

**TENANCY  
DEPOSIT  
SCHEME**  
NORTHERN IRELAND

# Housing Rights

**Survey Report**

**[www.housingrights.org.uk](http://www.housingrights.org.uk)**

**@HousingRightsNI**

## **The Experience of Private Renters: Affordability, and Standards and Repairs**

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**Ruairi McMenamin**

**Stephen Morrison**

## 1.0. Introduction

### 1.1. About Housing Rights

Housing Rights is Northern Ireland's leading independent provider of specialist housing advice. For over 60 years, we have been helping people to find and keep a home. We believe that prevention is better than the cure. Our work seeks to ensure that individuals and families living in Northern Ireland do not reach this crisis point. We recognise, however, that this is not always possible, and we also provide advice and assistance to help ensure that the experience of homelessness is rare, brief and non-recurrent.

Housing Rights passionately believes that no one should be without a home and work towards the goal that every citizen in Northern Ireland has a good quality, affordable and sustainable home that meets their needs. In particular, the organisation's services are targeted at people who need help to:

- Prevent them from becoming homeless;
- Find suitable rented accommodation;
- Sustain their tenancies;
- Explore their housing options;
- Avoid repossession and eviction;
- Tackle disrepair or poor conditions in their homes; and
- Meet their housing costs;
- Repay mortgage and/or rent arrears;
- Resolve disputes with their landlord and/or lenders.

In the year ending March 2025, our advice services dealt with queries from 13,162 households on 67,828 housing issues. We provide a specialist housing helpline open Monday to Friday, complemented by a digital Live Chat service accessed through a comprehensive user-led advice website [www.housingrights.org.uk](http://www.housingrights.org.uk). Our busy frontline advice service is supported by an advocacy and representation service staffed by dedicated caseworkers and a small legal team who prevent and alleviate homelessness by liaising with landlords, lenders, and other agencies, as well as providing representation for County and High Court.

In addition to preventing homelessness, our services also assist in promoting access to justice by providing an emergency court representation service (Housing Possession Court Duty Scheme), which assists households at risk of homelessness due to mortgage or rent arrears who are unrepresented in court proceedings. Since December 2019, we have also administered a Housing Mediation Service to address and avoid the escalation of disputes to prevent homelessness.

The reach and expertise of our advisers also extends to Northern Ireland's prisons to assist those entering or leaving custody to safeguard tenancies and/or to access appropriate support to prevent homelessness on release.

We work to support communities and other frontline advisers across Northern Ireland by providing a well-established practitioner support programme, through our Community Housing Advice Partnership and through a comprehensive training and legal information service.

In addition to frontline specialist advice, representation and support services, Housing Rights has a policy and participation service that influences government policy decisions to improve housing and homelessness in Northern Ireland. Our policy work is informed by the views and experiences of the people who contact us for advice, aiming to support the identification of evidence-based, informed solutions.

## 1.2. The nature of this Survey Report

In the past year, the experience of Housing Rights' advice services has been one of imbalance. The private rented sector (PRS) is overrepresented in comparison to its tenure share of the market. The PRS accounts for approximately 17% of Northern Ireland's total housing stock. Of the total number of calls to Housing Rights for help, advice, and support, 33% come from private tenants, indicating disproportionate pressures on tenants in this sector.

As the housing crisis deepens, private renters are increasingly contacting Housing Rights for help. An analysis of the themes emerging from these calls reveals two prominent issues which private rented tenants who call Housing Rights for help and support are experiencing at disproportionately higher rates.<sup>1</sup>

The first of these is affordability. Increasingly, tenants are struggling to find an affordable tenancy in a house that meets their needs. These affordability issues are apparent in the cost of rent increases for existing tenancies and in the cost of accessing new tenancies. This aligns with recent trends in the private rented sector, where rents have been rapidly rising since the end of the COVID-19 pandemic.

The second major issue reported by renters in their calls to Housing Rights has been that of standards and repairs. Damp and mould are consistently one of the most common issues reported to Housing Rights by private tenants, alongside repairs and maintenance issues.

As organisations invested in supporting the voices of tenants, Housing Rights, in partnership with the Northern Ireland Tenancy Deposit Scheme (TDSNI), launched the "Private Renters Affordability" & the "Repair and Standards" survey to collate tenants' experiences in the PRS in Northern Ireland.

This report outlines the survey's findings, details the methodology used, and situates it within the current policy context of a turbulent sector being buffeted by the broader housing crisis.

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<sup>1</sup> Based on Housing Rights internal reporting

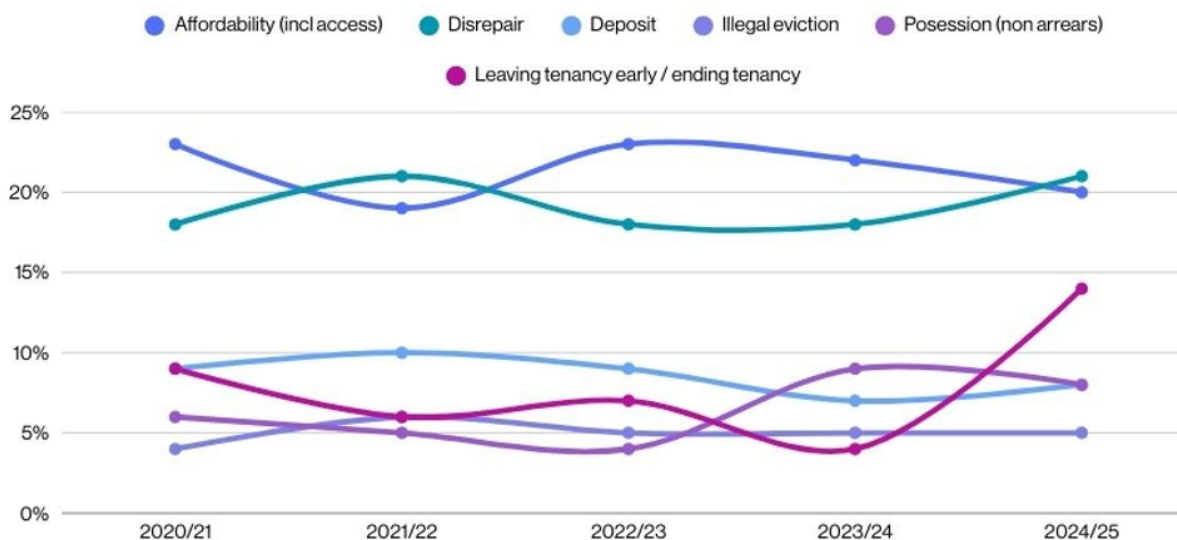
## 2.0. Methodology

TDSNI commissioned Housing Rights to carry out policy and participation support activities that would amplify the voice of private renters by collating additional tenant engagement data and strengthening the evidence base for the experience of private renters. To achieve this goal, it was agreed that Housing Rights would administer and analyse surveys with tenants on a number of issues which most impact them.

To identify the most relevant and impactful issues for the surveys, Housing Rights analysed the most common issues reported to our Helpline Service by private renters. As explained above, Housing Rights' helpline receives a disproportionate number of calls from private renters compared to the tenure's wider market share of Northern Ireland's total housing stock.

A review of Housing Rights' internal reports on private tenant client calls revealed that affordability and disrepair were consistently the top issues that private renters need our help with.

Figure 1: Share of Private Tenant issues recorded by Housing Rights' helpline 2020/21 – 2024/25



The substantial differential between these two prominent issues and others, such as deposits and illegal evictions, prompted the Housing Rights policy team to formulate two separate surveys focused on these topics. The surveys were quantitative, with some questions including comment boxes that allowed respondents to elaborate on certain points if they wished.

### 2.1. Private Rental Affordability Survey

The first survey focused on affordability. It was launched on the 13<sup>th</sup> January 2025 and was originally set to close on the 10<sup>th</sup> February 2025. The survey was extended for a further two weeks before being closed on the 27<sup>th</sup> February 2025. To maximise respondent input, the survey was shared with 90 MLA offices in Northern Ireland and was shared extensively on Housing Rights' social media platforms. It was also disseminated through tenancy advocacy groups such as Renters' Voice and with Housing Rights' partner agencies in the Community

Housing Advice Partnership (CHAP). By the time it had closed, the survey had received 121 responses.

Questions were informed by the people who use our services for help and advice. The survey examined the affordability of current tenancies, attitudes toward future affordability prospects, and concerns about affordability for individuals seeking to access tenancies. Excluding the final section, which focused on demographic information, the survey was broadly divided into three main themes.

### **Theme One – Current Affordability**

These questions focused on the client's experience with their current or most recent private tenancy, addressing rental affordability and its consequences.

