

# Housing Rights

## Falling Behind Executive Summary

Exploring the gap between Local Housing Allowance and the availability of affordable private rented accommodation in Northern Ireland.

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September 2019

Housing Rights is Northern Ireland's leading provider of independent specialist housing advice. For over 50 years we have been working to prevent homelessness.

CaCHE is the UK Collaborative Centre for Housing Evidence, established in 2017 as a multi-disciplinary partnership between academia, housing policy and practice and is funded by the Economic and Social Research Council and the Joseph Rowntree Foundation.

## **Acknowledgements**

Housing Rights gratefully acknowledges the support of the Northern Ireland Housing Executive in supplying essential data for analysis. We are grateful to the ESRC and Joseph Rowntree Foundation for financial support through the UK Collaborative Centre for Housing Evidence (CaCHE).

Sincere thanks also goes to those who guided the research, including Joe Frey (CaCHE), Stanley McGreal (Ulster University) and members of our research advisory group made up of representatives from the following organisations - CaCHE, Ulster University, Northern Ireland Housing Executive, Department for Communities and Housing Rights.

A full report from which this summary is extracted is available from Housing Rights. The policy implications arising from this research are also given a full consideration in a separate policy paper produced by Housing Rights. Both are available from [HousingRights.org.uk](http://HousingRights.org.uk).

# Introduction

Low income households in the private rented sector can access housing benefit, but this is paid at the 'Local Housing Allowance' (LHA) rate. This research sets out to explore what the implications of this are for households living in the private rented sector in Northern Ireland. The research makes use of data supplied by the Northern Ireland Housing Executive on new lets throughout NI for the last 10 years, as well as exploring case studies from Housing Rights' case recording system.

The research finds that although on average, private rents in Northern Ireland have increased roughly in line with inflation, these are experienced as increasingly difficult for private rented sector tenants in receipt of housing benefit, given the context of the introduction of local housing allowance and the subsequent decline in the level of this allowance relative to market rents, particularly since 2011.

To calculate Local Housing Allowance (LHA), Northern Ireland is split into 8 Broad Rental Market Areas (BRMA). The LHA rate for each area is should cover the cheapest 30% of properties in that area. This research finds that in 2018, LHA rates are no longer aligned with the 30th percentile.

