



Living in the Private Rented Sector: The experiences of tenants

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Private Rented Sector

Living in the Private Rented Sector: The experiences of tenants

June 2014



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Professor Paddy Gray
Ursula McAnulty
Peter Shanks

Introduction

This report presents the results of a survey of tenants living in the private rented sector from across Northern Ireland and was carried out as a follow-up to the 2011 House Condition Survey. It examines issues such as affordability, landlord-tenant relationships, management standards, inter-tenure flow, and the future intentions of tenants living in the private rented sector. A similar survey of tenants living in the private rented sector was carried out following the 2006 House Condition Survey, and comparable data is provided where possible.

Methodology

The 2011 House Condition Survey provided the sample frame for the face-to-face interviews with tenants living in the private rented sector. The House Condition Survey, undertaken by the Housing Executive, is the only reliable source of tenure information for the private rented sector. The House Condition Survey is the largest sample-based household survey in Northern Ireland and provides the most comprehensive insight into housing in Northern Ireland. The survey collects information mainly on the physical attributes of dwellings but also provides valuable socio-economic data relating to the circumstances of households.

A total of 264 tenants living in private rented accommodation were identified through the 2011 House Condition Survey. All tenants identified were invited to participate in the research. To enhance response rates for this survey an incentivised approach was taken, as was the case in 2006. Tenants were given a DIY store voucher for participating in the research and as a result the achieved sample provided quality, robust data for analysis. Fieldwork was carried out during June – November 2012 and a total of 138 surveys were completed (via face-to-face interview), a response rate of 52 per cent, which is an achievement considering the well documented difficulties in attaining adequate response rates in private rented sector surveys.

Interviews lasted approximately 40 minutes and covered issues such as housing history and future intentions, rents and housing benefit, landlord-tenant relationships and attitudes to living in the private rented sector.

Findings from the Tenant Survey

The following sections summarise key findings emerging from the Tenant Survey under the following headings:

- Household Profile
- Housing History
- Access and Affordability
- Landlord – Tenant Relationship
- Regulation in the PRS
- Attitudes to renting privately
- Future Intentions

1.0 HOUSEHOLD PROFILE

The following analysis provides details of the key characteristics of those respondents who took part in the tenant survey.

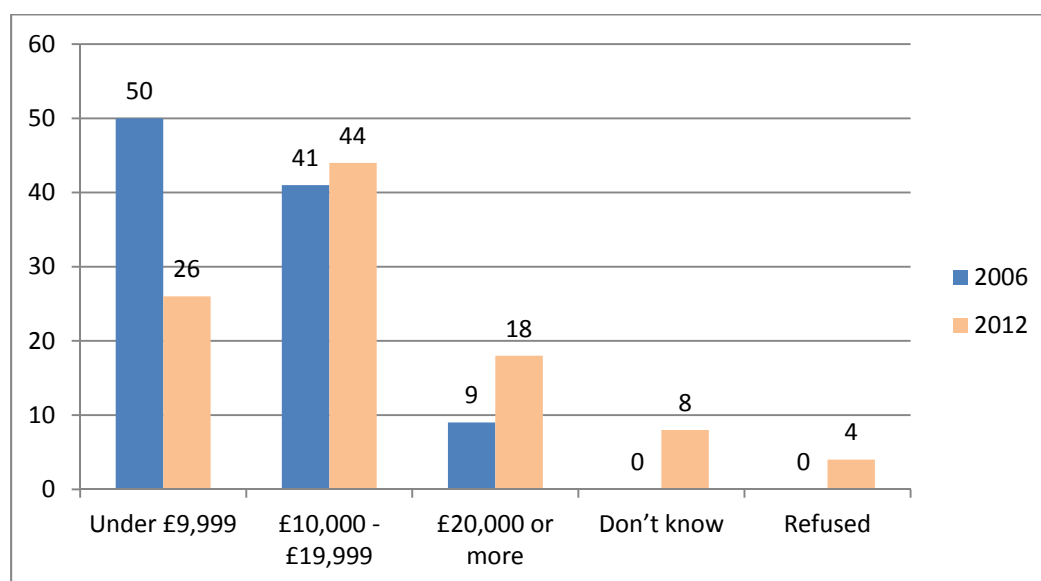
Household Type (Appendix Table A1)

In comparison to the 2006 Tenant Survey, the household type of respondents in 2012 has changed significantly. One-third (33%) of households in the 2012 Tenant Survey were family households, double the proportion in 2006 (17%) while there was a decrease in lone parent households (15% in 2012: 22% in 2006) and older households (11% in 2012: 19% in 2006).

Income (Appendix Table A2)

One-quarter (26%) of respondents had a household income of £9,999, compared to half (50%) of respondents in the 2006 Tenants Survey. Conversely the proportion of respondents in 2012 with a household income of £20,000 (19%) doubled in comparison to 2006 figures (9%). (See Figure 1)

Figure 1: Annual Gross Household Income (%) (2006 & 2012)



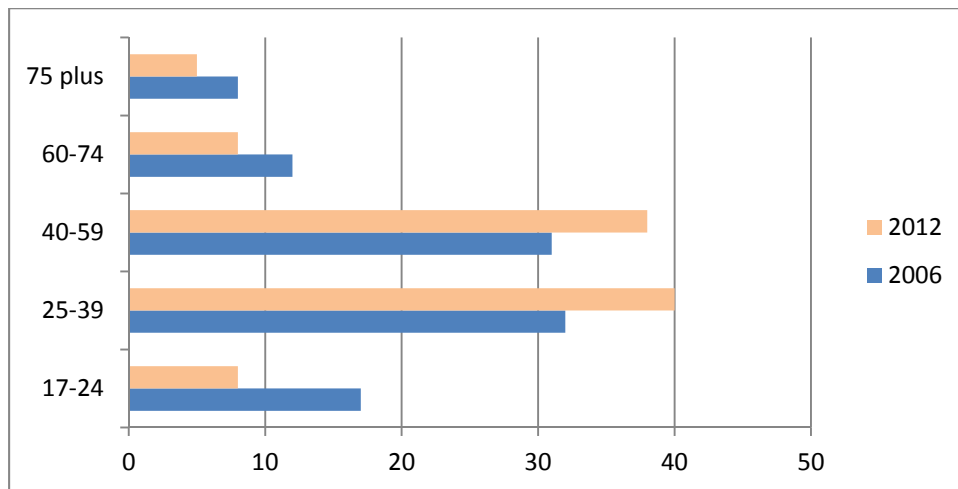
Employment Status of Household Reference Person (HRP) (Appendix Table A3)

More than two-fifths (43%) of HRP's were in full/part time employment, a significant increase since 2006 (30%). In contrast there was a notable decrease in the proportion of retired HRP's (12% in 2012:18% in 2006) and HRP's 'not working-not seeking work' (3% in 2012:12% in 2006).

Age of Household Reference Person (HRP) (Appendix Table A4)

The majority of HRP's were either aged 25-39 (40%) or 40-59 (38%). Overall the proportion of HRP's aged 25-59 (78%) had increased in comparison to the 2006 Tenant Survey (63%). Less than one-tenth (8%) of HRP's were aged 17-24 (17% in 2006) and more than one-tenth (13%) were aged 60 or over (20% in 2006). (See Figure 2)

Figure 2: Age of Household Reference Person (%) (2006 & 2012)



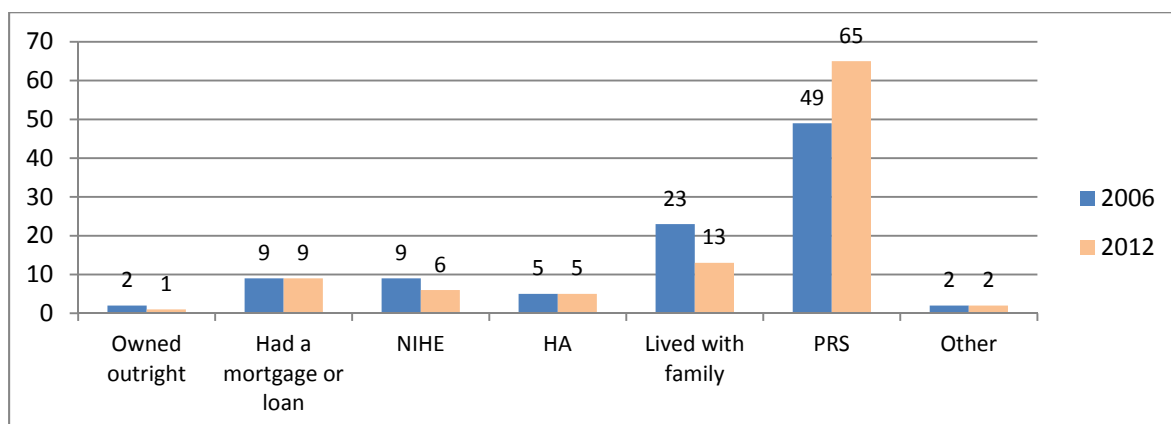
2.0 HOUSING HISTORY

Respondents were asked a series of questions relating to their previous accommodation. Only those who had moved in the previous five years (n105 respondents) were asked these questions (in order to minimise the inaccuracies that can arise when respondents are asked to provide information on events occurring more than five years ago).