### **Theme Two – Paying Rent and Accessing Support**

This theme addressed how tenants pay for their rent, including their rates (whether rates were included in their rent or if they were a separate payment), and their knowledge they have of affordability support benefits such as Discretionary Housing Payments (DHPs) and rate rebates. In Housing Rights' experience, accessing DHPs or other housing support benefits has helped tenants retain their homes and prevented them from experiencing homelessness. Unfortunately, recent downward trends have shown that this method is becoming less effective in preventing homelessness from the PRS. For this reason, we sought to determine whether information availability is as significant an issue as rent inflation, or if the policy restrictions imposed on DHPs in the summer of 2023 have reduced uptake or impacted security.

### **Theme Three – Sources of Affordability Issues, Accessing Accommodation and Future Prospects**

This theme examines future affordability and tenants' ability to source new private rental accommodation. This section posed several questions to respondents about what they think are the reasons for their affordability difficulties, what they expect in terms of their confidence in continuing to afford their rent, and concerns about being able to afford new tenancies. Some of these expected costs include rent in advance, letting fees and deposits.

## **2.2. Repairs and Standards Survey**

The Repairs and Standards Survey was originally published on the 25<sup>th</sup> April 2025 and was expected to run for five weeks. Unfortunately, within the first fortnight of the survey, client feedback revealed an error in which a broken logic loop caused a page to be repeated that respondents had just completed. Although the error would not affect a client's ability to complete the survey, it likely reduced response rates, with only 40 completed due to participants' confusion or frustration with the error.

To remedy this, Housing Rights relaunched the survey on the 5<sup>th</sup> May 2025, with the survey closing on the 6<sup>th</sup> of June. Similarly to the affordability survey, the survey was shared with MLA offices, Housing Rights' partner agencies and Renters' Voice. During this period, the survey experienced a surge in respondents, and by the time it closed, it had received 156 responses.

In a similar manner to the affordability survey, the survey was organised into three main themes, which were informed by the nature of the calls to Housing Rights' helpline.

### **Theme One – Repair Issues and Landlord Relationships**

A commonly reported issue to Housing Rights' helpline is poor standards of repairs in the home, as well as poor landlord engagement, leading to delayed or incomplete repairs. This section aimed to examine the standards in tenants' homes, the landlord's willingness to complete repairs, and tenants' attitudes toward their relationship with the landlords in the context of requesting repairs.

### **Theme Two – Specific Types of Disrepair**

As reported above, disrepair is consistently one of the most reported issues by private renters. Damp and mould are among the most common complaints to Housing Rights' helpline, but we also experience a range of issues, including boiler problems, water issues, and electrical safety concerns. We agreed that gathering tenant input would be valuable to determine whether there is an emerging narrative of specific issues being more prevalent or taking longer to repair.

This is particularly pertinent in the context of the wider conversation about standards and repairs in the housing policy sphere. The Department of Communities (the Department) recently published draft Fuel Poverty Strategy<sup>2</sup> contains an acknowledgement of Northern Ireland's outdated minimum fitness standards and commits to strengthening the standard as well as introducing Minimum Energy Efficiency Standards (MEES) applicable to the PRS.

As a prevalent and ongoing complaint to our helpline, and with acknowledgement by the government, Housing Rights thought it pertinent to examine this issue as it is both relevant for amplifying the tenant voice and could usefully influence government policy going forward.

### **Theme Three – Experiences of Environmental Health and Local Councils**

While people regularly contact Housing Rights for advice, help, and support, the Environmental Health teams, which are operated by local councils, are the official means of recourse for private rented tenants and the bodies responsible for enforcing minimum housing standards in Northern Ireland. Indeed, if a private tenant wished to make an official report or complaint about the standard of their homes or outstanding repairs, it is to Environmental Health that Housing Rights advisers would signpost.

Through powers derived from the Private Tenancies (Northern Ireland) Order 2006<sup>3</sup>, Environmental Health can carry out fitness inspections, make unofficial recommendations to a landlord about which repairs they need to carry out, and, if necessary, issue legal notices which require the landlord to carry out repairs.

It is the experience of Housing Rights that there is some, but significant, reluctance among tenants to report issues to Environmental Health due to fear of retaliatory eviction. This experience is reflected by respondents to a recent Renters' Voice survey, where 49% of respondents reported deciding not to report standards or repair issues to Environmental Health for fear of being evicted<sup>4</sup>. This fear is not without foundation, as the PRS in Northern Ireland exists within the context of legal no-fault evictions<sup>5</sup>, while research by Citizens'

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<sup>2</sup> [Consultation on a new Fuel Poverty Strategy for Northern Ireland | Department for Communities](#)

<sup>3</sup> [The Private Tenancies \(Northern Ireland\) Order 2006](#)

<sup>4</sup> [Renters' Voice no fault eviction survey report.pdf](#)

<sup>5</sup> In Northern Ireland, a landlord can issue a Notice to Quit from a periodic tenancy without providing a reason

Advice in England reveals that 46% of tenants who made a formal complaint to their landlord or local authority were issued with an eviction within six months<sup>6</sup>.

In this context, Housing Rights deemed it valuable to survey tenant' experience of contacting and complaining to Environmental Health and their local council. This section included questions on tenant reasoning and considerations before making a complaint, their experience engaging with Environmental Health and the effectiveness of Environmental Health's interventions.

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<sup>6</sup> [Touch and go: how to protect private renters from retaliatory eviction in England - Citizens Advice](#)

## 3.0. The Private Rented Sector Policy Context

In Northern Ireland, due to a lack of investment in social and affordable housing, an over-reliance on the PRS has been enabled. For many households who, in previous years, would have found social housing or homeownership to be the most suitable housing solution, these options are no longer available. The PRS has grown in size to marginally exceed that of the social rented sector<sup>7</sup>. This means that private landlords now have responsibility for housing a similar number of households as the State. Yet, the policy and legislative underpinning and security provided for social tenants, such as the pre-action protocol<sup>8</sup>, are not provided for private tenants under current legislation.

The shift to an overreliance on the PRS has been problematic for several reasons in the context of this survey. Firstly, supply challenges have led to rapid, unprecedented rent price inflation, severely impacting the affordability of low-income renters and, as recent research suggests, middle-income renters. Secondly, the pace of this shift has meant that legislation and regulation governing private tenancies have not kept pace with demand and associated emerging challenges. While the Private Tenancies (Northern Ireland) Act 2022<sup>9</sup> was a welcome step forward for renters' rights in Northern Ireland, it did not address affordability issues in their totality, limiting its measures to regulating deposits<sup>10</sup> and frequency of rent increases<sup>11</sup>. Similarly, the introduction of Electrical and Carbon Monoxide Safety measures was positive, but the Act did not seek to increase minimum standards or strengthen landlord accountability for repairs and standards.

This context and the policy challenges are reflected in Housing Rights' client base and influenced the decision to survey on these two issues. It is also clear that the two issues are intrinsically linked: poor-quality repairs or lower home standards will inevitably lead to higher household costs. The following sub-sections will examine these policy contexts in more detail.

### 3.1. Affordability in the Northern Ireland Private Rented Sector

The private rented sector in Northern Ireland is becoming unaffordable to those who have no other option but to rely on it to sustain a home. For the growing cohort of people in Northern Ireland who cannot afford to buy a home but cannot access social housing, rent price inflation is seriously challenging their affordability thresholds.

This is borne out by the experience of Housing Rights' helpline and by available numbers. According to research by Ulster University and the Northern Ireland Housing Executive (NIHE), average rents in Northern Ireland rose by 6.4% to £903 over 2024. In Belfast, the average rent reached £1,019 per month<sup>12</sup>. Similarly, more recent statistics published by PropertyPal suggest that the average rent in Northern Ireland has reached £987 per month<sup>13</sup>. These rises are especially stark considering that, in 2020, PropertyPal reported the average monthly rent in Northern Ireland to be £664 per month<sup>14</sup>. This represents an increase in rent costs of over £2,700 compared to six years ago.

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<sup>7</sup> [census-2021-ms-e15.xlsx](#)

<sup>8</sup> [Pre Action Protocol for Ejectment Proceedings - County Court.pdf](#)

<sup>9</sup> [Private Tenancies Act \(Northern Ireland\) 2022](#)

<sup>10</sup> Limited to the equivalent of one months' rent

<sup>11</sup> Limited to once per year

<sup>12</sup> [Performance of the Private Rental Market in Northern Ireland, H2 2024](#)

<sup>13</sup> [NI Housing Market Update: Q3 2025 - Industry News - News And Analysis - PropertyPal](#)

<sup>14</sup> [propertypal.com/docs/housing-market-trends-2020-Q4.pdf](#)

The most commonly used measure of affordability in housing by relevant organisations and policymakers is the income-to-rent ratio, where housing is deemed ‘affordable’ if a household spends no more than 30% of its income on rent.<sup>15</sup> There are other measurements which use slightly different methodologies to determine affordability, but as the income-to-rent ratio is used by both the Office for National Statistics (ONS) and the UK Government, we will use this to demonstrate the affordability challenges faced by private renters in Northern Ireland.