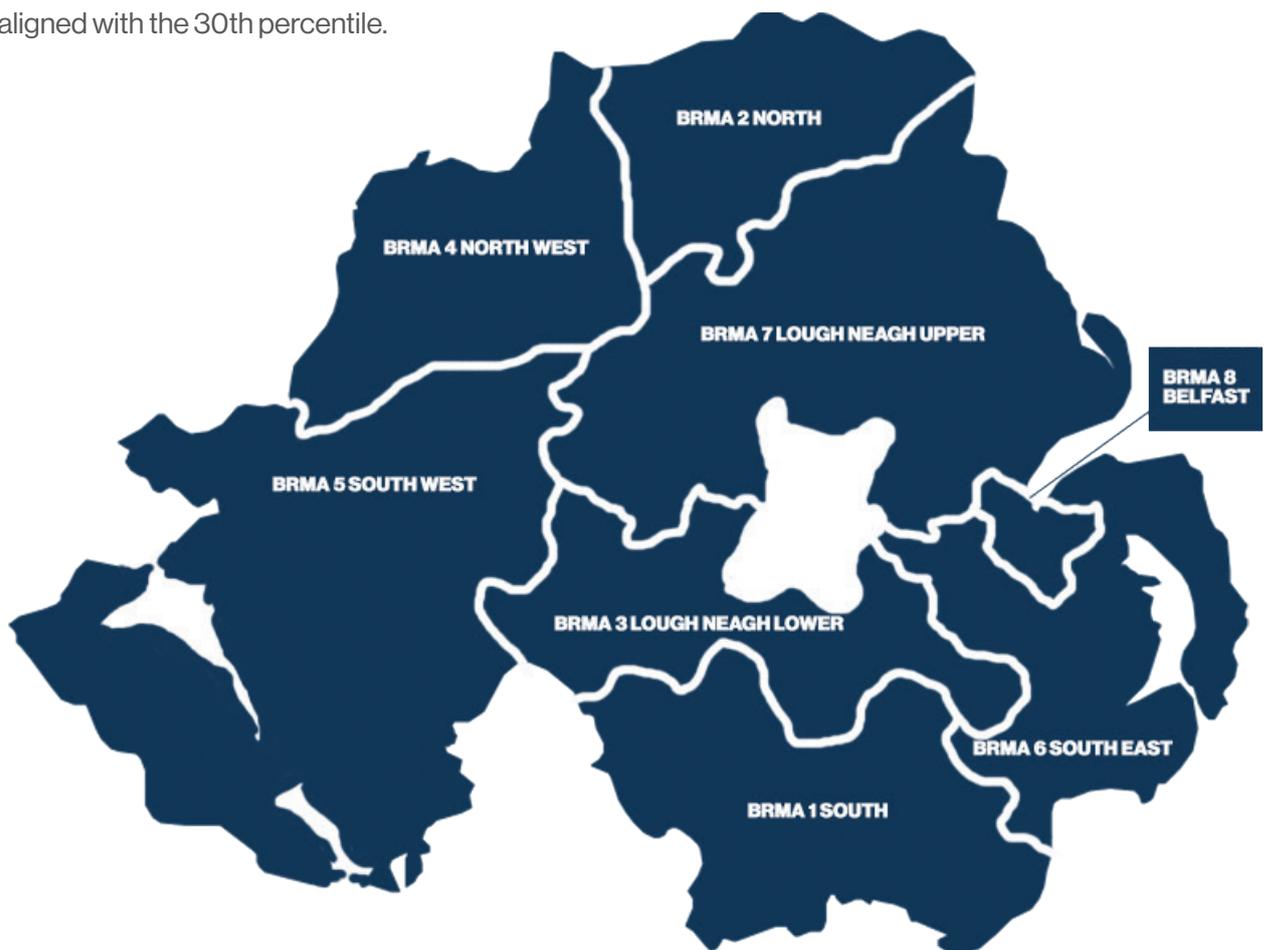


Figure 1: BRMA areas in Northern Ireland - 2018

# Policy Context

The proportion of households living in the private rented sector (PRS) in Northern Ireland more than doubled between 1983 and 2016. It is estimated that 38% of those living in the PRS in NI are in poverty<sup>1</sup> (JRF, 2018). Over half of PRS tenants rely on housing benefit support to meet their rent (Equality Commission, 2016). According to recent research by NIHE (2019), 89% of these tenants experience a shortfall between their housing benefit and market rents.

In 2017, Northern Ireland's regional housing authority, the Northern Ireland Housing Executive (NIHE) published a five year strategy to address homelessness in Northern Ireland following a public consultation. The strategy, *Ending Homelessness Together* (NIHE, 2017), lists as the first objective to prioritise homelessness prevention and positions as central to this work, the rollout of a housing options model, referred to by the NIHE as a Housing Solutions and Support (HSS) model. HSS aims to assist people who are close to or are experiencing homelessness by tailoring the services offered to them to ensure the housing solution is sustainable. In appropriate cases, highly trained staff will try to sustain private tenancies or work to place people in the private rented sector if this option is sustainable for them. However, NIHE noted that loss of rented accommodation continues to be one of the top reasons for homeless presentations (NIHE, 2018) and recent welfare reforms, such as the introduction of Universal Credit and the freeze on benefits put further attention on benefit support to low income households.

Concern regarding the potential for increasing homelessness as a result of loss of privately rented accommodation due to affordability issues, is amplified when one considers recent policy proposals by the Department for Communities (DfC) in relation to the allocation of social homes. In 2017, the DfC published a consultation on a Fundamental Review of Social Housing Allocations<sup>2</sup>. Amongst the policy suggestions listed was a proposal that the NIHE should make more use of the PRS in meeting their duty to homeless applicants, provided that the accommodation meets certain conditions (proposal 4). Whilst this proposal will require a Minister to progress, it is an important indication of the policy direction being taken with regards to both addressing homelessness and the role of the private rented sector – despite the recognised affordability issues which exist for low income tenants.

Recognising the increased government reliance on the private rented sector, the final proposals which resulted from the Department for Communities review of the private rented sector in NI, noted that the Department view the sector as 'instrumental in meeting housing need in Northern Ireland' (DFC, 2017, p.4). The Department's stated vision for the sector is "one which is professional, well managed, affordable, sustainable, and which provides a viable housing option with security for both tenants and landlords".

A joint publication by Housing Rights, Law Centre NI and Advice NI in November 2018, which highlighted that mitigation arrangements, such as the introduction of the supplementary payment to protect social tenants from the 'bedroom tax' "brings into sharp focus the absence of any such arrangements for other low income households who have also been impacted by reduced government support with their housing costs"<sup>3</sup> (Housing Rights et al, 2018, p.8).

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1 Defined as households with income after housing costs (and adjusted for household size and type) which are below 60% of the median income.

2 <https://www.communities-ni.gov.uk/sites/default/files/consultations/communities/AW-041017%200641%20Housing%20Consultation%20Review%20of%20Social%20Housing%20Allocation.pdf>

3 <https://www.housingrights.org.uk/sites/default/files/policydocs/Welfare%20Reform%20Mitigations%20on%20a%20Cliff%20Edge.pdf>

The empirical research on which this report is based has four strands:

1. an analysis of LHA rates and advertised rents by BRMA area for 2018;
2. an analysis of LHA rates and advertised rents for a selection of postcode areas;
3. an analysis of LHA rents and advertised rents over the past 10 years; and
4. an analysis of qualitative data from Housing Rights' client experiences (the 'lived experience').