Tenure of previous home (Appendix Table A5)

Respondents were asked the tenure of their previous home. Almost two-thirds of respondents (65%) already lived in private rented accommodation before moving to their current address. This has increased from the 2006 Tenant Survey, when nearly half (49%) of respondents had previously lived in the private rented sector. Similar proportions of tenants had moved from living with their family (13%), the social rented sector (11%) or the owner occupied sector (10%). (See Figure 3)

Figure 3: Tenure of previous home (2006 and 2012) (%)

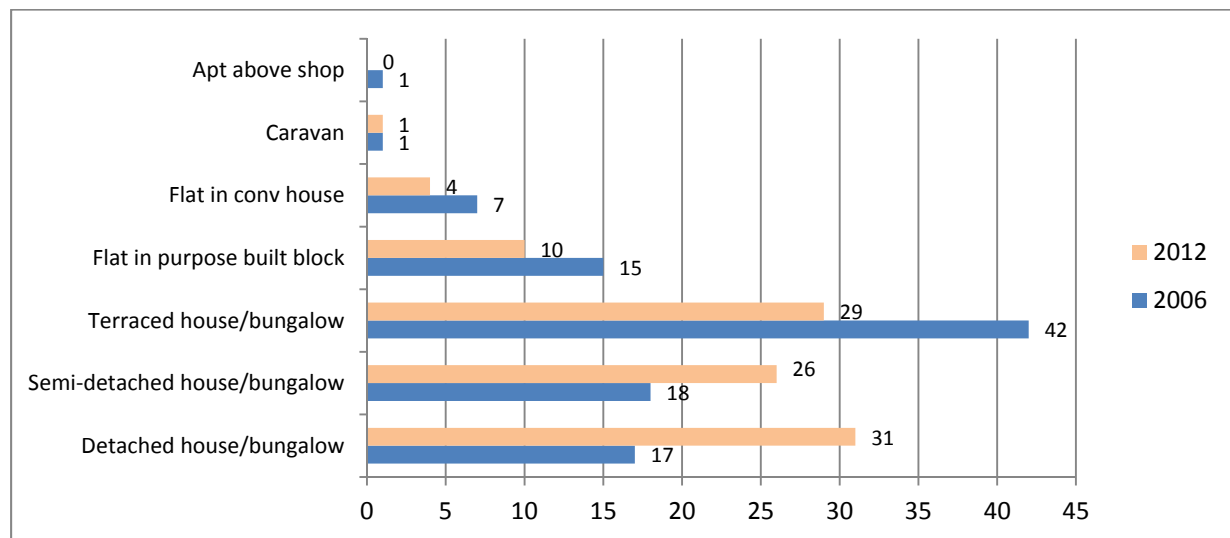


Dwelling type of previous home (Appendix Table A6)

Figure 4 shows that detached properties were the most common (31%) dwelling type for tenants' previous accommodation. Around one quarter (29%) had lived in terraced dwellings and a further quarter (26%) had moved from a semi-detached dwelling. Thirteen per cent of tenants had previously lived in an apartment. These findings differ significantly from 2006, when terraced properties were the most common (42%) dwelling type for tenants to have lived in previously. In 2006 lower proportions had previously lived in detached properties (17%) or semi-detached properties (18%). Conversely, a higher proportion had previously lived in a flat (23% in 2006 compared to 13% in 2012).

(See Figure 4)

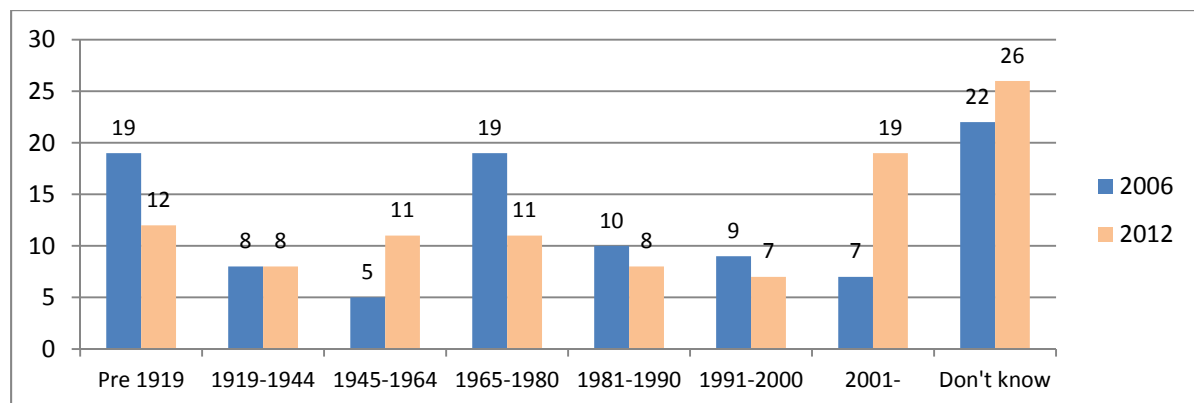
Figure 4: Dwelling type of previous home (%) (2006 and 2012)



Dwelling age of previous home (Appendix Table A7)

One fifth (19%) of tenants had lived in properties built since 2000, considerably higher than in 2006 when 7 per cent lived in dwellings built since 2000. A further 12 per cent of tenants had previously lived in dwellings built pre-1919, a reduction from 2006 when 19 per cent lived in dwellings built before 1919. However, in 2006 and 2012, a significant proportion (22% and 26% respectively) did not know when their previous accommodation was built. (See Figure 5)

Figure 5: Dwelling age of respondent's previous homes (%) (2006 and 2012)



Number of bedrooms in previous accommodation (Appendix Table A8)

Three bedroom accommodation was the most common (49%) category in terms of the size of respondents' previous home. However, a significant proportion (34%) lived in accommodation with fewer than three bedrooms. These figures remained broadly similar to 2006 (45% and 39% respectively).

Satisfaction with previous accommodation / area (Appendix Table A9 & A10)

There were high levels of satisfaction amongst respondents with their previous accommodation and the area that they had previously lived in. Almost three-quarters (71%) of respondents were either very satisfied or fairly satisfied with their previous accommodation. This is slightly lower than the proportion that was very/fairly satisfied with their previous accommodation in 2006 (73%). Most (77%) respondents were either very satisfied or fairly satisfied with the area they previously lived in (79% in 2006).

Reason for leaving previous accommodation (Appendix Table A11)

Respondents gave a variety of reasons for leaving their previous accommodation. Responses have been grouped into categories (see Table A11). The most common response respondents gave for leaving their previous accommodation (36%) related to the accommodation itself (e.g., the size of the property or the state of repair). This was followed by family/personal reasons, with one-third (32%) stating this as the main reason for leaving their previous accommodation. Eleven per cent gave area/neighbourhood reasons for leaving their previous accommodation, ten per cent gave work or college reasons and five per cent gave security of tenure reasons for leaving their previous accommodation.

This differs from 2006 when the most common reason respondents gave for leaving their previous accommodation (39%) related to family/personal reasons, followed by reasons relating to the accommodation (24%).

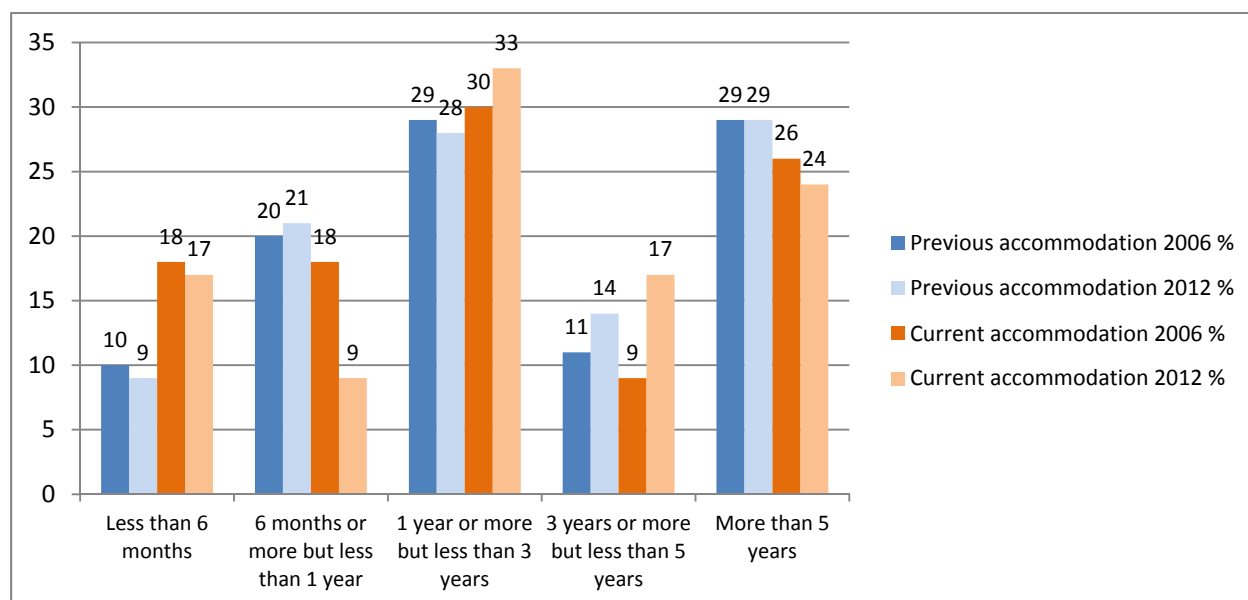
3.0 Length of time in accommodation: previous and current (Appendix Tables A12 & A13)

Tenants in the private rented sector have traditionally been thought of as a transient group, staying in their accommodation for a relatively short period of time before moving on to other accommodation. Figure 6 below shows the length of time respondents had lived in their previous and current accommodation. One quarter (26%), of tenants had lived in their current accommodation for less than one year, lower than the proportion that had lived in their accommodation for less than one year (36%) in the 2006 survey. Half (50%) had lived in their accommodation between one and five years, similar to the proportion in the 2006 survey (39%). Only one quarter had lived in their accommodation for five years or more (24%), again similar to the results in the previous survey (26%).

Respondents were asked how long they had lived in their previous accommodation, with similar results both with the length of time they spent in their current accommodation and between surveys. In 2006 thirty per cent of tenants had lived in their previous accommodation for less than one year (also 30% in 2006). More than two fifths (42%) of tenants had lived in their previous accommodation between one and five years in the 2012

survey, and 40 per cent of respondents in the 2006 survey had lived in their previous accommodation between one and five years. In both surveys only 29 per cent of respondents had lived in their previous accommodation for more than five years. (See Figure 6)

Figure 6: Length of time in current and previous accommodation (2006 and 2012)



Times moved in last five years (Appendix Table A14)

One quarter (24%) of respondents had not moved in the last five years. One third (33%) had moved once, one fifth (21%) had moved twice, and a further fifth (22%) had moved three or more times. These results are similar to those found in the 2006 survey, although there was a slightly higher proportion of respondents who had moved twice (28%) and a slightly lower proportion (13%) that had moved three or more times.

4.0 ACCESS AND AFFORDABILITY

Finding private rented accommodation (Appendix Table A15)

Most respondents found their accommodation by informal methods: 29 per cent heard about their current accommodation by word of mouth and a quarter (26%) already knew their landlord. Only 11 per cent used a letting agency to find their current accommodation. These results are broadly similar to those found in 2006 (see Table A15).