The aforementioned research by Ulster University and NIHE examines this and reports that ‘*the affordability of rental properties continues to be a significant issue.*’ The numbers reported are alarming and highlight the scale of the affordability crisis in the PRS. For those on median and average incomes, affordability is presenting a challenge. Median rent currently represents 39.2% of median income in Northern Ireland, and average rent amounts to 33.4% of average income.<sup>16</sup>

The situation is even more dire for those on lower incomes, who are already most at risk of poverty, destitution and homelessness. In 2022, the Joseph Rowntree Foundation (JRF) published research on poverty in Northern Ireland, acknowledging that ‘*the housing market in Northern Ireland is at a fragile point. The overreliance in a poorly regulated private rental market means that people often have insecure tenure, poor-quality housing and are more likely to see rises in their rents*’<sup>17</sup>, a reading which is compounded by the findings of JRF’s most recent publication in December 2025. In the updated report, in reference to rent price increases, JRF note that ‘*private renters in Northern Ireland pay rents that are 41% higher than those in the social rented sector...for families already on low incomes, these steep increases are impossible to absorb.*’<sup>18</sup>

If we circle back to the Ulster University and NIHE, we can see just how unaffordable rents are becoming for low-income households. For those in Northern Ireland in the bottom quartile of income, in the cheapest quartile for private rental accommodation, the rent payment makes up 43.1% of their total income. In Belfast, this rises to 49.8%<sup>19</sup>. This means that the poorest quarter of private renters spend almost half of their monthly incomes on the poorest quality of housing, which likely suffers from poor insulation, dampness and mould. Such significant outlay to keep a roof over a household’s head inevitably eats into expenditure capability elsewhere in a household budget. Spending on heating, food, hygiene and children’s essentials will all inevitably be impacted.

It is essential to recognise the connection between housing costs and poverty in Northern Ireland. Compared to the other constituent nations of the UK, Northern Ireland has historically been a region with lower income levels, yet it has had lower poverty rates than England, Scotland, and Wales. It is important to recognise that this position is precarious, and primarily due to historically lower housing costs, which reflect a lower-income economy<sup>20</sup>. If housing costs continue to rise at an accelerated rate, the number of people in poverty in Northern Ireland will quickly increase. Indeed, this has already begun<sup>21</sup>, and will inevitably lead to more households struggling with their housing costs. Persistent and rapid

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<sup>15</sup> [Private rental affordability, England and Wales - Office for National Statistics](#)

<sup>16</sup> [ulster.ac.uk/\\_data/assets/pdf\\_file/0010/1655173/PrivateRentalReport\\_H1-2024.pdf](#)

<sup>17</sup> [Poverty in Northern Ireland 2022 | Joseph Rowntree Foundation](#)

<sup>18</sup> [Poverty in Northern Ireland 2025 | Joseph Rowntree Foundation](#)

<sup>19</sup> [Performance of the Private Rental Market in Northern Ireland, H2 2024](#)

<sup>20</sup> Ibid. 16

<sup>21</sup> [Northern Ireland Poverty and Income Inequality Report, 2022/23](#)

rent inflation in Northern Ireland, therefore, is increasing the risk of poverty, destitution and homelessness for households on lower incomes.

Given this confluence of factors, which is pushing vulnerable tenants into poverty and increasing the risk of homelessness, coupled with insufficient regulation which allows landlords to make substantial rent increases on an annual basis, or serve 'no-fault' evictions, it is little surprise that the policy context of affordability in the sector is reflected in the issues reported by Housing Rights' clients. For this reason, we deemed it a priority to survey to amplify the lived experiences of private renters across Northern Ireland.

## 3.2. Standards and Repairs in the Northern Ireland Private Rented Sector

The NIHE's House Condition Survey 2016 found that the PRS had the highest proportion of non-decent homes (10.7%, equating to 14,300 properties), compared to 3.1% of social rented sector properties<sup>22</sup>. Work on an updated House Condition Survey was scheduled to commence in 2021, but was postponed due to the COVID-19 pandemic. Work resumed in May 2023, and the results are expected to be available this year. The Department's draft Fuel Poverty Strategy explicitly recognises this and also acknowledges that the PRS is home to the highest rates of fuel poverty across all tenures in Northern Ireland.<sup>23</sup>

While it is welcome that there has been some progress in raising standards in the sector through Section 8<sup>24</sup> and 10<sup>25</sup> of the Private Tenancies Act, which established new standards for electrical safety and heat, fire and carbon monoxide alarms, much more must be done to progress significant change.

Given our client experience, Housing Rights expects that the upcoming House Condition Survey will tell much the same story: that private renters must endure the poorest-quality housing, while paying the most to sustain it. Spending is not limited solely to rising rents, as examined in the previous section, because poorer housing standards inevitably mean more spending on heating homes in a sector characterised by dampness.

### **The Current Standard**

The current statutory minimum fitness standard in Northern Ireland is applicable across all tenures of housing and is set out in Article 46 of the Housing (Northern Ireland) Order 1981<sup>26</sup> and underwent minor updates through Article 97 of the Housing (Northern Ireland) Order 1992<sup>27</sup>. The standard states that for a dwelling to be fit for human habitation, it must:

- Be structurally stable
- Free from serious disrepair
- Free from dampness prejudicial to the health of occupants
- Have adequate provision for heating, lighting and ventilation
- Have an adequate piped supply of wholesome water
- Have satisfactory facilities in the house for the preparation and cooking of food, including a sink with a satisfactory supply of hot water and cold water, for the exclusive use of occupants

<sup>22</sup> [House Condition Survey Main Report 2016](#)

<sup>23</sup> [Consultation on a draft fuel Poverty Strategy](#)

<sup>24</sup> [Section 8 Private Tenancies Act \(Northern Ireland\) 2022](#)

<sup>25</sup> [Section 10 Private Tenancies Act \(Northern Ireland\) 2022](#)

<sup>26</sup> [Housing \(Northern Ireland\) Order 1981](#)

<sup>27</sup> [The Housing \(Northern Ireland\) Order 1992](#)

- Have a system for the draining of foul, waste and surface water

The standard is a physical standard, primarily concerned with the internal and external fabric of the building and the provision of heat, lighting, ventilation and sanitation. The advantage of this pass/fail model is that it is easy to understand and has undoubtedly driven an improvement in Housing Standards in Northern Ireland. The first House Conditions Survey, carried out in 1974, found that 20% of all homes in Northern Ireland were unfit for human habitation<sup>28</sup>. By 2016, this number had fallen to 2.1%.<sup>29</sup>

However, a report published by the Department's predecessor, the Department for Social Development, alongside Queen's University Belfast, identified key weaknesses with the current model of fitness standards in Northern Ireland. While acknowledging the past success as a key driver for improvement, it recognised that *'its value falls short as a means of dealing with modern housing challenges and complementing the Northern Ireland Executive's wider policy agenda.'*<sup>30</sup> Additionally, as previously mentioned, the draft Fuel Poverty Strategy acknowledges the shortcomings of the current standard and commits to addressing these as part of the broader programme of legislation that will support the Strategy.

This is reflected in the experience of Housing Rights' clients. In the period from April 2024 to March 2025, Housing Rights addressed over 2,700 housing-related issues. 72% of these originated from private-rented tenants, compared with 22% from social tenants.

### **Local Councils and Environmental Health**

Local Councils and, by extension, their Environmental Health departments are responsible for enforcing regulations on standards and repairs in the PRS. The powers are derived from the Private Tenancies (Northern Ireland) Order 2006 and allow a council to:

- Issue a landlord with a statutory notice requiring that repairs be carried out
- Recommend that the property have its rent controlled if it is not a prescribed dwelling

From a tenant's perspective, they can apply to their local Environmental Health team for a fitness inspection if:

- Their tenancy started after the 31<sup>st</sup> March 2007
- The property is not a prescribed dwelling<sup>31</sup>
- The property was built before 1<sup>st</sup> January 1945

These qualifiers are not exclusive, and the legislation grants councils the power to inspect properties outside of these parameters to inspect for fitness and disrepair. To request an inspection, a tenant must complete a form. The Council are then legally obliged to inform the landlord of the inspection.