The first part of the research consists of a literature review and background to housing benefit and to the introduction of LHA rates (available in the full report).

The empirical research then explores data supplied by the Northern Ireland Housing Executive (NIHE) on private sector rents in Northern Ireland (NI) from 2008-2018 as well as data from Housing Rights housing helpline from 2010 onwards.

The NIHE data is from information gathered by NIHE from estate agents representing all the rentals advertised<sup>4</sup> over this period, which is supplemented by local advertising and local knowledge<sup>5</sup>.

Rental data from the previous 10 years will also show changes over time and provide information on the suitability of the LHA rates for these particular areas. In addition, data was collected from Housing Rights' advice database, which will provide quantitative data (in the form of the quantity of enquiries regarding shortfalls between housing benefit and rent by PRS tenants over the period of analysis) as well as qualitative data (case studies from the data collected) which will be used to provide the lived experience for tenants in the PRS who are in receipt of housing benefit.



4 It should be noted that the advertised rent is not necessarily in all cases the actual rent paid and the research necessarily focuses on advertised rents as a proxy for rents in general.

5 This results in a slightly lower estimate of rents at the cheaper end of the market, since the data from local advertisements and local knowledge included in the NIHE dataset tend to reflect properties which would attract a lower monthly rental. This has the effect of potentially skewing the rate at which the LHA is set towards a lower amount than would be the case if the rate was set using only nationally advertised rents.

# Analysis of LHA Rates and Advertised Rents in 2018 by BRMA Area

Northern Ireland is split into 8 BRMA areas for the purpose of calculating the LHA rate. There are five property types within all of the BRMA areas for which LHA rate is set: shared accommodation; one bedroom; two bedroom; three bedroom and four bedroom. The LHA rate for the 5 property types within each of the 8 BRMA areas (40 rates in total) are set by NIHE in April each year, based on the information gathered on advertised rents throughout NI in the preceding year.

## Key Facts (for the table on which this data is based, see Appendix 1)

- No BRMA areas had more than 30% of advertised properties available at or below the LHA rate in 2018.
- The average proportion of all advertised properties in all areas available at or below the LHA rate is 12%.
- **13 of the 40 BRMA / property type combinations<sup>6</sup> had fewer than 1 in 10 advertised properties available at or below the LHA rate.**
- Only five combinations had more than 20% of properties available at or below the LHA rate.
- **All of the LHA rates in NI fell below the 30th percentile in 2018 and over a quarter of LHA rates are now below the 10th percentile.**
- The potential average shortfall between LHA rate and advertised rents for all property types in each BRMA area range from £45 per month to £134 per month (Figure 2).
- The proportion of one bedroom and two bedroom properties which were advertised and available at or below the LHA rate are particularly lacking in most BRMA areas. (Figure 3)
- BRMA4 (North West) had only 3% and 1% of these property types respectively.
- **BRMA8 (Belfast) had a very low proportion of single room accommodation (shared room rate) available (3%).**

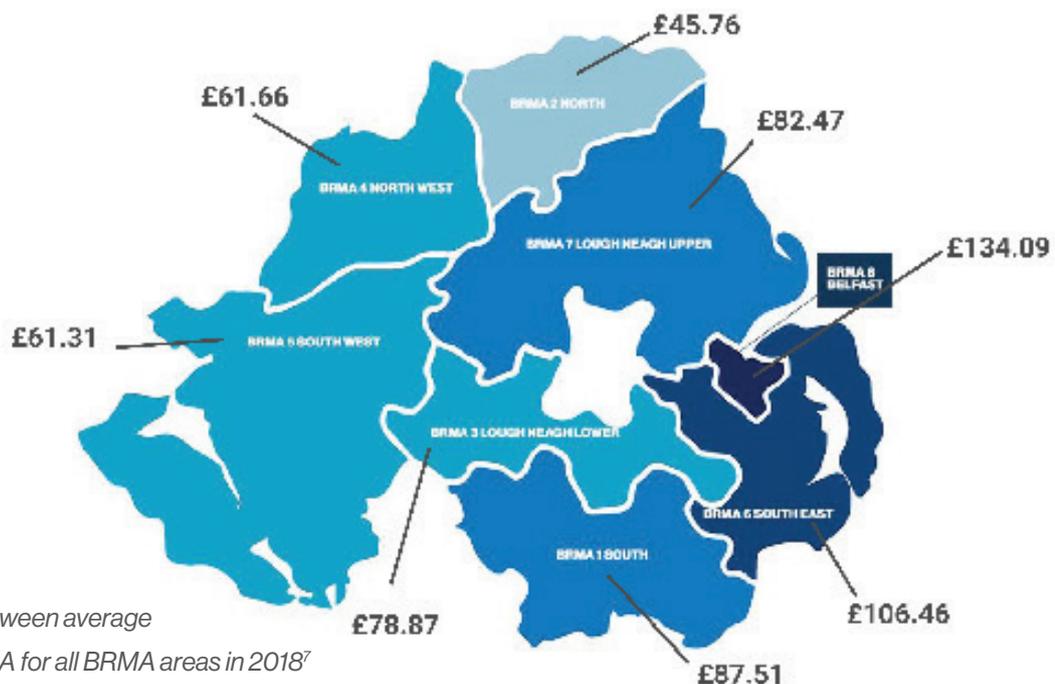
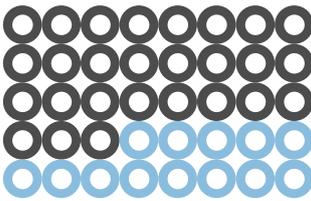