Deposits and rent in advance

In order to secure a privately rented property tenants can be asked to pay one month's rent in advance and/or a deposit (usually equivalent to one month's rent). There has been concern for some time that those on lower incomes may find it difficult to afford this upfront payment. Anecdotal evidence suggests that some must borrow money from family/friends in order to finance a deposit/rent in advance. There was also concern that in some instances tenants were finding it difficult to get some or all of their deposit returned. In response to this, the Department for Social Development introduced a Tenancy Deposit

Scheme which took effect in April 2013. From this date landlords must protect any deposit taken in an approved tenancy deposit scheme. Since the Tenancy Deposit Scheme was introduced more than £5 million worth of tenants' deposits have been protected – in the first six months of operation the scheme drew in 2,547 landlords and protected 9,142 tenants' deposits¹. The following section presents information on deposits and rent in advance paid by private tenants from the survey carried out in 2012.

Rent in advance (Appendix Tables A16 and A17)

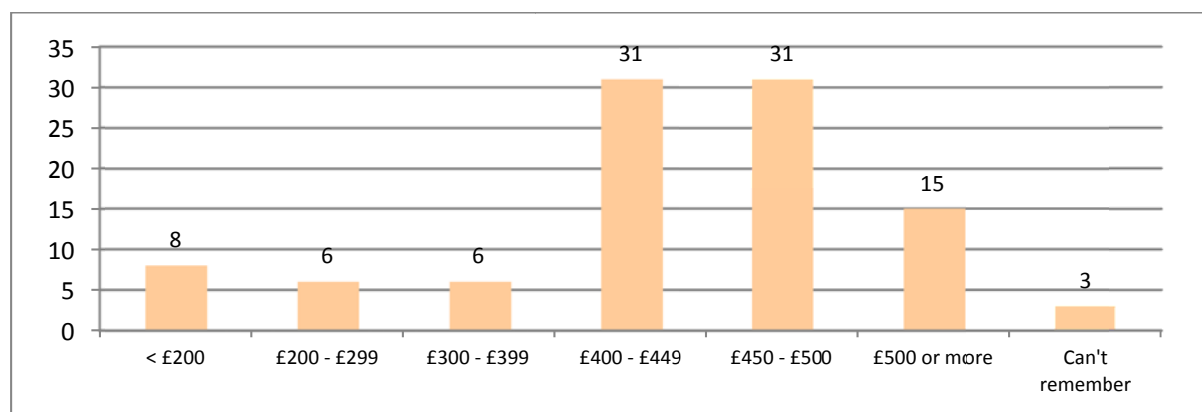
Almost half, (45%), of respondents paid rent in advance for their current accommodation. This is higher than the previous survey, when one third (34%) of respondents paid rent in advance for their current accommodation. Respondents who had previously lived in private rented accommodation were also asked if they had paid rent in advance. Half of respondents that had previously lived in privately rented accommodation paid rent in advance (50% in 2012 and 49% in 2006).

Amount paid for rent in advance for current accommodation (Appendix Table A18)

The mean amount that respondents paid for rent in advance for their current accommodation was £415. This is significantly higher than the amount of rent paid in advance amongst respondents in the 2006 survey, with the mean amount paid being £348.

Figure 7 shows the amount that respondents paid for rent in advance for their current accommodation in bands. One third (31%) of respondents who paid rent in advance paid between £400 and £449, and a further third (31%) paid between £450 and £500. Fifteen per cent of those that paid rent in advance paid £500 or more, and only 8 per cent paid less than £200.

Figure 7: Amount of rent paid in advance for current accommodation (2012) (£) (%)



Deposits (Appendix Tables A19 and A20)

Two-thirds, (63%), of respondents paid a deposit for their current accommodation. This proportion increased from the previous survey, when 42 per cent of respondents paid a deposit to secure their current accommodation. Respondents who had previously lived in privately rented accommodation were also asked if they paid a deposit for that

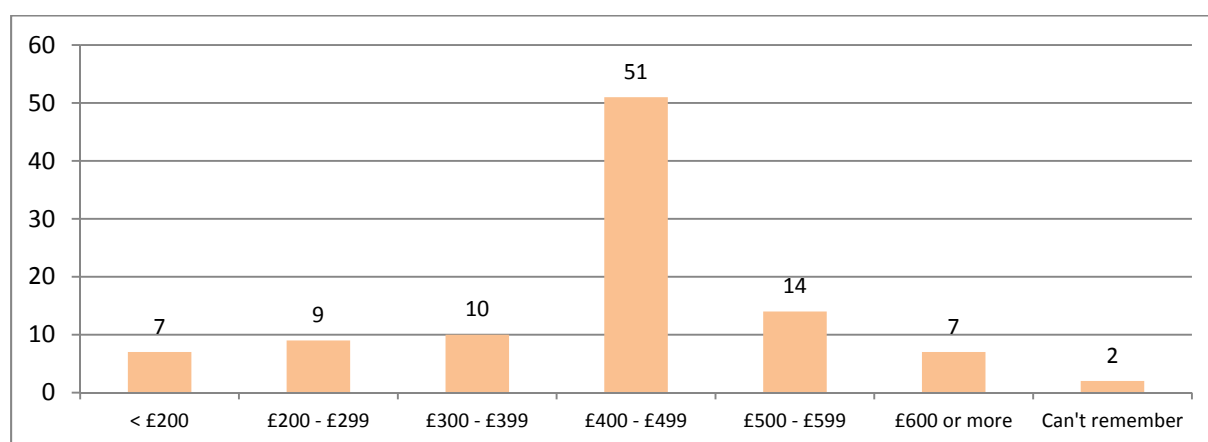
¹ DSD Newsletter November 2013

accommodation. Seventy-two per cent (72%) had paid a deposit for their privately rented accommodation.

Amount of deposit paid for current accommodation (Appendix Table A21)

The mean amount of deposit that respondents paid to secure accommodation was £413, significantly higher than that paid by respondents in the previous survey (£294). Figure 8 shows the amount that respondents paid for a deposit, grouped into bands. One fifth (21%) of respondents who paid a deposit to secure their current accommodation paid £500 or more. Half (51%) of respondents who paid a deposit paid between £400 and £499, ten per cent paid between £300 and £399, nine per cent paid between £200 and £299 and only seven per cent paid less than £200 for a deposit.

Figure 8: Amount of deposit paid for current accommodation (2012) (£) (%)

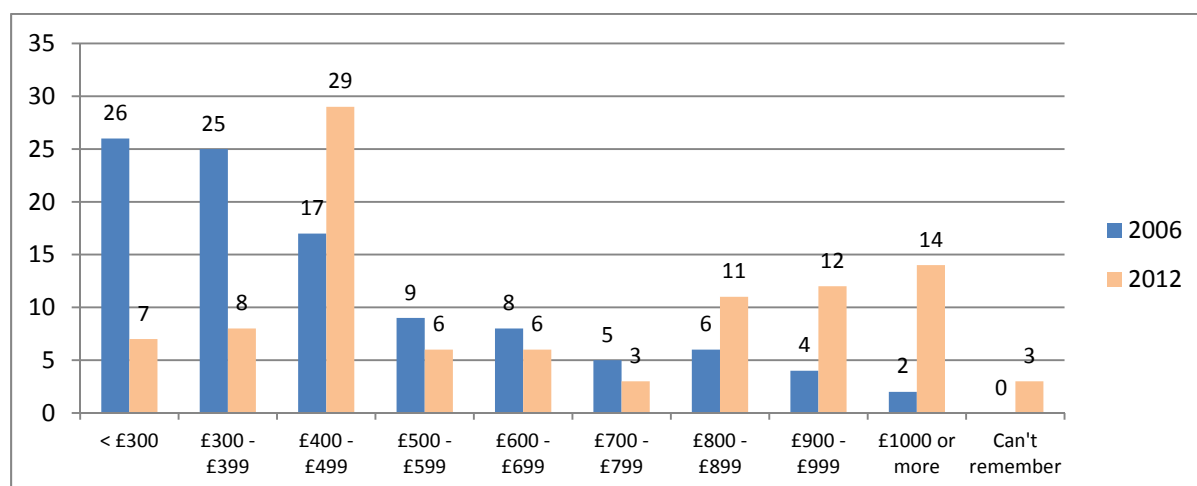


Total amount paid in advance to secure their current accommodation (Appendix Table A22)

Not all tenants who paid a deposit also paid rent in advance and vice versa. In total 70 per cent of respondents had to pay either a deposit or rent in advance or both to secure their current accommodation. This has increased from 2006, when just over half (53%) of respondents had to pay a deposit or rent in advance. The average total amount that tenants had to pay upfront was £695, a substantial increase from 2006 when the average total amount that respondents paid upfront was £439.

Figure 9 shows the upfront payments made by respondents in banded amounts: 15% of respondents paid less than £400 in 2012, compared to 51% in 2006. Almost one third (29%) paid between £400 and £499 in 2012 compared to 17% in 2006. Almost two fifths (37%) of respondents had to pay at least £800 in advance in order to secure accommodation compared to 12% in 2006.

Figure 9: Total amount paid in advance for current accommodation (2006 and 2012) (£) (%)



Ability to pay money in advance (Appendix Table A23)

Of those who paid money in advance to secure their current accommodation, more than half (55%) were in receipt of Housing Benefit. These tenants have already been identified as being in need of financial assistance to subsidise their housing costs, and those least able to afford to pay this money up front. However, the proportion of those paying money in advance who are in receipt of Housing Benefit has decreased from the previous survey, when two-thirds (64%) of those that paid money up front were in receipt of Housing Benefit.

Respondents who paid money in advance were asked how easy or difficult it was for them to afford to pay this. Just under half (46%) found it fairly or very difficult to afford to pay the deposit and/or rent in advance. However, this proportion had decreased from the previous survey when 62 per cent of respondents reported finding it fairly or very difficult to pay the deposit and/or rent in advance (Appendix Table A23).

Help with deposit / rent in advance (Appendix Tables A24, A25 and A26)

One third of respondents (33%) received help with the deposit and/or rent in advance. Of these, the most common source of assistance came from parents (41%), followed by other family members (22%). One fifth (19%) received assistance from the DHSS and a further 16% were assisted by friends. All respondents were asked if they were aware of any rent / deposit guarantee schemes, and the vast majority (93%) were unaware of any such schemes.