It is this notification which, in Housing Rights' experience, is the source of reluctance for private rented tenants to report standards and repair issues to Environmental Health. In the context of the wider housing crisis, concerns about accessing another tenancy, and 'no-fault'

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<sup>28</sup> [The Housing Executive - News](#)

<sup>29</sup> Ibid. 22

<sup>30</sup> [Review of the Housing Fitness Standards](#)

<sup>31</sup> A prescribed dwelling is a property constructed pre-1945, has not had a NIHE renovation grant in the last 10 years, is not a HMO, or has not had a regulated rent certificate issued in the last 10 years

evictions being legal, many tenants do not want to risk a retaliatory eviction for making a formal report to the local council.

We were interested in exploring this dynamic in some detail, as, except for the previously mentioned Renters' Voice survey, this particular dynamic has not been explored in Northern Ireland housing research. Similarly, given the wider policy context and lack of surveying elsewhere, we were interested in exploring tenants' experiences in engaging with local councils and the effectiveness of council intervention.

## 4.0. Affordability Survey Findings

### 4.1. Survey Results

#### **Section A: Private Renting and Affordability (Questions 1 – 8)**

1. The survey's initial question, "Are you a private renter?" was intended to act as a screening question, to allow us to filter out any accidental responders. In hindsight, as the survey was designed for and targeted at private renters, this initial question may have been unnecessary.
2. Over 50% of all respondents indicated they had lived in their current accommodation for five or more years. 26.45% have lived in their private rental homes for 5-10 years, while 32.23% have lived in their homes for ten or more years. The respondents demonstrated a long-term commitment to their private rental homes. Just under 20% of respondents (19.01%) had been in their home for 2-5 years, almost a fifth of all respondents, while only 16.52% had been in their home for a year or less.
3. Over 70% of all respondents struggled with their current rent affordability, with 35.83% having cut their monthly costs to make affordability and 37.50% struggling to make their monthly payments. A quarter of all respondents had no issue making their current monthly rent payments.
4. Of the 72 respondents who believed rent had not been affordable, over 80% said they struggled with affording their private rent. Within this, 41.67% have struggled with their affordability in the last six months, whereas an equal 41.67% believed they have always struggled with their rent.
5. When asked why they believed rent was unaffordable, the majority of 112 respondents believed that it was either the current cost of their rent (63 of respondents) or that it was due to the cost of living (67 of respondents). 47% of all respondents believed it was caused by low incomes, either from wages or from low housing benefits. Respondents were also offered to add their own perspective on why they believed Rent was unaffordable. Of the 10 responses that provided their own perspective, several cited ill health as a difficulty in affording rent, whereas others complained about repair issues and low benefits. Given the potential for multiple influencing factors, this was a multiple-choice question.
6. 56.20% of all respondents confirmed that they have seen an increase in their rent since January 2023 of more than £100. While 43.8% of respondents reported there had been no change to their rent.
7. When asked how much notice their landlord provided them before the rent was increased, 52% of respondents stated they had received at least one month's notice. Worryingly, nearly a fifth of respondents (19%) received only one to three weeks' notice before their rent was increased. Following the activation of Section 7 of the Private Tenancy Act, rent increases now require 3 months' written notice and are limited to once every 12 months, meaning responses will likely differ in future surveys.

8. When asked whether they had received a notice of variation for this increase, over four fifths of respondents did not receive a notice of variation, and, within this, a worrying 53.1% did not know what a Notice of Variation was, despite it being required by landlords to provide. Like question 7, the activation of section 7 of the Private Tenancy Act may increase clients' awareness of Notice of Variations even if they do not explicitly know what the notice is called.

### **Section B: End of a Tenancy (Questions 9 – 12)**

9. More positively, 81.20% of respondents stated they have not been asked to leave a property because their rent was to be increased, and they could no longer afford it. While positive, the question's framing may conceal clients who accepted rent increases but then struggled to pay them, as demonstrated in earlier results.
10. When asked whether they had ever been asked to leave or received a notice to quit through no fault of their own (i.e. not breaking their contract but being asked to leave), 57.26% of respondents stated they had not, with 41.03% stating they have. This result may have been skewed by the fact that most respondents had lived in their current properties for two or more years. Such tenancies obviously have not ended prematurely. A larger sample size may indicate greater disparity.
11. When asked if a landlord had ever threatened to end a Tenancy Agreement due to a change in financial circumstances, most respondents stated they had never been threatened with eviction due to their financial situation. 81.20% of Respondents said no; they had never been threatened, 14.53% said yes; they had been threatened, and the remaining 4.27% were unsure. This may reflect stronger tenant/landlord relationships or indicate that landlords are unlikely to know of a client's issue if rent is ultimately paid.
12. Similarly, when asked whether a landlord had ever actually ended a Tenancy Agreement due to a change in the Respondents' financial circumstances, 89.74% stated no, while 10.26% stated yes.

### **Section C: Housing Benefit Support (Questions 13 – 15)**

13. When asked whether they received support via benefits to help pay their housing needs, of the 114 respondents who answered, 51.75% of respondents answered yes, with 39% in receipt of either UC or UC & Housing Costs and 12.28% on housing benefit. The remaining respondents received no financial support.
14. Of the clients who received financial support, nearly 75% of those respondents stated their housing support only partially covered their rent. Anecdotally, this reflects Housing Rights' Advice helpline experience with many clients needing support due to rent shortfalls. Of those who responded, 10% believed their rent was fully covered, whereas nearly 15% were unsure whether their benefits fully covered it.

15. Of the respondents who experienced a shortfall in their rent, 50% had a shortfall between £100 - £300, whereas 21.88% had a rent shortfall of over £300. Only 28% of respondents reported shortfalls under £100.

#### **Section D: Discretionary Housing Payments (Questions 16 – 17)**

16. When those in receipt of Housing support (either Housing Benefit or UC & Housing Costs) were asked whether they were in receipt of or had heard of Discretionary Housing Payment, only 16.36% of the overall respondents (55) were both aware of it and in receipt of it. Although 56.36% of respondents were at least aware of the existence of DHP (whether they were in receipt of it or not), 43.64% of respondents were neither in receipt of nor aware of it. This may indicate that, generally, people remain unaware of additional affordability supports, such as DHP, until they actively have to seek housing cost support via benefits.
17. Of the respondents who received DHPs, only three stated they were in receipt of amounts between £20 to £30 a week, whereas the remaining responses stated they received amounts under £20. This reflects both recent changes to the allocation of DHPs, with many claims being reduced to meet budget concerns, and Housing Rights' decreasing numbers of P1E (successful homelessness prevention) results in Private Rentals due to increased costs and unaffordability.

#### **Section E: Private Rentals and Rates (Questions 18 – 19)**

18. When asked whether they pay rates within their Private Rental property, responses were mixed. While 45.87% of respondents recognised that they paid rates within their rent, a nearly equal amount of 42.2% believed they did not pay rates at all. Only 10% of respondents were unsure how their rates are paid. In the Housing Rights Advice helpline's experience, tenants often pay rates through their rent unless they are specifically told this is a separate payment and generally, all tenants will cover a property's rates in some fashion. Since a landlord would be unlikely to cover their tenant's rates, this trend suggests that, despite stating otherwise, over 50% of respondents are unsure how their own private rental rates are paid.
19. This potential unfamiliarity with rates was further demonstrated when clients were asked whether they were either in receipt of or aware of rates support via the Rates Rebate. Nearly 50% of respondents were either not in receipt of or unaware of the rates rebate, with a further 31.65% entirely unsure. This is compared to 20.25% of respondents who were aware of the rate rebate, whether or not they personally received support from it. When supporting clients struggling with rent affordability, Housing Rights Helpline services will frequently ask whether clients are aware of the Rate Rebate to help reduce their overall shortfall in lieu of a rent reduction. The lack of knowledge of rates and support options suggests that many private tenants are unsure how their rates are paid for in their accommodation and what support is available.