Figure 2: Shortfall between average monthly rents and LHA for all BRMA areas in 2018<sup>7</sup>

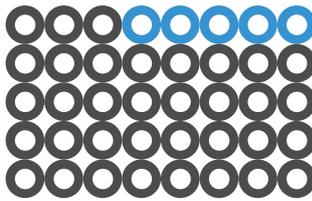
6 8 BRMA areas and 5 property types (shared accommodation; one bedroom; two bedroom; three bedroom; four bedroom).  
 7 Shortfall between LHA and weekly rent used for calculation. Monthly amount calculated by multiplying by 52.143 and dividing by 12.

**12%**  of advertised rental properties across NI are fully covered by LHA

**13/40** property/area combinations had less than 10% of properties available within LHA rate



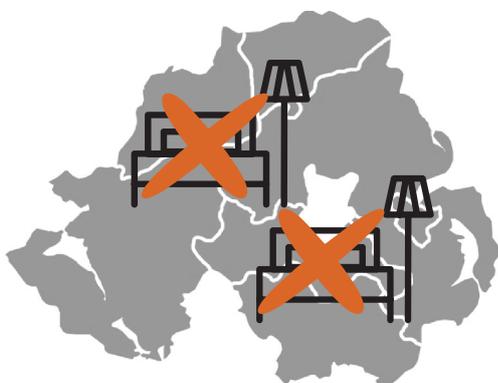
**5/40** property/area combinations had more than 20% of properties available within LHA rate



All LHA rates in NI fell below the 30th percentile



1/4 of LHA rates were below the 10th percentile



A lack of 1 & 2 bed properties across NI at or below the LHA rate

**2009**

2018

**75%** reduction in the amount of properties at or below the LHA rate between 2009 and 2018

These figures are of concern particularly in light of the homeless presentations by household type, which in 2016/17 showed that singles and small families were the two most prevalent household types presenting as homeless (NIHE, 2018).