Unable to secure accommodation due to deposit / rent in advance (Appendix Table A27 and A28)

Fifteen per cent of respondents reported that they had to turn down accommodation because they could not afford the deposit (even though they would have been able to afford the normal rent). The same proportion (15%) reported that they had to turn down accommodation because they could not afford the rent in advance (even though they would have been able to afford the normal rent).

Other upfront costs (Appendix Table A29)

Respondents were asked if they had to pay any other upfront costs (apart from a deposit / rent in advance), when they moved into their current accommodation. This included background checks, furniture provided by the landlord, white goods provided by the landlord or fuel provided by the landlord. No respondents reported paying an upfront charge for any of these items. However, a small proportion (2%) of respondents had to pay an administration fee when moving into their current accommodation.

Withholding of deposits

Of those respondents who had moved within the last five years, 68 had previously lived in privately rented accommodation, and of these 49 (72%) paid a deposit. Table 1 shows that of those who had to pay a deposit on their previous accommodation, 78 per cent got their deposit returned in full, a slight increase from the previous survey when 69 per cent got their deposit returned in full. Fourteen per cent of respondents did not get their deposit returned compared to 17% in 2006, and 6 per cent got part of their deposit returned (14% in 2006). Of those respondents who did not get their deposit returned or returned only in part (n10), 7 felt that the landlord was not justified in withholding any of the deposit.

Table 1: Whether deposit returned

	2006		2012	
	N	%	N	%
Returned in full	44	69	38	78
Returned in part	9	14	3	6
Not returned	11	17	7	14
Can't remember/Don't know	N/A	N/A	1	2
Total	64	100	49	100

Rent for current accommodation (Table A30 and A31)

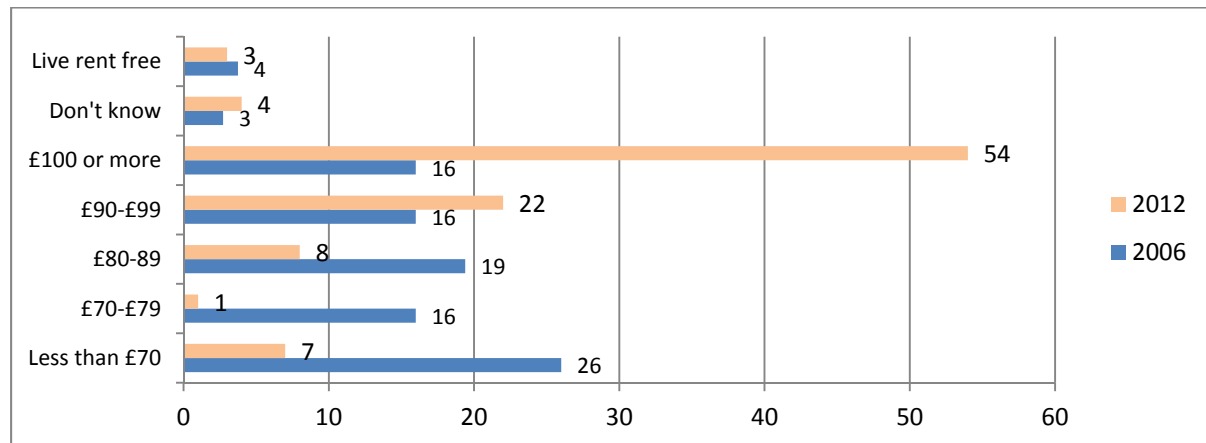
The mean weekly rent paid by private tenants in this survey was £99. This compares to a mean weekly rent of £79 found in the previous survey. Figure 10 below shows the weekly rent payable in bands. More than one quarter (29%) of respondents paid a weekly rent of £110 or more, and a further quarter (25%) paid between £100 and £109. More than one fifth (22%) of respondents paid between £90 and £99 and 16 per cent of respondents paid a weekly rent of less than £90 per week.

Figure 10: Weekly rent of current accommodation (2012) (£) (%)



Figure 11 compares the weekly rent paid by respondents in this survey and the previous survey. The increasing level of rents is clearly visible, with only 16 per cent of respondents paying £100 or more per week for rent in the 2006 survey, compared with 54 per cent in the 2012 survey. Conversely, in 2006 one quarter (26%) of respondents paid less than £70 per week for their rent, and by 2012 this had decreased to only 7 per cent of respondents paying less than £70 per week in rent.

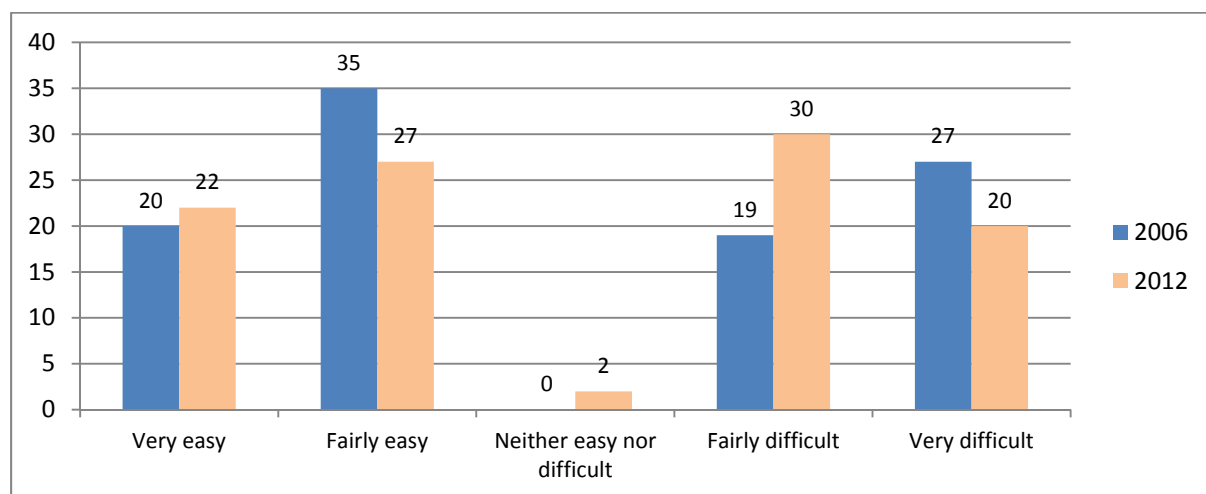
Figure 11: Weekly rent of current and previous accommodation (2006 and 2012) (£) (%)



Ease of paying rent (Appendix Table A32)

Respondents were asked how easy or difficult it was for them to afford the rent (or any shortfall they had to pay between Housing Benefit and the total rent payable). Of those that have to pay rent or a shortfall, just under half (49%) found it very or fairly easy and 50 per cent found it fairly or very difficult (a slight increase from the 2006 survey when 46 per cent found it fairly or very difficult to pay the rent or shortfall).

Figure 12: Ease of paying rent / shortfall (2006 and 2012) (%)



Respondents were also asked if they have been up-to-date with their rent during the past 12 months. The vast majority (95%) stated that they have been up-to-date with rent whilst

5 per cent stated that they had owed rent for a fortnight or longer. These results are similar to those found in 2006 (See Appendix A33).

Method of paying rent (Appendix Table A34)

Half (50%) of respondents pay their rent in cash to their landlord/agent (this has decreased from 2006 when 67% paid their rent in cash). Just over one quarter (28%) paid by direct debit and a further 15 per cent paid by standing order (18% and 8% in 2006 respectively).

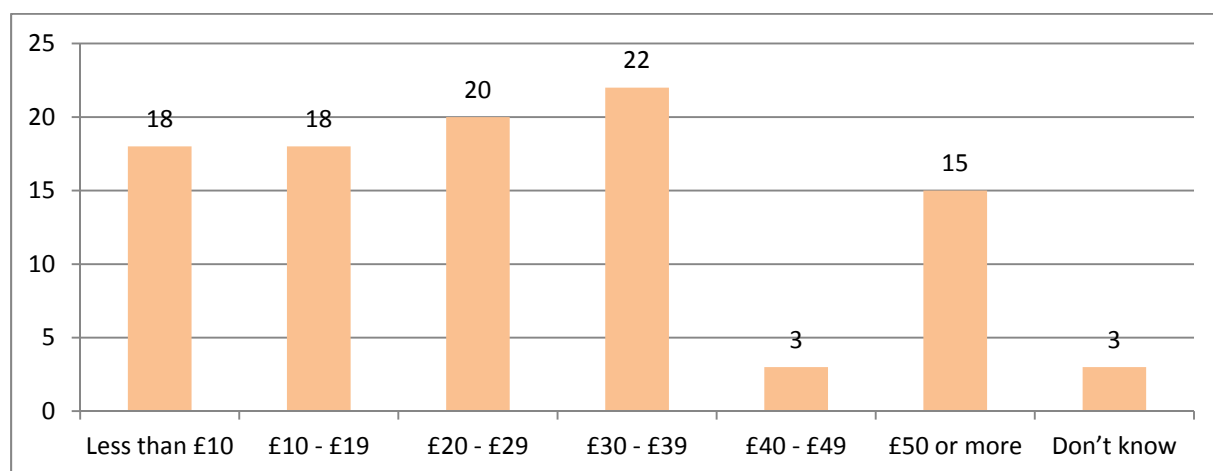
Housing Benefit (Appendix Tables A35 – A44)

Fifty-seven per cent of respondents in the survey were in receipt of Housing Benefit. This proportion decreased slightly from the 2006 survey when 60 per cent were in receipt of Housing Benefit. Of the tenants in receipt of Housing Benefit, more than three-quarters (76%) had to pay a shortfall between the amount they receive and the full rent payable (this had increased from 2006 when 68% of respondents had to pay a shortfall).

The mean weekly amount that tenants had to pay to cover the shortfall between the Housing Benefit that they received and the total rent payable was £29 (in 2006 the mean shortfall respondents had to pay was £20 per week).

Figure 13 shows the shortfall that respondents had to pay, grouped into bands: one fifth (18%) paid less than £10 per week, one fifth (18%) paid between £10 and £19 per week, one fifth (20%) paid between £20 and £29 per week, one fifth (22%) paid between £30 and £39 per week, three per cent paid between £40 and £49 per week and a further fifteen per cent paid £50 or more per week. Therefore whilst the mean shortfall was £29, there was still a significant proportion of low-income households paying an additional £30 or more per week towards their rent.