**Section F: Seeking a new PRS Tenancy (Questions 20 – 26)**

20. Of those who responded, a clear majority recorded concern about sudden changes to their current circumstances, with 90% concerned they would not be able to pay for a new deposit. Of these 90%, 73.83% believed they would not be able to cover a new deposit, whereas 16.82% believed they would have to seek support to cover it. Less than 10% of respondents believed they would have no issues securing a new deposit.
21. When asked how they would secure such support for a new deposit on a new property, the majority of respondents (44.55%) stated they would have to seek support from Family or Friends. Across other options, answers were similar across selections, with 10.89% reporting personal savings and 12.87% seeking government or community support. Notably, a combined 15.84% would seek support from their bank, lender, credit Card, or Bank Overdraft. Worryingly, nearly 7% of respondents believed they would seek support from a Loan shark or illegal lender, which in the Northern Ireland context would likely mean seeking aid from a paramilitary organisation. The fact that nearly 7% (6.93%) of respondents felt comfortable admitting they would be willing to risk putting themselves into a dangerous debt to keep their home illustrates how desperate and how dangerously close to homelessness people feel. That 22.77% of respondents felt they had to borrow from sources not intended for dwelling (credit cards, overdrafts) or from criminal activity (loan sharks) is deeply concerning. Of the 8.91% of respondents who stated 'Other' (9 responses), seven stated they had no idea how they could raise money for a deposit.
22. The next set of questions and results focused on the role of guarantors in Northern Ireland. Though recent changes to the Private Tenancies Act 2022 introduced improved protections for Tenants and their deposits. It has also reduced a Tenant's ability to operate without a guarantor. Previously, clients would often pay larger deposits in lieu of a guarantor; now, with set amounts on deposit charges, tenants can struggle to secure alternative guarantors if they already lack one. A 62.62% majority of respondents confirmed they have been asked for a guarantor, whereas 37.38% stated they have never been asked.
23. When asked whether they could secure a guarantor if they required a private rental, responses were mixed, though they verged on a more pessimistic outlook. Of the respondents, 42.06% said they would not have a guarantor, 41.12% said they would, and 16.82% said they would be unsure. Though our survey was not designed to tease out how unsure respondents would seek a new guarantor, it is probable that they would struggle in a similar way to the respondents who lacked a deposit. Overall, nearly 60% of respondents were not confident in their ability to secure a guarantor.
24. When asked if they had ever been asked to pay rent in advance to secure a private rental property, 77.57% of respondents said they had been.

25. When asked how many months' rent in advance they had been asked to provide, a majority of 75.28% answered 1 month, followed by 15.73% being asked for 2 months' rent in advance. Less than 3% of all respondents have been asked to provide a deposit of more than 4 months.
26. When asked to choose from a range of issues which would cause them to struggle with securing a new private rental, 31.78% of respondents believed it would be newer, higher rent prices, while 28.97% believed it would be finding suitable accommodation which was of good quality, accessible and in areas they wished to live. Under 4% believed they would have no issues at all. Nearly 17% believed they would struggle to provide a deposit, and 5.61% focused on finding a guarantor. The remaining respondents elaborated on their concerns under the 'Other' category, which allowed them to provide their own answers. Of these 12 responses, five selected all of the above, three cited pets as an ongoing issue, and the remainder cited costs associated with rent and guarantors.

### **Section G: Future Affordability Issues (Questions 27 – 30)**

27. Question 27 asked respondents to provide their opinion on what they felt was the biggest affordability issue facing private renters in Northern Ireland. Of the 88 who responded, a strong sentiment emerged that the cost of rent, the cost of living on low incomes, and landlord behaviour created the greatest affordability problems for Private Renters.
28. Concerns about higher rent or rent inflation were further reflected when respondents were asked whether they could pay a higher rent on a new private rental if their current tenancy ended. 75.76% of respondents believed they would be unable to do so. Only 6.06% of respondents believed they could afford a higher rent, and 18.18% remained unsure. Over 90% of respondents lacked confidence that they could afford a new private rental.
29. The final two questions of the survey attempted to gauge future accessibility or affordability of respondents based on their experiences within private rental. When asked whether a landlord/estate agent had ever asked for more rent than what was originally advertised, 80.81% of answers stated no. This may indicate that while there is a concern around rental affordability, those advertising properties are being upfront about the rent expected. While this is positive, it still means that just under 20% of respondents have been asked to pay more than originally advertised.
30. When asked what they believed would help them the most with affordability within the private rental market, 84.85% of respondents backed new rental controls limiting how much the landlord could charge for rent. Similarly, 22.22% wanted rent increases to be limited to once per year, whereas 40% believed an increase in Local Housing allowance would assist. The response reflected similar answers to the rent shortfalls discussed earlier.

## 4.2. Affordability Survey Demographics

The final section of the survey gathered demographic data from respondents.

### **Age**

Of those who responded, 60.20% were between the ages of 35-54. Ages 25-34 & Ages 55-64 separately made up 14.29% with only 5.10% being aged between 18-24 & 6.12% aged 65 or over.

### **Gender & Sexual Orientation**

The majority of respondents identified as women (68.37%), with men accounting for 30.61% and the remaining responses falling under the "Other/Non-Binary" category (1.02%). In terms of sexual orientation, the majority of respondents identified as Straight/Heterosexual at 83.33%, with 5.21% identifying as Gay or Lesbian, 5.21% as Bisexual and 1.04% identifying as Other. The remaining 5.21% of respondents preferred not to say their orientation.

### **Ethnic Group**

In terms of Ethnic Group, the majority of respondents identified as White (96.94%), with the remaining 3.06% either preferring not to say or belonging to a non-listed ethnic group. While population demographics in Northern Ireland generally skew to a white majority, we generally believe that the result is not representative of the experiences of minority groups within private rental accommodation. To achieve a representative sample of ethnic minority communities in Northern Ireland, a future survey could achieve a higher sample size of 1000, which is relatively targeted to demographics in Northern Ireland. Resources at Housing Rights unfortunately meant that this approach was not possible in these instances.

### **Religious Identity**

On religious identity, the largest share of respondents identified as Catholic (44.90%), followed by non-religious (23.47%) and Protestant (20.41%). Under 10% preferred not to disclose their religion, while 2.04% identified as "Other."

### **Disability or Caring Role**

Of those that responded, the majority did not record a disability when asked (55.10%), but a significant percentage did identify as having a disability (41.84%) with 3.06% preferring not to say. Of those that responded, 42.86 identified as having dependents or caring responsibilities. The survey did not seek more specific answers on how many respondents currently had caring responsibilities for children, adults or both.

In terms of current living arrangements, adults without dependents made up a combined majority of 57.14%, of which 32.65% lived alone as a single adult and 24.49% lived with more than one adult in a household without dependents. Single adults with dependents and multiple adults with dependents accounted for 40.82% of respondents, with each category equal at 20.41%.

### **Income**

Regarding income, 39.58% of respondents received wages, 32.29% received benefits, and 19.79% received both benefits and wages. 6.25% received a pension, and the remaining 6.25% reported 'Other' income sources.

### **Constituency Location**

The survey collected at least one response from most Constituencies in Northern Ireland, with only Strangford, Upper Bann & West Tyrone unrepresented. The largest number of individual responses came from the Foyle Constituency, making up 19.59% of respondents.

Responses from Belfast accounted for 31.96% of all respondents, with South Belfast the largest constituency at 13.40%. This was followed by both West & North Belfast at 7.22% each, and East Belfast at 4.12%. The third-highest response rate per constituency was North Down at 11.34%.

### 4.3. Affordability Survey Conclusion

The results of the survey demonstrate that many respondents see their private rental accommodation as their home, rather than a one-year-long short-term form of accommodation, with a majority of those surveyed stating they have been in their homes for over two years or more. Respondents further demonstrated that affordability is a major challenge, and many are either struggling to meet rent demands or cutting down on monthly costs to do so. Of those who further elaborated in Question 4, a majority believed that rent was no longer affordable and had not been for the last six months or more. When asked why they believed rent had become more unaffordable, the most popular responses included the current rent level and the ongoing cost of living crisis. In the experience of Housing Rights Advice helpline, both issues remain prominent, especially as rents in Northern Ireland continue to rise, with a majority of respondents to this survey stating their rents have increased by more than £100 since January 2023.

Since the survey was originally collected, we have seen positive changes in the private rental sector. While Question 7 demonstrated a worrying trend in which nearly a fifth of those who responded stated they had only received one to three weeks' notice of a rent increase, changes to the notice, as per section 7 of the Private Tenancy Act, should mean that in future PRS tenants will be provided with more warning on upcoming rent changes.

Going forward, it will be important for the Department of Communities to continue raising awareness of changes to rent variation and, in particular, the use of Notices of Variation. As previously noted, over four-fifths of respondents did not receive a notice of variation, and within this, a worrying 53.1% did not know what a Notice of Variation was, despite it being required by the Landlord to provide. It is our hope that the activation of Section 7 of the Private Tenancy Act will increase renters' awareness of Notice of Variations.

A slim majority of respondents stated they received rent support via housing benefits, and further, many of those receiving this support experienced a rent shortfall. This reflects the experience of the Housing Rights advice helpline, where many callers seek advice on managing their shortfall. Many respondents reported shortfalls of between £100- £300. Responses to Question 16 demonstrated that a significant minority of respondents were unaware of additional financial support, such as discretionary housing support, and it is our belief that renters may only become aware of it when seeking shortfall support. This may indicate that the Housing Executive and the Department should raise further awareness of Discretionary Housing payments.

From the responses to Question 18 and our advice line experience, Housing Rights believes there may be confusion or uncertainty on rates among private renters. Most respondents believed they did not pay any rates, or were unsure whether they did. Since it is unlikely that landlords will cover rates in their rental properties, we believe it is important for the Department and the Land & Property Service to continue raising awareness of rates in the private rental sector. This includes raising awareness of financial support for rates, such as the rate rebate. Nearly 50% of respondents were either not in receipt of the rebate or unaware of it.