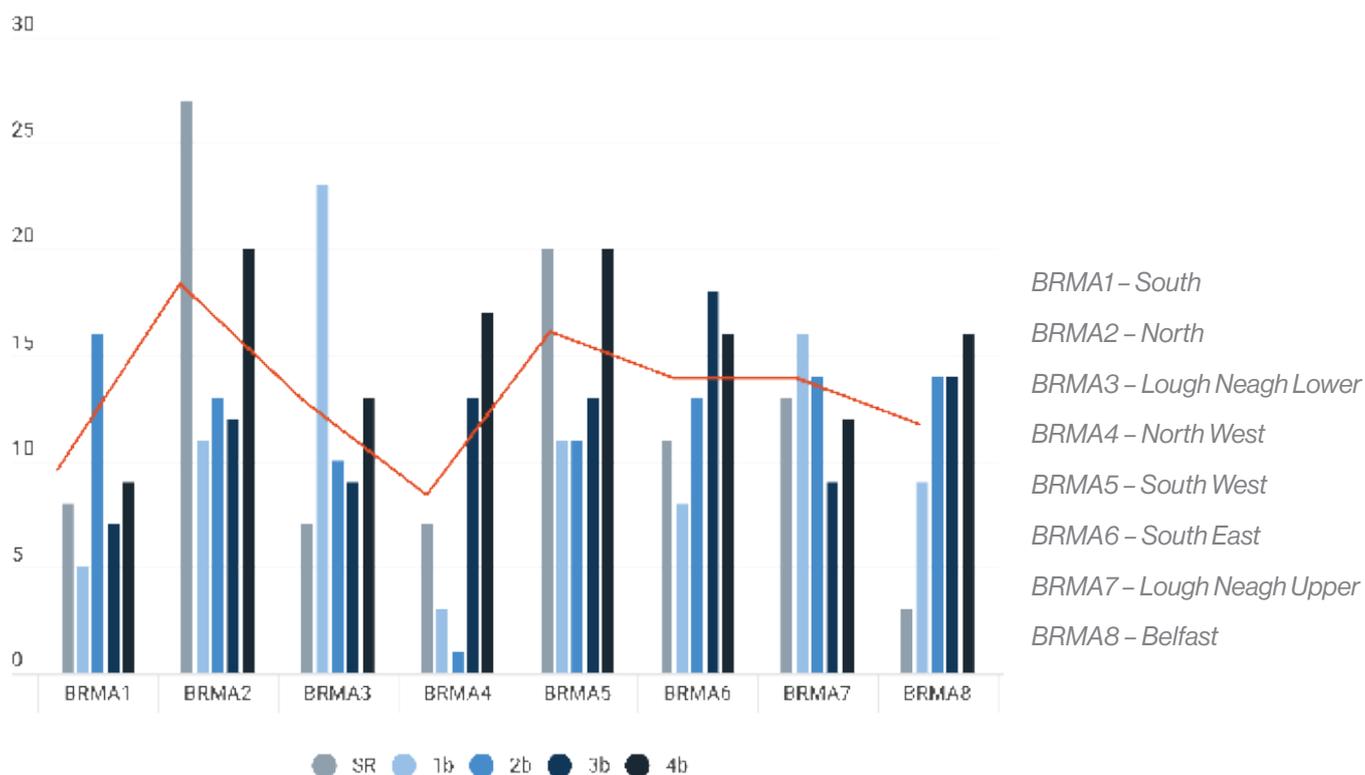


Figure 3: Percentage of properties available at or below LHA rate by property type and BRMA area 2018  
Source: Author's own analysis of NIHE data

## Analysis by Postcode Area - 2018

Of the areas chosen for further analysis<sup>8</sup>, none had more than 20% of available properties (of all types) which were at or below the LHA rate, with Newry (BT35) having only 3% of properties available at this rate and the average being 12% of properties available at or below the LHA rate. In contrast, between 55% and 88% of all properties in the areas under consideration would incur a shortfall of at least £10 per week. Summary of analysis:

- **BT4 (East Belfast):** There were no single room properties available at or below the LHA rate and only 1 one-bedroom property and 1 four bedroom property.
- **BT12 (West Belfast):** There were 337 properties available in BT12 (in West Belfast) and none of the one bedroom or single room properties were available at the LHA rate with the average shortfall for these properties at £28 per week. Only 55 out of the 337 properties of all types were available at the LHA rate.
- **BT23 (Newtownards area):** Although there were 16 shared room properties available, there were none available at or below the LHA rate and the average shortfall for this type of property was £11.16 per week.

<sup>8</sup> The areas chosen were BT4 (in East Belfast – BRMA 8), BT12 (in West Belfast, also BRMA 8), BT23 (Newtownards area – BRMA 6), BT35 (Newry area – BRMA 1), BT42 (Antrim area – BRMA 7), BT47 (Derry / Londonderry – BRMA 4), BT62 (Portadown area – BRMA 3), and BT92-94 (3 postcode areas combined to represent Rural Fermanagh – BRMA 5). These postcode areas featured heavily in the analysis of Housing Rights case recording data.

- BT35 (Newry): 80% of all advertised property types in this area would incur at least a £10 per week shortfall.
- **BT47 (Derry/Londonderry): Fewer than 1 in 10 three bedroom properties in this area were available at the LHA rate and over half would incur a shortfall of at least £10 per week**, with the average shortfall in excess of £50 per week.
- BT62 (Portadown): There was only one shared room advertised for rent at the LHA rate, although there were 26 properties of this type available, the majority of which (22) would incur a shortfall of at least £10 per week.
- **BT92-94 (rural Fermanagh):** There were 79 properties available in this area, with 1 in 5 of these available at the LHA rate. **The average shortfalls for all properties types ranged from £10 per week for a four bedroom property to £28 per week for a two bedroom property.**

## LHA Rates and Advertised Rentals 2009-2018

The following is based on an analysis of advertised rents and LHA rates in BRMA 2, 4, 6 and 8 for the years 2009, 2011, 2015 and 2018. As can be seen from Figure 4 below, there is a marked decrease in the percentage of properties available at or below the LHA rate in each consecutive year.

The most marked reduction in the availability of properties at or below the LHA rate was a two bedroom property in BRMA 4 (North West), which had a reduction of 99% in the proportion of two bedroom properties available at the LHA rate<sup>9</sup>.

**The average reduction in the proportion of properties available at or below the LHA rate was 75% for all areas and all property types.**