Figure 13: Amount of shortfall respondent has to pay (2012) (£) (%)



Those respondents in receipt of Housing Benefit were asked if they were aware of the amount they would receive before moving into their current accommodation, and only one third (32%) were aware of the amount that they would receive (Appendix Table A38). Of those tenants who were aware of the amount, more than two fifths (44%) stated that the

amount of Housing Benefit influenced their decision to take their current property (Appendix Table A39).

When a tenant applies to the Housing Executive for Housing Benefit there are two main reasons why the amount they receive does not cover the rent: a) their income is deemed to be too high, or b) the rent is deemed to be too high (or both). Respondents were asked if they knew why they did not qualify for full Housing Benefit. Half (50%) of respondents said that no reason was provided and a further 8 per cent stated that they did not know (in 2006 three-quarters (73%) of tenants did not know why they did not qualify for full Housing Benefit). Fifteen per cent of respondents stated that they did not get full Housing Benefit as their income was too high and 13 per cent because the rent was too high. A further 13% of respondents stated that they did not receive full Housing Benefit as the property was under occupied – likely to be related to the Housing Benefit rules for those aged under 35.

Respondents who did not receive full Housing Benefit were asked if they had asked their landlord to reduce their rent. Three-quarters (77%) did not ask their landlord to reduce the rent. Conversely 23 per cent did ask their landlord to reduce their rent, much higher than the 6 per cent of respondents in 2006 who stated that they asked their landlord to reduce the rent. Of those respondents (n14) that asked their landlord to reduce their rent, 8 stated that the rent was not reduced, 4 stated that the rent was reduced and the remaining 2 were awaiting a decision.

Respondents who did not receive full Housing Benefit were also asked if they asked the Housing Executive to increase their Housing Benefit. One-third (32%) did ask the Housing Executive to increase their Housing Benefit, an increase from 2006 when only 5 per cent asked the Housing Executive to increase their Housing Benefit. Of those that asked the Housing Executive to increase their Housing Benefit, the majority (79%) were unsuccessful in obtaining an increase in their Housing Benefit.

Discretionary Housing Payment (Appendix Table A45 – Table A49)

Tenants who are experiencing difficulty paying the shortfall between their Housing Benefit and the total rent payable may apply for an additional special payment (Discretionary Housing Payment). This payment is at the discretion of the Housing Executive and comes from a cash-limited fund.

More than one third (37%) of respondents who had a shortfall had heard of the Discretionary Housing Payment, and of these (n22) 14 tenants had asked the Housing Executive for a Discretionary Housing Payment (12 out of the 14 who asked were successful, and the remaining 2 tenants were awaiting a response). Those tenants who had asked the Housing Executive for a Discretionary Housing Payment (n14) were asked how easy or difficult they found the scheme to access: 9 found it easy to access and the remaining 5 found it difficult to access. Seven out of the fourteen respondents were in receipt of a Discretionary Housing Payment at the time of the interview, with a mean payment of £12 per week.

Payment of Housing Benefit (Appendix Table A51 – Table A54)

Respondents in receipt of Housing Benefit were asked if it was paid directly to them or to their landlord. For three-quarters (73%) of these respondents the Housing Benefit was paid directly to their landlord. This has decreased from 2006 when it was paid directly to the landlord in 85 per cent of cases.

Respondents whose Housing Benefit was paid directly to their landlord were asked if they would like to have the Housing Benefit paid to them rather than directly to the landlord. The vast majority (97%) stated that they would not prefer to have the Housing Benefit paid to them. This was the same proportion as in 2006. The most common reasons for preferring direct payment to the landlord were: know the rent is being paid (64%) and it is more convenient/easier (31%). Respondents whose Housing Benefit was paid directly to them (n21) were asked if they would prefer it to be paid directly to the landlord. The vast majority (18 out of 21) would not prefer it to be paid directly to their landlord.

Awareness of Housing Benefit (Appendix Table A55 – Table A59)

Respondents were asked how much they knew about Housing Benefit, for example, how someone qualifies for Housing Benefit and what they are paid. Only 3 per cent said that they knew a great deal about Housing Benefit, and a further 25 per cent said they knew a fair amount. One third (33%) did not know very much about Housing Benefit and 38 per cent knew nothing at all.

Respondents were also asked about their knowledge of the changes to Housing Benefit. Only 1 per cent stated that they knew a great deal about the changes and a further 7 per cent said that they knew a fair amount about the changes. Eighteen per cent said they did not know very much about the changes, and three quarters (75%) of respondents said that they knew nothing at all about the changes to Housing Benefit. Of those respondents that knew about changes to Housing Benefit, the majority (74%) had not heard about the changes before moving into their current accommodation. Those respondents who had heard about the changes to Housing Benefit gave a variety of responses when asked specifically what the changes were, the most common were: that Housing Benefit is being cut back (21%) and that there was an increase in the age for the single room rent (18%). However, one quarter (24%) of respondents that had heard about changes did not know what the changes were.

5.0 LANDLORD – TENANT RELATIONSHIP

Contact with the landlord/agent (Appendix Table A60 – A66)

The vast majority of tenants (83%) deal directly with their landlord, the remaining 17 per cent deal directly with a letting agent. This is similar to 2006 when 19 per cent dealt with a letting agent and 81 per cent dealt directly with their landlord.

Respondents dealing directly with their landlord were asked what contact details they had for them. Eighty nine per cent had a mobile telephone number for their landlord, forty-three per cent had a landline telephone number for their landlord and fifty-seven per cent had an address for their landlord. Most respondents (94%) had tried to contact their landlord and the vast majority (94%) found it very or quite easy to contact their landlord.

Respondents dealing directly with their agent were also asked what contact details they had for their agent. Most (79%) had a landline telephone number, forty-two per cent had a mobile telephone number for their agent and seventy-one per cent had a contact address for their agent. Most respondents (92%) had tried to contact their agent and ninety-five per cent found it very or fairly easy to contact their agent.

Relationship with landlord/agent (Appendix table A67 – A68)

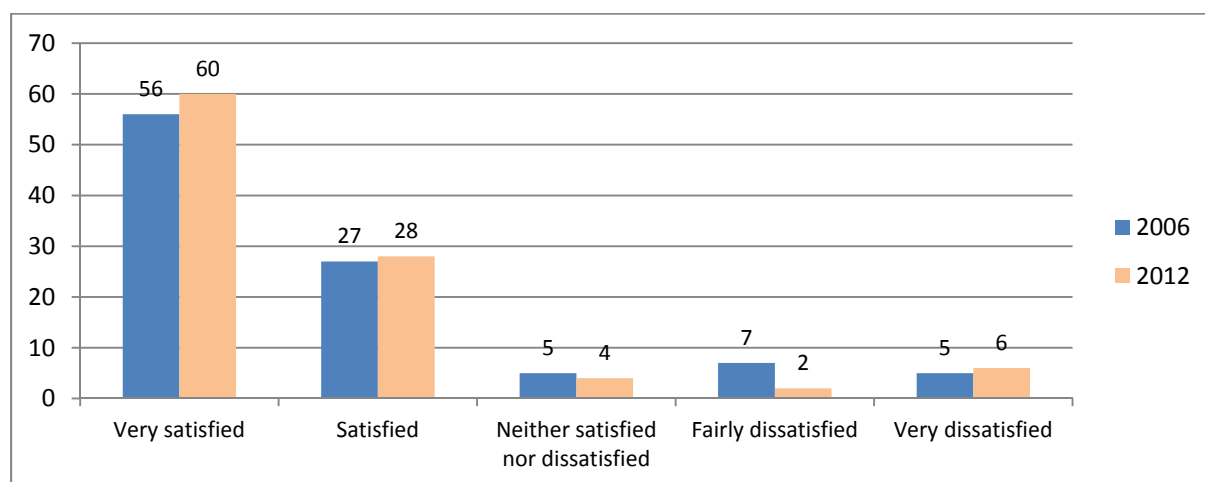
The vast majority (91%) of respondents described themselves as being on good terms with their landlord/agent (a slight increase from 2006 when 89% said they were on good terms with their landlord/agent). Only 2 per cent of respondents stated that they had a poor or sometimes poor relationship with their landlord/agent.

Respondents were asked if they felt that their relationship with their landlord/agent could be improved in any way. The vast majority (92%) stated that their relationship with the landlord/agent could not be improved in any way. The 8 per cent of respondents who felt the relationship could be improved most commonly gave reasons relating to the repairs service.

Satisfaction with the services provided by the landlord/agent (Appendix Table A69)

Tenants were asked about their overall satisfaction with the services provided by their landlord/agent. Respondents reported high levels of satisfaction, 88 per cent were either very satisfied (60%) or fairly satisfied (28%) with the services provided by their landlord/agent. This has increased from 2006 when 83 per cent of respondents were either very satisfied (56%) or fairly satisfied (27%) with the services provided by the landlord/agent. Conversely the proportion of respondents that were dissatisfied with the services provided by their landlord/agent decreased from 12 per cent in 2006 to 8 per cent in 2012.