Responses to Question 28 indicated that three-quarters of private renters surveyed believed they had reached the limits of their affordability range. In considering of the Department to bring in affordability measures.

## 5.0. Repair Standards Survey Findings

### 5.1. Survey Results

#### **Section A: Repair Issues and Private Rented Accommodation (Questions 1 – 7)**

1. When asked whether they rented their home from a private landlord or an estate Agent, 67.95% of respondents stated they rented privately from a landlord, whereas only 29.40% stated they rented directly from an estate agent, with the remaining 2.56% being unsure.
2. Of the 156 respondents, 61.54% stated they had an active fixed-term contract with their landlord, and 38.46% had a periodic tenancy.
3. When asked whether they had any outstanding repair issues, most respondents (74.55%) said they had a current outstanding repair issue.
4. Of the 156 respondents asked whether they have been evicted from their rented property through no fault of their own, most respondents (78.21%) stated no, with 19.97% believing yes and 1.92% being unsure.
5. When asked if they believed they had been evicted because their landlord could not or did not wish to complete a repair, a majority of the 44 respondents believed they had (36.36%), followed by those who did not believe their eviction was tied to repair issues (29.55%). The remaining 34.09% remained unsure or believed the question was not applicable to the circumstances of their eviction. When considering this with the “no” responses, this may indicate that most respondents believed their eviction had nothing to do with the state of the property and instead believed they were evicted for other reasons, such as rent arrears.
6. When asked whether they had ever delayed reporting a repair to their landlord or estate agent for fear of being evicted as a result, the response was mostly split, with most respondents saying no (51.37%) and the minority saying yes (45.21%). The remaining 3.42% of respondents were unsure whether they had ever delayed reporting repairs to the landlord due to concerns about eviction, and, unfortunately, the scope of the question did not allow them to elaborate.
7. The results were similar when Respondents were asked whether they had ever deliberately chosen NOT to report a repair to a landlord for fear of being evicted. A majority of respondents said no (57.53%), with fewer saying yes (39.04%), and unsure responses remaining the same. The decrease in ‘yes’ respondents to the question may indicate that while some respondents would delay a repair issue to avoid the landlord for a time, in the end, a majority would eventually report it to them, likely in the hopes that the landlord would resolve it. It is unclear why a tenant would delay for fear of eviction but eventually tell the landlord anyway. It may be that they hoped the issue was temporary or that they believed they could solve it independently.

**Section B: Disrepair Issues (Questions 8 – 13)**

8. In this section, Respondents were first asked what type of disrepair their landlord had failed to act on, or what kind of repair the respondent was reluctant to report to their landlord. Respondents were provided eight typical repair issues that the Housing Rights Advice Line regularly advises on, and then a ninth option to specify the repair issue. Although most of the answers (64.66%) were mould-related repair issues, many of the options remained competitive. Mould repairs were followed by bathroom disrepair (43.97%), then window insulation (38.79%), boiler issues (34.48%), kitchen disrepair (33.62%), wall insulation (25.86%), no hot water (13.79%), and 3.45% dealing with a lack of running water. The third highest response & the remaining 43.10% selected by respondents, was the 'other' category (50 responses), which allowed clients to elaborate on the specific disrepair issues they were dealing with. Many of the responses reiterated repair problems known to Housing Rights, with many reporting damp/mould issues, bathroom & sewage problems, structural issues and heating and insulation problems.
9. When asked how long it took to complete or to act on their repair request, 62 of the 116 respondents stated that their landlord had never got around to the repair. This accounted for 62.07% of those who had answered the question. The next highest response was that their landlord had completed the repair within a week (9.48%), followed by 7.76% of respondents whose repairs were completed within 2-4 months. When considered with the 1–3-week figure of 6.90% we can see that overall 16.38% of respondents had their disrepair resolved within 1 month of the complaint. In contrast to the respondents who stated their landlord never completed a repair (34.48%) of respondents stated a disrepair was resolved within a year period, with 3.45% stated it was eventually resolved after a year of reporting.
10. When asked whether a disrepair had ever injured them or a member of their family, 79.13% of the respondents stated no, indicating that the majority of those surveyed did not have repair issues that directly threatened the safety of their household. This is in line with previous disrepair results, which primarily involved mould or heating issues. It is worth noting, however, that one-fifth of all respondents (24 responses) DID report that disrepair had actually injured them or a family member.
11. Of the 24 that responded yes to the previous question, 23 elaborated on the nature of the injury. Of those that responded, 1 described the injury as serious, 3 described the injury as life-changing, and 17 described the injury as minor. Of the respondents who chose to describe the nature of the injury (11 answers), 5 of them described medical injury from the effects of mould, 5 described physical injuries to their feet or hands (of which one was a long-term serious injury) and the remaining responses outlined how the conditions of the home, lacking heat, exacerbated their current conditions.
12. When asked whether a landlord had ever asked them to complete a repair or renovation by themselves 65 of the 110 respondents stated no ( 59.09%), and the remaining 45 stated yes (40.91%).
13. Of the 112 who responded to the question on whether they had ever paid for a repair to be completed to avoid having to deal with the landlord or avoid risking

consequences to their tenancies, 76 of the respondents stated yes (67.86%) they had, with 36 stating they had never personally paid for a repair (32.14%).

**Section C: PRS Accommodation and the Environmental Health Team (Questions 14 – 20)**

14. When asked whether they knew that a Council's Environmental Health team could assist with enforcing a landlord's repair obligations, nearly 60% of the 109 respondents who answered said no (59.63% - 65 answers).
15. Of the 109 respondents who answered, a 71.56% majority stated they have never contacted their local Council's Environmental Health Team about a repair or safety issue. Only 28.44% stated they had. This perhaps demonstrates that even when a slightly lesser minority of respondents are aware of the Environmental Health Team and their responsibilities to assist with landlord repair obligations, renters are reluctant to engage.
16. This was further demonstrated by responses to the next question, in which respondents were asked whether they had ever felt cause to believe that their landlord had done something which they should have reported to the Environmental Health. Of the 109 responses, 45.87% responded yes, 27.52% responded no, and 26.61% were unsure.
17. When asked whether they had ever decided not to report a landlord to the Environmental Health Service due to fear of being evicted, a majority of the 109 respondents stated they had (40.37%).
18. When asked whether they had ever reported their Landlord to the Environmental Health Team and NOT told the landlord of the action, the majority of respondents (84.4%) stated no. This may indicate that respondents are open to their landlords about engaging with the Environmental Health Team when they do so.
19. When Respondents were asked whether they knew they could contact the Environmental Health team without consulting their landlord, nearly 60% (59.63%) of the respondents said no. This could indicate that clients believe they must alert the landlord about engaging in environmental health team services.
20. Of the 109 respondents who answered, a 66.97% majority stated that the Environmental Health Team had never carried out a home inspection of their Private rental property to address safety concerns they had raised. Only 19.27% of respondents said yes the Team had inspected their home and 13.76% stated the question was non-applicable to their circumstances.

**Section D: Private Rental Accommodation and the Environmental Health Team (Questions 21 – 23)**

21. When asked whether they felt confident that their local Environmental Health Team would enforce legislation against their landlord over their repair obligations, the majority of respondents answered Unsure (31.43%), followed by Not at All confident (19.05%), Somewhat Confident (17.14%), Not so confident (14.29%), Extremely

confident (10.48%) and finally very confident (7.62%). The response rate demonstrates a general uncertainty among respondents about what their local Environmental Health Team would do.

22. When asked if a landlord had ever completed a repair after the intervention of the Environmental Health Team, the majority of respondents (88.61%) stated No. Only 11.39% of respondents answered yes, but this was further broken down: 5.06% stated the repair was fixed after reporting, and 6.33% stated the repair was completed only after multiple complaints were registered.
23. When asked how long it took the Environmental Health Team to take action against their landlord, the majority of the 75 respondents (49.33%) stated they were unsure how long it took for action to occur. This was followed by Respondents who stated No Action was ever taken (29.33%), Action that took between 1-3 weeks (8%), Under a Week (5.33%), 1 month (4%), 5-6 months (2.67%) and over a year (1.33%). Though offered, no respondents stated that it took 2-4 months or up to a year before action was taken.

As demonstrated above, the response rate to questions about the environmental health team began to decline, indicating that as the survey progressed, respondents moved past questions they no longer found relevant.