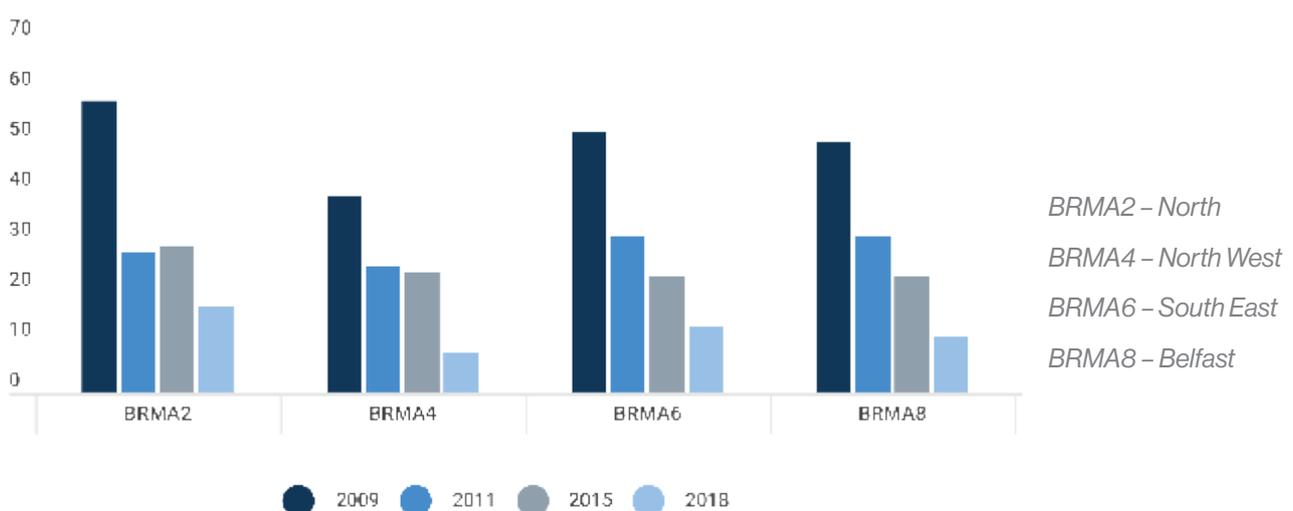


Figure 4: Percentage of properties available at or below LHA rate by year (BRMAs 2, 4, 6 and 8)  
Source: Author's own analysis of NIHE data

<sup>9</sup> Falling from 48.6% in 2009 to only 0.6% in 2018, a reduction of 48 percentage points.

Looking more closely at BRMA 8 (Belfast), whilst there was a moderate increase in the average rental costs for the various property types between 2009 and 2018 (around 1-3% increase per year, although for the shared room and four bedroom properties this increase amounted to 28% over the nine year period<sup>10</sup>), the LHA rate decreased (in nominal terms) by 6-10% over the same period as a result of changes to the way LHA rates were calculated. **This means that in the context of rising rents, the purchasing power of LHA rate was greatly reduced.**

The LHA rate for a single room in BRMA 4 (North West) was one of only three property type / BRMA area combinations which saw an increase in the LHA rate in nominal terms<sup>11</sup>, showing an increase of 26%. However, this is tempered by the increase in rental costs in this area and for this property type, which increased by 46% over the nine year period, therefore swamping the seemingly generous increase in the LHA rate for this property type.

It should be noted that the increase in rental costs were not experienced evenly across the rental market between 2009 and 2018, **there was a markedly higher increase in rental costs at the lower end of the market (average increase of 13.3%) compared to the top end of the market (average increase of 9%).** The increase experienced in the average of the bottom end of the market for two bedroom properties was at least twice that as experienced at the top end of the market for the same property type.

## The Lived Experience

The impact of decreasing household incomes between 2009 and 2017 of around 1.7%<sup>12</sup> (as evidenced by ONS data), set against the increase in rental costs over the same period and the concurrent decrease in generosity of housing benefit for PRS tenants can be seen in the rise of enquiries relating to a shortfall between LHA and rents to Housing Rights advice services. The increase in enquiries relating to shortfalls over the past ten years can be seen in Figure 5 below, which shows that **there was an increase in enquiries about shortfalls in rent from fewer than 20 in 2010 to a peak of 865 in 2015.**



Figure 5: Housing Rights PRS client enquiries re: shortfall between rent and housing benefit received  
Source: Author's own analysis of Housing Rights Case Recording Data

<sup>10</sup> According to the ONS composite price index, prices in 2018 were 30.68% higher than average prices throughout 2009. The pound experienced an average inflation rate of 3.02% per year over this period, which means that the rise in the average price of rentals was roughly in line with inflation.

<sup>11</sup> The other two increased by only 2%

<sup>12</sup> In real terms, i.e. adjusted for inflation.

A thematic analysis of cases over the last 10 years found several recurring themes among PRS clients who contacted Housing Rights regarding a shortfall between their housing benefit and the rent they had to pay. Discretionary Housing Payments (DHPs) were a major sub-theme within all of the themes which emerged from the data. Although some of the clients were already in receipt of a DHP, a quarter of the 42 cases explored recorded a low DHP compared to the shortfall which they were experiencing. **For those cases which recorded the amounts for housing benefit and DHP as well as the rent due, the ratio of DHP to shortfall averaged 22% (ranging from covering between 10% and 40% of the shortfall). This left these clients facing a shortfall payment of between £60 and £250 per month (with the average being £160 per month).**

**Major themes emerging from the data:**



**Work-related issues:** PRS tenants who contacted Housing Rights for advice relating to a shortfall between rent and housing benefit were affected by work-related issues, such as reduced hours and zero hour contracts, particularly in the wake of the financial crash and subsequent introduction of austerity.