Figure 14: Satisfaction with services provided by the landlord (2006 and 2012) (%)



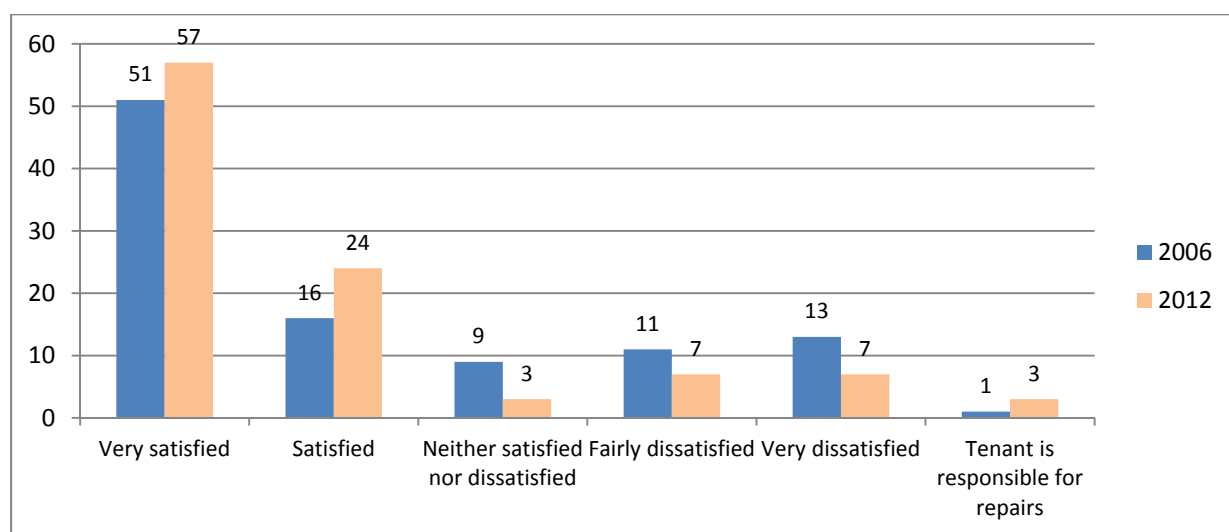
Satisfaction with repairs and maintenance (Appendix Table A70 and A71)

Respondents reported a high level of satisfaction with the way their landlord/agent dealt with repairs and maintenance, with 81 per cent stating that they were either very satisfied (57%) or fairly satisfied (24%). This is a higher level of satisfaction than that found in the

previous survey, when 67 per cent of respondents reported being either very satisfied (51%) or satisfied (16%) with the repairs and maintenance service provided by their landlord/agent. However, fourteen per cent of respondents were dissatisfied with the repairs and maintenance service of their landlord/agent (although this is a decrease from 2006 when 24% were dissatisfied).

Amongst those respondents that were dissatisfied, the most common reasons for dissatisfaction were: that the landlord is slow to get things done (42%) and that the landlord did not bother about repairs and maintenance (32%). The proportions citing these reasons were similar to the previous survey.

Figure 15: Satisfaction with repairs and maintenance (2006 and 2012) (%)



Dealing with anti-social behaviour (Appendix Table A72 and A73)

Two-fifths (42%) of respondents believed that the landlord should be responsible for tenants that behave in an anti-social manner. This has decreased slightly from 2006 when half (50%) believed that the landlord should be responsible. Seventeen per cent of respondents believed that this is the responsibility of the police, lower than the proportion in the previous survey, when 27 per cent thought that the police should be responsible. Over one-quarter (29%) believed that a combination of the landlord, the Housing Executive, the police and the local council should be responsible for tenants who behave in an anti-social manner.

Respondents were asked what they thought private landlords should do when their tenants behaved in an anti-social manner. Three quarters (74%) believed that the landlord should give the tenant a warning, but if the behaviour continued then the tenant should be evicted. A further seventeen per cent felt that the landlord should start eviction proceedings. These results are markedly different from the previous survey when a significant proportion (38%) felt that the landlord did not need to do anything if their tenant behaved in an anti-social manner as it was not their responsibility (only 1 % felt this way in 2012). In 2006 just over half (56%) felt that the landlord should give the tenant a warning, but if the behaviour continued then the tenant should be evicted.

Energy Performance Certificate (Appendix Table A74)

Since 2008 landlords must supply new tenants with an Energy Performance Certificate. Only 7 per cent of tenants were provided with an Energy Performance Certificate on take up of tenancy.

Rent book (Appendix Table A75 - A78)

Landlords are legally obliged to provide a rent book to their tenants, free of charge. Three-quarters (73%) of tenants were not provided with a rent book (the same proportion as the 2006 survey). A small proportion (5%) of tenants were charged for their rent book and in 11 per cent of cases the rent book was not the standard rent book and did not contain the tenants' rights and responsibilities.

Tenancy agreement (Appendix Table A79 and A80)

Approximately two thirds (68%) of tenants had a written tenancy agreement, a little higher to the proportion in 2006 (62%). Where there was a written agreement, only a small minority (5%) were not given a copy of the agreement, lower than the proportion in 2006 (18%).

One quarter (25%) of tenants neither had a rent book nor a written tenancy agreement (slightly lower than the proportion in 2006 – 30%). In these cases the tenant does not have a written record of what their rights and responsibilities are as a tenant in the private rented sector or of any specific obligations on the part of their landlord.

Information about rights as a tenant (Appendix table A82 and A84)

Almost half (49%) of respondents did not know where to go for information about their rights as a tenant. For those respondents who did know where to go (51%), the most common response was the Citizens Advice Bureau (73%), followed by the Housing Executive (9%). Only 11 per cent of respondents have ever sought assistance.

6.0 REGULATING THE PRIVATE RENTED SECTOR

Tenants were asked to give their opinions on increased regulation in the private rented sector in terms of: an accreditation scheme for private landlords, arbitration in disputes, registration of private landlords and the tenancy deposit scheme.

Accreditation schemes (Appendix Tables A85- A91)

The majority of respondents (88%) thought that there should be an accreditation scheme for private landlords, and these respondents mainly felt (80%) that an accreditation scheme for landlords should be compulsory.

Respondents in favour of an accreditation scheme for landlords were asked what type of issues landlords could be assessed on. Issues relating to repairs were the most common: the vast majority of respondents (87%) felt that landlords could be assessed on completing repairs in a timely manner, and 83 per cent felt that landlords could be assessed on the quality of repairs completed. Almost three-quarters (72%) said that the ease of contacting a landlord should be included, and almost two-thirds (64%) felt that landlords could be assessed on not being intrusive. One-third (30%) of respondents gave other issues that landlords could be assessed on; half of these (51%) related to renting out properties in good

condition and a further quarter (24%) related to the manner in which the landlord deals with their tenant. Most tenants (84%) stated that they would be more likely to rent from an approved landlord if an accreditation scheme was introduced, the same proportion (84%) as in the 2006 survey.

Eighty-seven per cent of tenants were in favour of an accreditation scheme for tenants, slightly higher than the proportion in the 2006 survey (83%). Seventy per cent of those in favour of an accreditation scheme for tenants felt that it should be compulsory for tenants to participate, and one quarter (24%) thought that participation for tenants should be voluntary. There was a slight reduction in the proportion of respondents that felt a tenant accreditation scheme should be mandatory, from 77 per cent in 2006 to 70 per cent in 2012.

Respondents in favour of an accreditation scheme for tenants were asked about the type of issues that tenants could be assessed on. Ninety-three per cent of respondents felt that tenants could be assessed on behaving in a reasonable manner with their neighbours, 91 per cent on maintaining the property in good condition, 86 per cent on not making excessive noise and 83 per cent stated that tenants could be assessed on paying their rent on time.

Arbitration service (Appendix Table A92 – A98)

The vast majority (97%) of respondents had never had a serious dispute with their landlord. Of the small proportion who have had a dispute with their landlord, half of the disputes related to rent, and half related to disputes within the family and were instances where the landlord was a relative. None of these respondents considered going to small claims court and the problem had not been resolved.

The great majority (87%) of respondents were in favour of the introduction of an arbitration service to deal with landlord-tenant disputes. The same proportion (87%) of respondents in the 2006 survey were also in favour of an arbitration service. Just over three-quarters (78%) of respondents in favour of the introduction of an arbitration service felt that landlords should be legally required to attend if a tenant made a complaint. However, this has reduced from 2006, when 94 per cent of respondents felt that an arbitration service should be compulsory for landlords.

Respondents in favour of the introduction of an arbitration service were asked what kind of issues the service should deal with: 86 per cent stated that it should deal with problems getting the deposit back, 84 per cent stated that it should deal with problems getting repairs done, 78 per cent with disputes concerning rent, 73 per cent with the landlord entering the property without permission and 67 per cent stated that an arbitration service should deal with eviction issues.

Registration scheme (Appendix Table A99-A102)

The overwhelming majority (91%) of respondents had not heard of the landlord registration scheme. After the scheme was explained to respondents, more than four fifths (83%) thought that the scheme was a good idea. Those respondents who felt that it was not a good idea (11%) were asked why, and the most common response (40%) was that a register it not enough on its own, that feedback on landlords is necessary. Almost three quarters of respondents (73%) stated that the landlord registration scheme would influence their decision on whether to take a property.

Tenancy deposit scheme (Appendix Table A103-A105)

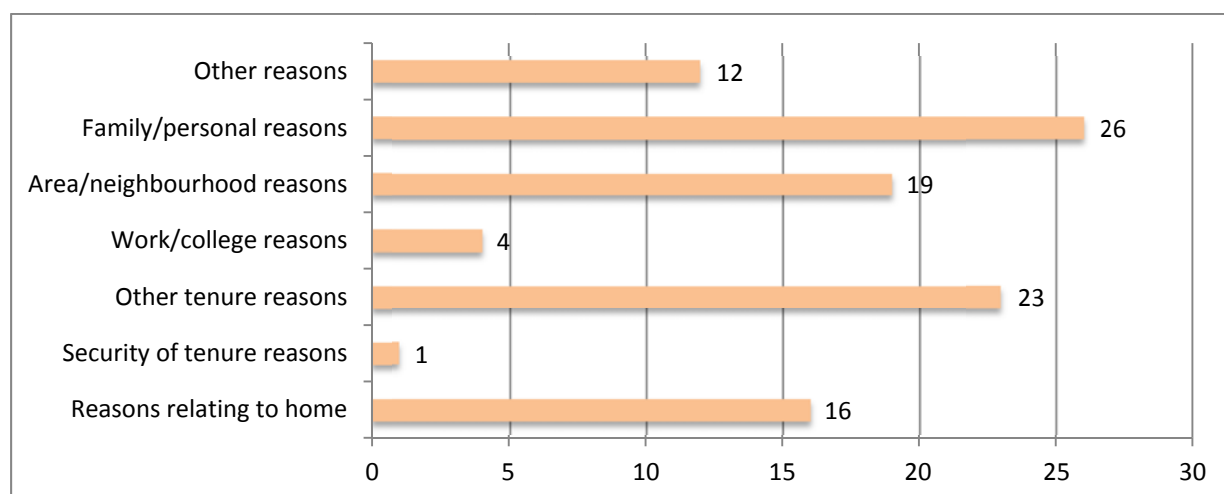
The vast majority (94%) of respondents did not know what a tenancy deposit scheme is. However, once the scheme was explained to them the great majority (89%) thought that the scheme is a good idea, and a further 6 per cent were not sure. Those respondents who felt that it was not a good idea (n7), mainly felt that there was no need for a third party. Respondents were asked who they thought should hold the deposit. One-third (34%) felt that a new body should be set up and one-third (33%) thought that the Housing Executive should hold the deposit. Smaller proportions stated that the District Council (8%) or estate/letting agent (5%) should hold the deposit. More than one-tenth (12%) of respondents did not know who should hold the deposit.