## 5.2. Repair Standards Survey Demographics

### Age

The final section of the survey gathered demographic data from respondents. Of those that provided their age 61% were between the ages of 35-54, followed by 25-34 years at 19%. Those aged 55 to 65 and over accounted for 18% of responses, while only 3% were aged 18 to 24. The response rates per age group are likely not reflective of the majority of private renters in areas such as Belfast, which host larger student populations. Future surveys may need to consider targeting younger private renters.

### Gender and Sexual Orientation

The majority of respondents to the survey question on Gender identified as Women (70.71%), with men at 28.28% and the remaining responses in the Other/Non Binary category at 1.01%. In terms of sexual orientation, the majority of respondents identified as Straight/Heterosexual at 85.86% with 8.08% identifying as Gay or Lesbian, 4.04% as Bisexual and 2.02% identifying as Other.

### Ethnic Group

In terms of Ethnic Group, most respondents identified as White (95.96%), with 2.02% identifying as Filipino or Roma. The remaining respondents chose not to identify themselves. While population demographics in Northern Ireland generally skew to a white majority, Housing Rights believe that the survey results are not representative of the experiences of minority groups within private rental accommodation. More specific targeting would likely be needed in future to capture the experiences of minority groups.

### Religious Identity

On religious identity, the largest share of respondents identified as Protestant (53.54%), followed by Catholic (24.24%) and non-religious (21.21%). The remaining 1.01% identified as Christian rather than either of the traditional Northern Irish designations.

### **Disability or Caring Role**

Of the 96 people who responded, 64.58% did not report a disability when asked, while 35.42% stated they did have a disability. Of the 99 people who responded to the question, a 55.56% majority identified as having dependents or caring responsibilities.

Responses to the current living arrangements question were evenly split among 99 respondents: 27.27% living alone as one adult, 24.24% living in a multi-adult home without dependents, 28.28% living in a multi-adult home with dependents, and 20.2% living in a single home with dependents. Non-dependent living situations accounted for 51.51% of responses, with the remaining 48.49% involving a dependent of some kind.

### **Income**

In terms of income, 42.42% of respondents received a wage, 28.28% received benefits, and 26.26% received both benefits & a Wage. The remaining 3.03% of respondents identified their income as other, of which 1.01% stated they received a pension. It appears the other category confused respondents, as all three answers had an option already available.

### **Constituency Location**

Finally, the survey collected at least 1 response from each constituency in Northern Ireland, an increase in representation compared with the previous affordability survey. The largest number of individual responses came from the North Antrim Constituency, accounting for 19.39% of respondents, followed by East Antrim at 13.27%. Responses from Belfast accounted for 26.52% of all respondents, with South, East & North Belfast equally represented at 7.14% each, and West Belfast returning the lowest Belfast response rate of 5.1%. To the west of Northern Ireland, the Foyle constituency returned the highest response rate of 7.14% followed by Mid Ulster at 3.06%, Fermanagh & South Tyrone at 2.04% and West Tyrone at 1.02% (which represented the lowest response rate overall). Though increased from the previous survey the response rate west of the Bann, outside of Foyle, remained low. Future surveys will have to consider how they can increase their reach in these areas.

## **5.3. Repair Standards Survey Conclusion**

From the Survey results, it is clear that a majority of private renters are experiencing disrepair issues in their private rented accommodation. While many respondents believed, or were unsure, that a repair issue led to their eviction, a significant minority believed that repair issues did, in fact, lead directly to it. Further, among those who responded, nearly half stated they had delayed reporting a repair in case it led to such an eviction.

When asked about the kinds of repair issues they dealt with, respondents' concerns matched those raised to the Housing Rights Advice helpline. Mould, structural, heating and insulation issues were all rated highly and reflect problems associated with Northern Ireland's minimal fitness standards. Of the 116 that responded to the question, 50 respondents chose to expand on the repair difficulties, and many of these reflected the options already provided. Respondents demonstrated that Damp/Mould, heating/insulation and broad structural issues remain major issues for the Northern Ireland private rental sector.

In Question 9, respondents demonstrated their difficulty in securing repairs from their landlords (62.07%), with a majority responding that their landlord never actually completed

the repair, and it is likely that, based on the results of Question 13, these same respondents would have to seek repair services themselves to resolve their issues (67.86%).

Considering the result of the latter part of the survey and in particular, the results of Question 21, it is clear that many respondents did not know what the Environmental Health team was and its role in enforcing legislation in relation to private rental accommodation standards. Of those who did know the role of the Environmental Health team, many remained unsure or unconfident whether it would enforce relevant legislation against landlords in their favour. Housing Rights believes it will be important for both the Department of Communities and all local councils to help build awareness of their enforcement roles to foster greater trust with private renters.

## 6.0. Discussion

Our goal with these surveys was to amplify the voice of private renters on key issues and challenges in the private rented sector, while also providing important insight into the tenant experience that may inform decision-makers and policy development. Thanks to the nature of Housing Rights' work as an independent housing advice charity, we were able to isolate with a high degree of confidence the particular issues faced by private renters. Using our own data, we found that private renters most frequently encountered challenges affording their monthly rent and with the condition and state of repair of their accommodation. This was an especially advantageous insight, as without a dedicated research function in-house and the capacity for the staff member carrying out the surveys limited to one day a week, it allowed the creation of two surveys focused on the most common and challenging issues in the sector from the perspective of tenants, and allowed us to navigate safely past the trap of a broad survey which ultimately may not have provided the same degree of insight.

Reflecting on the survey results, several key themes emerge that are consistent with the experience of Housing Rights advisers, our client base, internal data, and the established literature and research more broadly available across Northern Ireland.

### 6.1. Affordability Survey

The affordability survey shows that tenant affordability thresholds are being pushed to the limit. Nearly three-quarters of respondents reported struggling to meet their monthly rent, with over a third having to cut elsewhere in their monthly budget to cover it. A majority of those struggling to meet their rent identified the price of their rent payment as the primary reason for their struggle.

The survey results draw a line between this struggle and the scale of rent inflation as examined in the policy context section of this report. Over half of respondents reported that their rent had increased by £100 or more in the previous year.

The fact that over half of the respondents reported rent increases that effectively amount to an extra £1,200 per year is an insightful, but ultimately alarming finding. Given that 47% of respondents also identified low wages and insufficient UC Housing Cost/Housing Benefit as contributors to their affordability challenges, it is unrealistic and unreasonable to expect that low-income private renters can sustain themselves much longer if this current policy climate continues.

It is clear from the data and literature already examined in the policy context that these findings are consistent with wider evidence. The ONS, Ulster University, the NIHE and PropertyPal all report in their data that rent prices are rising rapidly and unprecedentedly. Indeed, in the time between beginning this report and reaching this discussion, <sup>32</sup> has reported new figures that, for the first time in the history of Northern Ireland, show that the average rent for a house is over £1,000 per month<sup>33</sup>.

Regarding insufficient support provided through UC Housing Cost/Housing Benefit, the findings reveal the extent of this issue among private tenants. Over half of respondents reported being in receipt of some sort of social security housing support, with 75% reporting

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<sup>33</sup> [NI Housing Market Update: Q4 2025 - Industry News - News And Analysis - PropertyPal](#)

a shortfall between their support and their rent price, a figure consistent with data revealed through written questions to the Minister for Communities<sup>34</sup>. Half of the respondents were experiencing a shortfall between £100 and £300, with a further fifth experiencing a shortfall of over £300.

This again aligns with the current policy context for social security for private tenants in the UK, more broadly, and in Northern Ireland. Local Housing Allowance, the rate at which UC Housing Cost/Housing Benefit is paid to private renters, has, since 2016, undergone numerous freezes, most notably between 2020 and 2024, the height of the inflation spike in Northern Ireland, and again since 2024<sup>35</sup>. The current Labour Government have announced that the current freeze will last through 2027 at the very least<sup>36</sup>. As so many identified low benefits and shortfalls as reasons for struggling to make rent, this is particularly worrisome in the context of the survey's findings. The freeze effectively means that tenants will lose out in real terms, with rent continuing to inflate while support remains frozen. The ramifications for this are widely reported in literature, not only acknowledging the affordability dangers, but also the risks of pushing households into poverty and increasing the risk of homelessness<sup>37</sup>.

Aside from rent price inflation and insufficient housing support, another piece of the affordability issue, reflected in the survey findings and particularly relevant to the wider policy context, is Discretionary Housing Payments. DHPs have historically been Housing Rights' most successful solution to retaining the tenancy of private renters who are threatened with homelessness because of affordability reasons. Following restrictions which were placed by the NIHE for fear of an overspend in August 2023, Housing Rights has found that more often than not, DHPs are becoming ineffective in retaining tenancies. This is, of course, partly explained by the inflation of rent, but a simultaneous change in DHP policy meant that any people who had been in receipt of DHPs for two years or more had their awards immediately stopped. Similarly, it has been the experience of Housing Rights that while it is not difficult to access DHPs, it is difficult to access awards that are sufficient to have a meaningful impact in addressing shortfalls and retaining tenancies. This again, is reflected in published data, in the Minister's response to a written question from Mark H Durkan MLA<sup>38</sup>. Here we can see that a greater number of smaller awards are being made, which, although they cover a large number of people, are not enough to cover ever-increasing shortfalls and so fall short of preventing homelessness due to affordability shortfalls. This reflects the experience of Housing Rights' advisers.