**Market forces:** the impact of the PRS rental market was also a significant factor, with clients reporting rising rents in the PRS sector which were increasingly out of sync with the support which they were able to receive from housing benefit.



**Arrears and debt:** clients reported accumulating arrears and using credit to pay their rent as well as prioritising rent over other expenditure, to the point of risking their health by reduced expenditure on food and heat.



**Accessing alternative accommodation:** clients consistently found it difficult to access alternative cheaper accommodation close to support from family and within reasonable distance to work, schools and other services which they were accessing, challenging the assumption of increased choice in the PRS, which in the context of the LHA rate is somewhat of an illusion.



**Age-related issues:** younger clients faced particular issues with the lack of affordable 'shared accommodation' and older clients faced the prospect of having to move out of their family home as a result of reduced eligibility to LHA as family size reduced.

In addition, relationship breakdown and health issues often drew clients into having to apply for benefits (including housing benefit) for the first time, with many reporting a shortfall between what had previously been affordable rental costs and the support which they were able to access. Many of the cases which were explored showed how clients were trying to pay their rent as best they could, with limited resources and aiming to avoid eviction. Sustaining their tenancies (as unsuitable or unaffordable as they may have been) was a major focus for all of the clients whose cases were explored and in some cases, landlords had tried their best to help their tenants to do so.

# Conclusion

Whilst the findings from this research will have broad and far reaching implications, the following areas are noted in particular:

The research has implications **for the calculation of LHA**, providing a much needed critique of the basis of the calculation and challenging the assumptions underpinning it.

In addition, the findings highlight the impact of **welfare reform** on PRS tenants and outline how **private renters are exposed to significant and growing gaps between social security entitlement (in the form of Local Housing Allowance) and housing costs (in the form of market rents)**. Furthermore, even when PRS tenants have been able to access support such as **DHPs**, these are temporary and often not enough to cover the full shortfall between LHA and rent. Whilst **welfare mitigations** are working well in the social rented sector, this cannot be said for the PRS. This means that low income households in the PRS are at a considerable disadvantage compared to low income households in the social rented sector. The calculation of LHA is based on the needs of a household in terms of the number of bedrooms based on the age of the children in the household. Whilst the **'Social Sector Size Criteria'** (or bedroom tax) is currently being mitigated for most affected households in the social rented sector (although this is due to expire in 2020), this has clearly not been the case for households in the PRS.

The research makes an important contribution to the debate around the **provision of social housing in Northern Ireland**, with an **over-reliance on the private rented sector to address housing need among low income households, a sector which is focused on profit and has no obligation to house low income tenants**. Furthermore, given the increasing role which the PRS is playing in housing low income families (DfC, 2017), the impact of differing LHA rates on financial burdens and housing choices in the context of changing family composition (as children are born, grow up and leave the family home) is an area of concern. The research outlines **the lived experiences of tenants who have not been able to access social housing and had no choice other than to rent in the PRS**, with the consequent constraints in terms of locations with affordable accommodation available as a result of having to rely on LHA, which would not have applied had they been able to access social housing.

The potential **impact on homelessness** is also considered, **particularly in light of the Department for Community's proposal to discharge the statutory duty on a tenure neutral basis**. This proposal would bring the PRS into use in the provision of accommodation for people who are homeless. The potential for loss of tenancies in the PRS arising from arrears due to affordability issues among low income households therefore needs to be considered. Focusing on headline figures such as loss of tenancies due to eviction not only misses an opportunity to explore factors such as arrears, which lie behind many evictions, but also ignores the efforts which tenants and landlords in the PRS are making in order to try to sustain tenancies in the face of decreasing state support for PRS tenants. This quantitative approach leads to an over-emphasis on the impact on tenancies, rather than on tenants, potentially over-looking the human impact of policies which affect affordability for low income households renting in the PRS.

Following on from this then, the impact of **affordability issues** as they relate to housing costs can have wider implications in terms of driving low income households into debt in order to maintain their tenancies.

A full discussion of the policy implications of this research is outlined in the Housing Rights Policy Briefing 'Exploring the Local Policy Implications'.

Any analysis of support for housing costs must be set in the context of changes in rental costs. The disproportionate increase in rents at the bottom end of the market compared to those at the top end of the market as outlined in this research, suggests that low income households which are not in the social sector are having to pay disproportionately more for their housing as a result of having to rely on support in the form of LHA. This analysis serves as a critique of the Government's rationale for the introduction and subsequent reduction in LHA rates, seeking to drive the behaviour of both renters and landlords towards reducing and potentially capping rents at the bottom end of the market. **The reverse has been the experience in reality, with rents at the lower end of the market increasing more than those at the top end.**

Whilst the actual amount of LHA might have risen over the past ten years for a few of the rates considered in this research (although the majority of rates have decreased), **the reduction in terms of the generosity of LHA rates as they relate to rental costs (from the 50th percentile of advertised rental costs to the 30th percentile** initially and then the subsequent freeze on rates set against the context of rising rental costs), suggest that those clients who have contacted Housing Rights (as outlined in this research), represent only the tip of the iceberg as **LHA rates are increasingly falling behind rental costs.**