7.0 ATTITUDES TO RENTING PRIVATELY

Reasons for choosing private rented accommodation (Appendix Table A106)

Respondents were asked why they chose to live in the private rented sector, and a wide range of responses were given. One quarter (26%) gave personal/family reasons for choosing to live in the private rented sector, encompassing a variety of different reasons including: 5 per cent who said it was to set up a home of their own and 3 per cent who stated that it was to move nearer family and friends. Almost one quarter (23%) of respondents gave tenure reasons when asked why did they choose to live in private rented sector, or more specifically the responses related to the inability to enter other tenures: 19 per cent stated that the waiting list was too long for social housing and four per cent said that it was because they could not afford to purchase their own home. One fifth (19%) gave area/neighbourhood reasons for choosing to live in the private rented sector: 9 per cent said they wanted to live in a better area, 9 per cent said that it was because there was accommodation in their desired area. Sixteen per cent of respondents gave reasons relating to the home. This included 5 per cent who said they wanted a larger property, 4 per cent who said that the accommodation was in a better state of repair and 3 per cent who said that the accommodation was more affordable.

Figure 16: Reasons for choosing private rented accommodation (2012) (%)

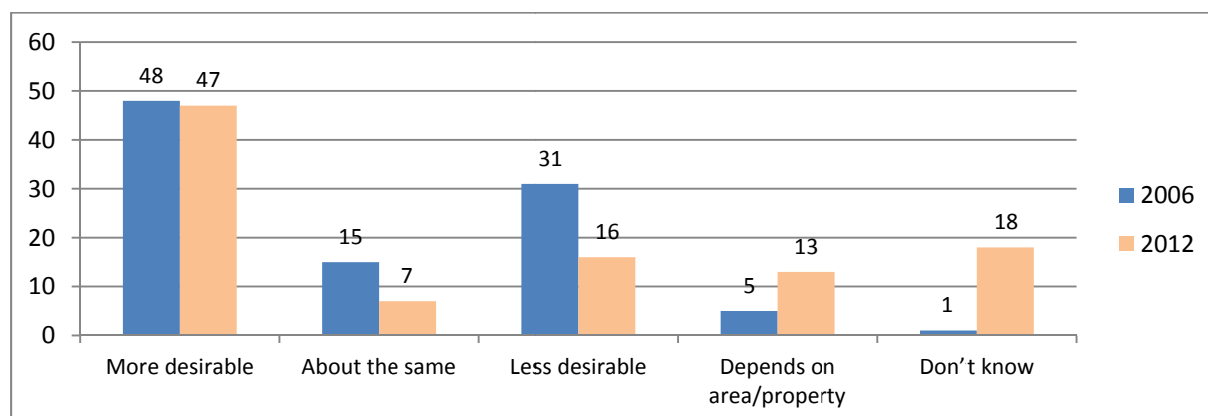


Desirability of the private rented sector (Appendix Table A107-A108)

Respondents were asked if they thought that living in the private rented sector was more or less desirable than living in other tenures.

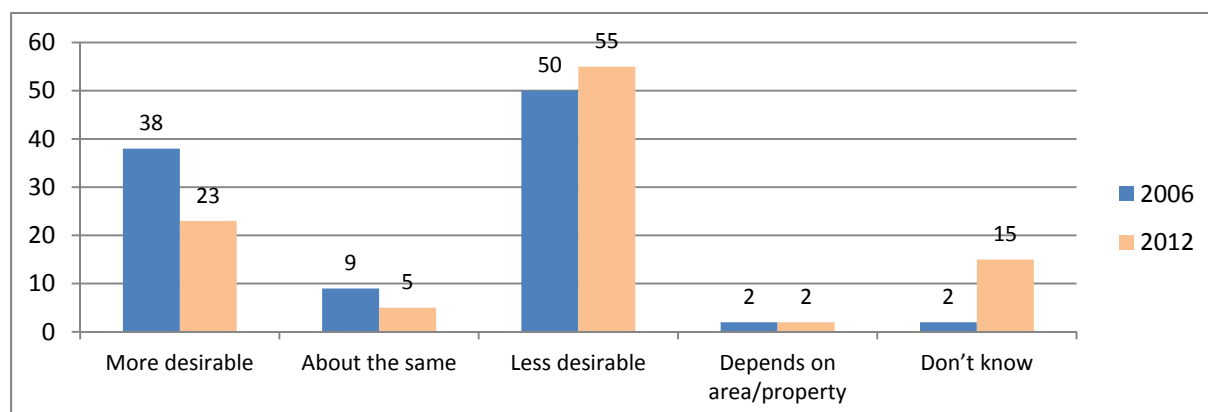
Almost half (47%) stated that living in the private rented sector was more desirable than living in the social sector (similar to 2006 when the corresponding proportion was 48%). For 16 per cent of respondents, living in the private rented sector is less desirable than living in the social sector – this has decreased from 2006 when almost double the proportion (31%) of respondents said that the private rented sector was less desirable than the social sector.

Figure 17: Is the PRS more or less desirable than the social sector (2006 and 2012) (%)



Respondents were also asked if living in the private rented sector was more or less desirable than living in the owner occupied sector. Over half (55%) of respondents stated that living in the private rented sector was less desirable than owning their own home. This is slightly higher than the proportion in 2006, when 50 per cent stated that the private rented sector was less desirable than the owner occupied sector. One quarter (23%) of respondents felt that living in the private rented sector is more desirable than living in the owner occupied sector, a decrease from 2006 when 38 per cent of respondents stated that the private rented sector was more desirable to them than the owner occupied sector.

Figure 18: Is the PRS more or less desirable than the owner occupied sector (2006 and 2012) (%)

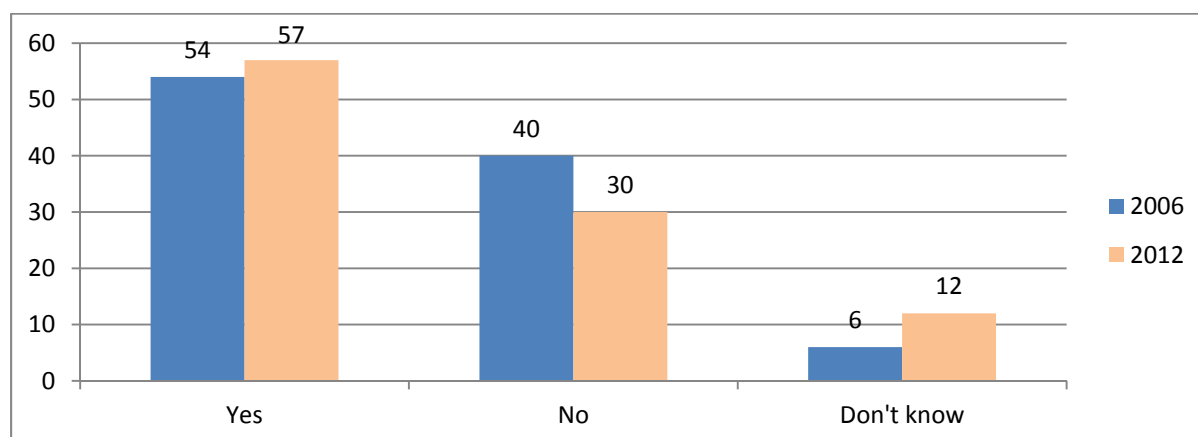


8.0 FUTURE INTENTIONS

Intend to stay in their current property for the next five years (Appendix Table A109)

Almost three fifths (57%) of respondents intend to remain in their current home for the next five years, (similar to the proportion in 2006:54%), whilst a further third (30%) intend to move from their current home within the next five years. The proportion intending to move home within the next five years has decreased by 10 percentage points from the previous survey (from 40% to 30%).

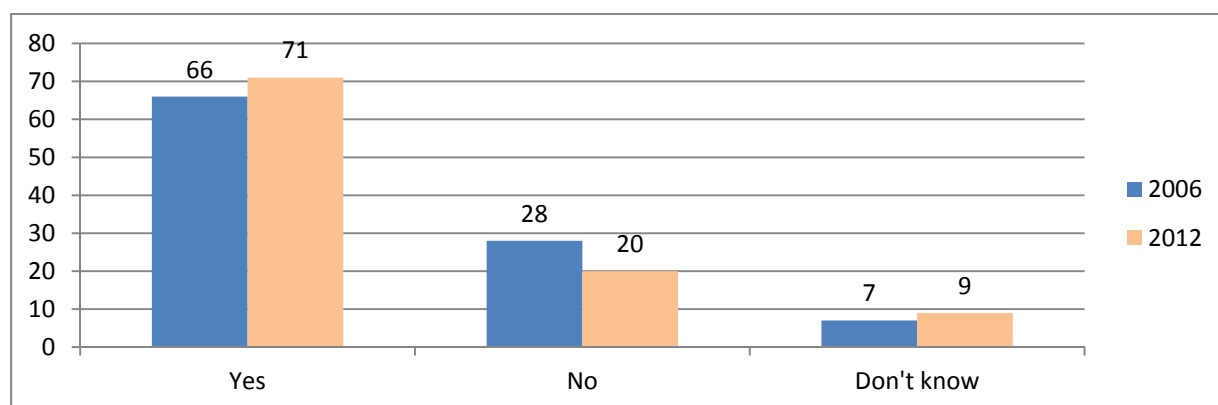
Figure 19: Intend on staying in their current property for the next 5 years (2006 and 2012) (%)



Intend to stay in the private rented sector for the next five years (Appendix Table A110)

Almost three quarters (71%) of respondents intend to remain in the private rented sector for the next five years, one fifth (20%) intend to leave the private rented sector and the remaining 9 per cent did not know if they would remain in the private rented sector for the next five years. Compared to the previous survey carried out in 2006, there is an increase in the proportion of respondents who wish to remain in the private rented sector (66% to 71%) and a decrease in the proportion that wish to leave the private rented sector (28% to 20%).