## 6.2. Repairs and Standards Survey

The findings of the repairs and standards survey were again consistent with the experience of Housing Rights' advisers and our client base. In the wider policy and housing context, there is somewhat less published comparative data and research available in Northern Ireland which addresses the subjects touched on in this survey. We therefore rely quite heavily on the aforementioned House Condition Survey, which is now ten years old, and the fuel poverty statistics that are available through the draft Fuel Poverty Strategy. This, however, presents an opportunity for a genuine contribution to the evidence base in Northern Ireland, and while we recognise the limitations of this data in the small sample size and the

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<sup>34</sup> [AQW 10214/22-27](#)

<sup>35</sup> [Freezes in housing support once again widen geographic disparities for low-income renters | Institute for Fiscal Studies](#)

<sup>36</sup> [UK Government continues freeze on housing benefit. This will drive homelessness | Crisis UK | Together we will end homelessness](#)

<sup>37</sup> [Stop the freeze: permanently re-link housing benefits to private rents | Joseph Rowntree Foundation](#)

<sup>38</sup> [AQW 23364/22-27](#)

nature of the distribution of the survey likely disproportionately targeting tenants in need, we nonetheless hope it can be informative and influential in highlighting tenant issues with the standard of their homes and influential for positive policy change.

For example, despite the limitations on the surveys, we nonetheless find that repair and standard issues are extremely prevalent. Some three-quarters of respondents reported having a current outstanding repair issue, almost half (45%) reported delaying reporting a repair to the landlord, and 39% reported they had chosen not to report a repair issue to the landlord.

There could be a number of reasons for this, the fear of a retaliatory eviction being one, which is evidenced in the previously mentioned Renters' Voice survey and the research carried out by Citizens' Advice in England<sup>39</sup>. But so too could the tenant's faith that the repair will be carried out, or the landlord will be compelled to undertake the repair by enforcement bodies. It could also be an apathy in the tenant/landlord relationship, or indeed that a tenant is not aware that it is the landlord's responsibility. Among these findings, there could be cases where a landlord would have carried out a repair and was, for whatever reason, delayed in being informed, or not informed of it at all. In our view, it would be useful and informative to conduct further research in Northern Ireland on this dynamic.

A healthy PRS would be one in which tenants feel they can and should report repairs to their landlord. We believe these findings should give the Department cause to consider an education or promotion piece that highlights tenant and landlord rights and responsibilities, while introducing measures to protect against retaliatory evictions to increase tenant confidence.

Of those who had reported repair issues to the landlord, 62% said the landlord never got around to carrying out the repair, and 68% said they paid for the repair themselves, but it is important to note that only a minority (40%) of respondents stated their landlord asked them to pay. This may again indicate that a combined approach of educating landlords on their responsibilities and strengthening enforcement regulations for those who do not meet them may be required as we move forward.

On the repair issues specifically, the findings reveal much of what Housing Rights anticipated. Damp and mould were the most commonly reported issues. It is important at this point to acknowledge that damp and mould that are prejudicial to health are a breach of the minimum housing standard; therefore, more detailed research into the extent of damp and mould in Northern Ireland homes would be useful in informing the development of the commitment to refresh the minimum standards.

There were, however, several other key issues which are worthy of mention. Bathroom disrepair, failing window insulation, boiler issues, kitchen disrepair and no hot water (which would breach minimum standards) were prominently reported. This aligns with the House Condition Survey and draft Fuel Poverty Strategy, which acknowledge that the general standard of homes in the PRS is relatively poorer than that of the other two major tenures in Northern Ireland, social housing and home ownership.

On Environmental Health, findings indicate that an education piece may indeed be necessary. Most respondents did not know that enforcing repair obligations and standards was part of local councils' role, and almost three-quarters (nearly equivalent to the number with outstanding repairs) said they had never contacted Environmental Health. This section, in general, demonstrated a lot of uncertainty about Environmental Health's role and means

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<sup>39</sup> Ibid. references 4 & 6

of engaging with them. It may therefore be prudent if the Department were to promote this more widely or clearly. Two-thirds of respondents said that Environmental Health had never carried out an inspection of their home, suggesting they may not know they can request one.

Among respondents who had engaged with Environmental Health, the general response is one that paints a picture of apathy and ineffectiveness. Landlords tended not to address repairs even after an inspection, and tenants seemed unaware if the inspection had resulted in enforcement action being taken.

There are issues that must be taken into consideration on this point, mainly being that the minimum standard is so low in Northern Ireland, and the mould grounds in particular are so open to interpretation, that the Councils may not have sufficient grounds to make an order. Similarly, their own powers may not have enough teeth to compel landlords to carry out repairs where there is no unequivocal breach of the inadequate standards. Regardless, these findings make it clear that Environmental Health could be made more accessible and more effective through a combination of education and legislation.

### 6.3. Conclusion

A benefit of the decision to run two surveys on the two most commonly reported issues in the PRS is that the findings, when situated within the wider policy context, allow us to draw the thread from affordability into repairs and standards, and, without explicitly touching on them, through to other issues such as lack of security of tenure and inadequate recourse to justice. It is apparent from the findings that the many challenges faced by private renters are interrelated, intertwined and interconnected, with causal, circular and compounding interactions across many different areas.

The survey findings demonstrate this in revealing serious challenges for renters on both affordability and the condition of their homes. When placed within the current policy context, we can trace the thread from high rent inflation and costs alongside increasingly ineffective financial support, through poor minimum standards and insufficient legal responsibility on landlords to deliver high-quality, warm homes, to the cost of fuel and heating, which reinforces those affordability issues. We can go further again and see that poor tenant protection and insufficient or ineffective recourse to justice make it difficult to resolve repair and standards issues, thereby perpetuating high fuel and heating costs and affordability challenges.

Housing Rights acknowledges the limitations of these surveys, particularly the small sample size and the dissemination approach taken. While we chose this approach to make use of and disseminate our contacts in the sector to maximise sample size, we acknowledge that the survey sample is not large or diverse enough to be truly representative of Northern Irish private renters as a whole, both in terms of demographics and class background. Indeed, as it was disseminated through our own clients and contacts in the sector, it is likely that the respondents were primarily low-income tenants, in lower standard of housing and who were in need in the first instance, hence reaching out to Housing Rights, their MLA or one of our generalist advice partners in Northern Ireland. Therefore, we never had the means or the intention for the survey to be wholly scientific or comparable to peer-reviewed research, and it is likely that the findings would disproportionately skew toward low-income households if we had that intention.

We do, however, believe that issues should not only be measured by their commonality, but by their impact on the people facing them, and believe that good policy design should

account for this too. We are satisfied that the surveys provide a reasonably accurate representation of the experiences of low-income private tenants facing severe housing challenges. We believe that their voices should be amplified and influential, and we are satisfied that this survey is a meaningful contribution to these goals.

Our reasoning for this is that the majority of findings align with the current policy context, the experience of our advisers, the daily work they do, and the published data, research, and literature already in the sector.

The policy context, the legislation, and pre-existing research tell us that there is a housing crisis, and in the private rented sector, it is manifesting in insecure homes and poor standards, alongside mounting affordability challenges. This will undoubtedly disproportionately impact lower-income and financially vulnerable households, and is indeed the emerging narrative from the surveys.

As these households are likely most at risk of poverty and homelessness, the implication of the findings is that the Department and the Executive must introduce measures to support them. The findings indicate that such measures must address affordability, security of tenure, recourse to justice, the standard of housing and enforcement, and education and awareness raising for both tenants and landlords.

In the wider policy context, unless intervention is taken, the issues highlighted in the findings are likely to compound and cycle. This runs the risk of resulting in a worsening experience for private renters and a future of mounting affordability challenges, poor living standards, and increased risk of poverty and homelessness. If low-income tenants cannot maintain their tenancies through affordability or because of the standard of their home, it is likely their only remaining option is to present as homeless. This would inevitably only deepen our housing crisis further, and add to the spiralling pressures not only in the PRS, but in our social sector too.

**For more information on the survey report, please contact Ruairi McMenamin at [ruairi.mcmenamin@housingrights.org.uk](mailto:ruairi.mcmenamin@housingrights.org.uk) or Stephen Morrison at [stephen.morrison@housingrights.org.uk](mailto:stephen.morrison@housingrights.org.uk).**

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