Furthermore, this growing gap between advertised rents and LHA rates demonstrated in this research, would suggest that low income households in receipt of housing benefit in the PRS are experiencing a 'double movement' – squeezed between rising rents and reducing LHA rates, **they are increasingly falling behind with rent payments and finding themselves in a position where sustaining their tenancies is becoming increasingly difficult.** What this research shows is that rents which should otherwise have been sustainable for low income households, given that rent increases have roughly kept in line with inflation, have become unsustainable in the face of stagnating incomes and reducing entitlement to housing benefit. This has exacerbated the housing crisis, with many households unable to access affordable accommodation in the PRS and finding it difficult to access social housing, either not having enough points to be able to get social housing or, even if they have enough points, unable to access social housing in their area of choice.

The illusion of choice which underpins the reliance on the PRS to house low income families in NI, is not necessarily the choice of where to live and what type of accommodation to live in, but rather more of a Hobson's choice, one of 'take it or leave it', which is in effect no choice at all, since everyone needs to have somewhere to live. Many of those low income families who are currently renting in the PRS and are in receipt of housing benefit and subject to LHA rates, would perhaps choose to live in social housing if they could. In the absence of this choice however, it is imperative that they are at least supported to pay their rent in the PRS more adequately.

## Appendix 1: BRMA areas – Property types, rental costs and LHA rates 2018

BRMA Area	Type	Total		Average	30th	Actual	% props at	
		No. of Properties	No. props < LHA rate	rental (p.w)	Percentile 2018	2018 LHA rate	or below LHA rate	
1	SR	99	8	£64.60	£45.80	£50.99	£45.80	8
South	1b	20	1	£83.24	£60.68	£74.03	£62.50	5
	2b	115	18	£97.22	£80.43	£87.77	£82.84	16
	3b	292	19	£108.23	£88.44	£96.44	£91.09	7
	4b	45	4	£132.21	£99.58	£112.73	£102.57	9
2	SR	365	100	£41.65	£38.19	£38.67	£38.19	27
North	1b	38	4	£79.89	£69.45	£75.00	£69.45	11
	2b	98	13	£94.83	£83.32	£89.18	£83.32	13
	3b	232	28	£104.34	£89.42	£96.34	£92.10	12
	4b	64	13	£115.58	£97.66	£105.13	£100.59	20
3	SR	136	9	£65.54	£43.63	£55.80	£44.94	7
Lough	1b	35	8	£79.36	£66.94	£72.06	£66.94	23
Neagh	2b	153	15	£96.59	£77.92	£85.54	£80.26	10
Lower	3b	474	43	£111.61	£89.43	£99.86	£92.11	9
	4b	75	10	£131.91	£106.83	£117.72	£110.03	13
4	SR	535	39	£69.17	£50.52	£65.76	£52.04	7
North West	1b	99	3	£87.72	£74.31	£83.60	£76.54	3
	2b	165	1	£104.31	£89.53	£98.48	£92.22	1
	3b	254	33	£111.17	£99.60	£102.87	£99.60	13
	4b	66	11	£127.11	£108.13	£110.09	£108.13	17
5	SR	50	10	£55.88	£45.70	£46.01	£45.70	20
South West	1b	45	5	£76.10	£60.69	£61.53	£60.69	11
	2b	76	8	£94.53	£76.07	£82.15	£76.07	11
	3b	171	22	£100.09	£87.10	£91.12	£87.10	13
	4b	30	6	£110.32	£96.79	£97.43	£96.79	20
6	SR	170	18	£68.86	£52.09	£56.00	£52.09	11
South East	1b	109	9	£91.38	£78.97	£81.47	£78.97	8
	2b	639	83	£112.51	£93.09	£98.96	£93.09	13
	3b	639	118	£127.79	£102.92	£111.58	£106.01	18
	4b	160	26	£176.70	£120.93	£136.77	£124.56	16
7	SR	121	16	£63.04	£48.45	£53.19	£48.45	13
Lough Neagh Upper	1b	76	12	£85.01	£69.85	£75.83	£69.85	16
	2b	556	79	£101.72	£85.70	£91.26	£85.70	14
	3b	1032	90	£112.15	£93.27	£99.65	£93.27	9
	4b	177	22	£135.13	£104.86	£109.30	£104.86	12
8	SR	258	9	£62.23	£42.15	£47.92	£42.15	
Belfast	1b	194	17	£104.67	£83.65	£90.55	£86.16	3
	2b	1288	184	£116.21	£92.44	£99.51	£95.21	9
	3b	799	112	£134.31	£101.90	£112.08	£104.96	14
	4b	232	37	£187.45	£118.51	£140.17	£122.07	14

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when everyone has a **home**

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