and Newtownabbey	120	30	20	170
Ards and North Down	930	280	260	1,480
Belfast	6,160	2,550	2,790	11,500
Lisburn and Castlereagh	2,900	820	710	4,430
Newry, Mourne and Down	150	40	30	220
Lisburn	4,820	1,360	1,430	7,610
Lisburn and Castlereagh	4,820	1,360	1,430	7,610
Belfast Metropolitan HMA	25,440	7,940	7,820	41,200

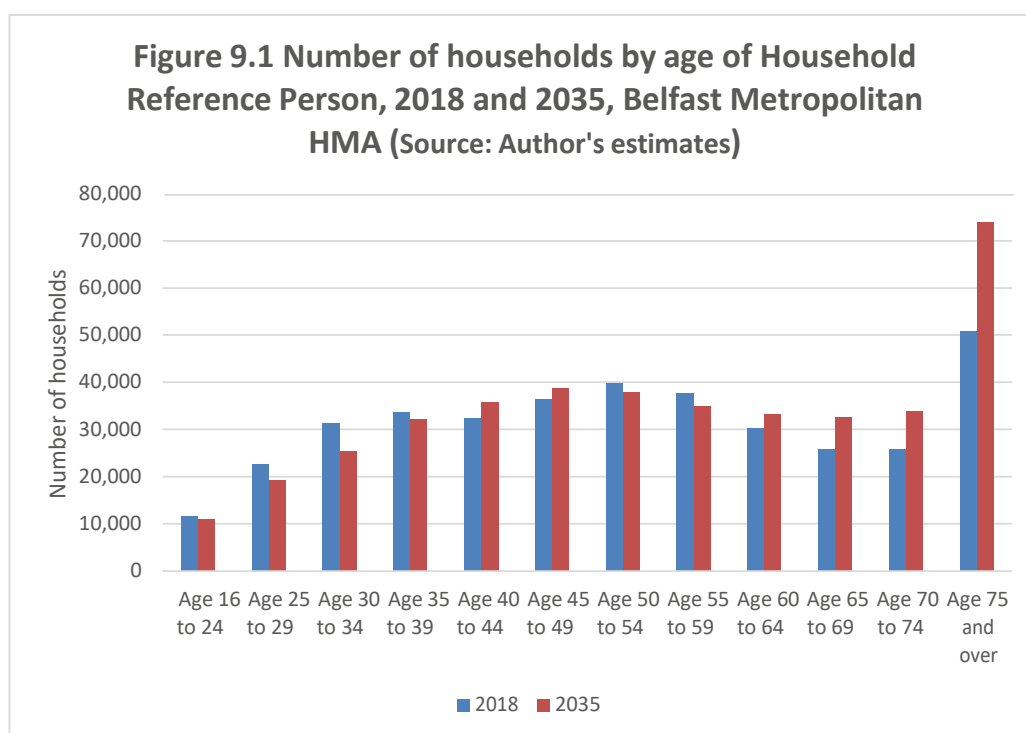
Table A8C.12 New dwelling requirements, high household growth scenario: Tenure by subarea and constituent LGD, including backlog, 2020-2035, total requirements

	Market	Intermediate	Social	Total
	<i>No.</i>	<i>No.</i>	<i>No.</i>	<i>No.</i>
East Antrim	3,640	1,010	1,590	6,230
Antrim and Newtownabbey	2,280	620	970	3,860
Mid and East Antrim	1,360	390	620	2,370
South Antrim	1,410	380	600	2,380
Antrim and Newtownabbey	1,410	380	600	2,380
Ards	3,020	920	1,280	5,220
Ards and North Down	3,020	920	1,280	5,220
Down	2,290	550	810	3,660
Newry, Mourne and Down	2,290	550	810	3,660
Central	10,260	3,720	7,970	21,960
Antrim and Newtownabbey	120	30	90	240
Ards and North Down	930	280	350	1,570
Belfast	6,160	2,550	6,560	15,270
Lisburn and Castlereagh	2,900	820	930	4,650
Newry, Mourne and Down	150	40	40	230
Lisburn	4,820	1,360	1,890	8,060
Lisburn and Castlereagh	4,820	1,360	1,890	8,060
Belfast Metropolitan HMA	25,440	7,940	14,140	47,520

9 Concluding Remarks

Over the next 15 years, housing need and demand across the Belfast Metropolitan HMA will continue to be shaped by established demographic trends. In particular, the ageing of the population will exert a major influence on the demand for housing.

The number of households where the head is aged 75 and over is expected to increase from an estimated 50,000 in 2018 to over 70,000 by 2035 (Figure 9.1). Households where the head is aged 60 to 74 are also set to increase in number. Most of those older households will be comprised of one or two persons. 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. Nonetheless, it is likely that there will be an increase in demand for homes that meet the needs of older people. For example, the prevalence of health problems or a disability increases with age.



Households headed by a person aged 65 and over will typically own their home, reflecting a tenure choice made when they were in the age range 25 to 34 and prior to the house price boom and bust of 2005-08.

While the net change in the number of households will mainly be comprised of those headed by a person aged 65 and over, new household formation will

continue to be driven by younger people in the age range 25 to 34. Both during and after the housing market boom and bust of 2005-08, the tenure choices of newly forming households in that age range were more constrained; by affordability problems due to high house prices during the boom period and by tighter access to mortgage finance in the aftermath of the market crash.

The effects of the house price crash took a number of years to unwind. However, the most recent data would suggest that, at least prior to the coronavirus pandemic, by late 2019/spring 2020 the housing market had returned to a more sustainable path. The recovery has primarily been driven by the very sharp house price reductions during the downturn years 2007-2013 allied to the recovery in jobs and incomes from the Great Recession and a low interest rate environment. All of those factors combined to underpin a housing market rebound led by improved affordability. First-time buyers had returned to the market and residential property transactions had recovered to more sustainable levels.

The impact of the coronavirus pandemic on the housing market has yet to crystallise. Banks have responded by tightening lending criteria, which will constrain access by first-time buyers. On the other hand, interest rates remain low, in historic terms, which will help to maintain affordability.

The second major demographic trend that will influence the HMA over the next decade and a half is the projected slowdown in the rate of population growth. That slower rate of growth mainly reflects a reduced contribution from natural change over the next 15 years, i.e. the difference between births and deaths. 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.

However, the main spatial trends affecting the distribution of population (and households) within the HMA look set to continue, that is:

- Net in-migration of young people aged 16-24 to the Belfast LGD, mainly from other parts of Northern Ireland, for study or work.
- Net out-migration of the population in each other age group from the Belfast LGD to the surrounding LGDs. Those flows are mainly in the age range 25 to 44.

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