Figure 20: Intend to stay in the PRS for the next 5 years (2006 and 2012) (%)



Intend to move to another tenure (Appendix Table A111 – A113)

Respondents intending to leave the private rented sector or those that were unsure were asked what tenure they wanted to move to. Almost two-thirds (63%) intend to move to the owner occupied sector, 18 per cent intend to move to Housing Executive accommodation and the remaining 20 per cent do not know what tenure they will move to. These results differ from the 2006 survey when a lower proportion (44%) stated they intend to move to the owner occupied sector and a higher proportion (36%) intend to move to Housing Executive accommodation.

Respondents who stated that they intend to leave the private rented sector within the next five years, or those that were unsure were asked how important homeownership was to them. Almost three-quarters (70%) stated that this is very or quite important to them. One fifth (20%) stated that it was not important to them. Those respondents who stated that homeownership was important to them felt that the main advantage was as an investment (39%) or that it offered security of occupation (35%).

On waiting list for social housing (Appendix Table A114)

Only one quarter (25%) of those respondents who stated their intention to leave the private rented sector within the next five years, or those who were unsure, were on the waiting list for social housing.

Views on social housing (Appendix Table A115)

Respondents intending to leave the private rented sector within the next five years were asked what they considered to be the main advantages of renting in the social sector. The most common response was security of tenure, with 38 per cent of respondents giving this response. A further 28 per cent gave affordability as an advantage of the social sector.

Intend to move to the owner occupied sector (Appendix Table A116-A118)

Those respondents who intend to move to the owner occupied sector within the next five years were asked when they thought they would buy a property. One third (32%) intend to buy a property in more than one year but less than three years and a further quarter (24%) intend to buy in three years or more but less than five years. One fifth (20%) intend to buy within the next year. The remaining respondents (24%) did not know when they intend to

buy a property (see Table A116). These respondents were also asked what was preventing them from buying a home at the present time. The majority (68%) reported that financial reasons were preventing them from buying a property at the present time (see table A113). Respondents intending to move to the owner occupied sector were also asked if they would consider purchasing a home with co-ownership. Almost half, (48%), would consider purchasing a property through the co-ownership scheme, and the same proportion, (48%), stated that they would not consider co-ownership. The remaining 4 per cent did not know. (See Table A118).

Reasons for moving (Appendix table A119)

The majority (60%) of respondents who intend to leave the private rented sector within the next five years stated that their main reason was to move to the owner occupied sector. A further thirteen per cent stated that the main reason was to move to the social sector. Other reasons included: personal/family reasons (8%), their home was in a bad state of repair (3%), they wanted a different type of property (3%) and to be nearer a new job (3%).

CONCLUSION

The key findings emerging from this research undertaken in 2012 provide a much needed update to the first real insight into the experiences of tenants living in the private rented sector five years previously. The analysis highlights both continuity and change.

The steady growth of the private rented sector and its increasing importance in the Northern Ireland housing market is confirmed by the much higher proportion of current tenants who have previously lived in the private rented sector.

The quality of private rented housing stock has improved over the last 5 years. This is reflected in the significant proportion of tenants now living in housing stock built after 1991, further consolidating analysis from the HCS 2011 revealing decreasing rates of unfit and increasing health and safety ratings of privately rented stock in Northern Ireland.

The private rented sector continues to be characterised by higher rates of turnover, but this rate has reduced as reflected in the decreasing proportion of tenants living in their current accommodation for less than 1 year.

Affordability is an emerging issue in the private rented sector. Of those tenants in receipt of Housing Benefit an increasing number are paying a shortfall in their rent, and reporting difficulty in paying that shortfall. As average weekly rental charges have increased over the last five years so too has the number of tenants paying deposits and/or rent in advance to secure their tenancy.

However, the number of tenants stating that they are up to date with their rental payments has remained high and fairly static, and while more tenants are paying deposits and/or rent in advance, the proportion of Housing Benefit tenants paying money in advance has decreased.

The Private Rented Sector is a progressively popular housing option for households with an earned income, less reliant on benefits to cover rental costs. The research indicates that family households have doubled in number since 2006, lone parent households and older households have decreased and the number of tenants (HRP's) in employment has increased. The analysis also highlights an increasing number of tenants who plan to remain in the sector for the next 5 years.

Overall the research indicates that the private rented sector increasingly provides a longer term option for families and single person households on higher incomes, restricted in housing choice by the current economic climate. The continued direct payment of Housing Benefit to landlords has limited the impact of welfare reform on lower income households in Northern Ireland but if rents continue to rise and the impact of welfare reform becomes more serious, affordability in the private rented sector will become an even bigger issue.

Regulatory schemes introduced to the private rented sector in 2010 have clearly had a positive impact. The vast majority of tenants now have a mobile telephone contact number for their landlord and a decrease in the number of tenants with neither a rent book nor written tenancy agreement. Tenant satisfaction with the services provided by their landlord/agent has increased and fewer tenants now consider the private rented sector less desirable than the social sector. It is important to note however, that the majority of tenants interviewed had no knowledge of the recent housing benefit reforms.

As welfare reforms gradually impact on benefit-dependant incomes, the economy continues its slow recovery, and rents continue to increase, the private rented sector will become less affordable for lower income households. However, improved fitness standards, regulation and more modern dwelling stock will mean the private rented sector continues to attract more households traditionally found in the owner occupied sector.

APPENDIX

Table A1: Household Type

	2006		2012	
	No	%	No	%
Lone Adult	79	27	39	28
Lone Parent	65	22	21	15
Two Adults	44	15	19	14
Lone Older	38	13	9	7
Small Family	24	8	23	17
Two Older	18	6	5	4
Large Family	15	5	11	8
Large Adult	11	4	11	8
Total	294	100	138	100

Table A2 : Annual Gross Household Income

	2006		2012	
	No	%	No	%
Under £9,999	147	50	36	26
£10,000 - £19,999	121	41	60	44
£20,000 or more	26	9	25	18
Don't know	-	-	11	8
Refused	-	-	6	4
Total	294	100	138	100

Table A3 : Employment Status of HRP

	2006		2012	
	No	%	No	%
Working full-time	71	24	42	30
Retired (excludes looking after family/home)	53	18	17	12
Permanently sick/disabled	39	13	17	12
Not working – not seeking work	36	12	4	3
Looking after family/home	36	12	13	9
Not working - seeking work	27	9	18	13
Working part-time	18	6	18	13
Self-employed	6	2	4	3
Student (further/higher education)	6	2	3	2
Other	2	<1	2	1
Total	294	100	138	100

Table A 4: Age of HRP

	2006		2012	
	<i>No</i>	%	<i>No</i>	%
17-24	50	17	11	8
25-39	94	32	55	40
40-59	91	31	53	38
60-74	35	12	12	8
75 plus	24	8	7	5
Total	294	100	138	100

Table A5: Tenure of respondent's previous home

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Lived with family	50	23	14	13
NIHE	20	9	6	6
Had a mortgage or loan	19	9	9	9
HA	11	5	5	5
Owned outright	5	<5	<5	<5
Other	5	<5	<5	<5
Total	217	100	105	100

Table A6: Dwelling type of respondent's previous home

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Terraced house/bungalow	90	42	30	29
Semi-detached house/bungalow	40	18	27	26
Detached house/bungalow	37	17	33	31
Flat in purpose built block	32	15	10	10
Flat in converted house	16	7	<5	<5
Caravan	<5	<5	<5	<5
Apt above shop	<5	<5	0	0
Total	217	100	105	100

Table A7: Dwelling age of respondent's previous home

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Pre 1919	42	19	13	12
1919-1944	18	8	8	8
1945-1964	11	5	11	11
1965-1980	42	19	11	11
1981-1990	21	10	8	8
1991-2000	20	9	7	7
2001-	15	7	20	19
Don't know	48	22	27	26
Total	217	100	105	100

Table A8: Number of bedrooms in respondent's previous home

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
zero	<5	1	0	0
one	24	11	5	5
two	59	27	30	29
three	98	45	51	49
four	24	11	13	12
five or more	10	5	6	6
Total	217	100	105	100

Table A9: Satisfaction with respondent's previous home

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Very satisfied	120	55	44	42
Fairly satisfied	40	18	30	29
Neither satisfied nor dissatisfied	0	0	5	5
Fairly dissatisfied	22	10	9	9
Very dissatisfied	35	16	17	16
Total	217	100	105	100

Table A10: Satisfaction with previous area

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Very satisfied	127	59	55	52
Fairly satisfied	43	20	26	25
Neither satisfied nor dissatisfied	0	0	<5	<5
Fairly dissatisfied	8	4	10	10
Very dissatisfied	39	18	10	10
Total	217	100	105	100

Table A11: Reasons for leaving previous home

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Reasons relating to home				
Wanted a larger property	12	6	9	9
Wanted a smaller property	5	<5	<5	<5
Home in bad state of repair	24	11	14	13
Could not afford cost of previous property	8	<5	8	8
Wanted a newly built property	0	0	<5	<5
Wanted a different type of property	<5	1	<5	<5
Total		24		36
Security of tenure reasons	<i>N</i>	%	<i>N</i>	%
Tenancy came to an end	<5	<5	0	0
Landlord terminated my tenancy	<5	<5	<5	<5
Landlord declared he was selling the property	8	<5	<5	<5
Property was repossessed	NA	NA	<5	<5
Had to leave tied accommodation	0	0	0	0
Total		6		5
Work/college reasons	<i>N</i>	%	<i>N</i>	%
To be nearer new job	9	<5	7	7
To be nearer existing job	<5	<5	<5	<5
To go to university or college	0	0	<5	<4
Total		5		10
Area/neighbourhood reasons	<i>N</i>	%	<i>N</i>	%
Wanted to move to a better area	30	14	8	8
Crime/fear of crime	<5	<5	<5	<5
To get kids into better school	<5	<5	<5	<5
Neighbour problems	9	<5	<5	<5
Total		20		11
Family/personal reasons	<i>N</i>	%	<i>N</i>	%
To set up home with partner	10	5	<5	<5
Household split up/divorce/separation	16	7	9	9
Disability/illness	13	6	<5	<5
Wanted to set up a home of my own	25	12	8	8
To move nearer family/friends	17	8	5	5
Move around fairly often anyway	<5	<5	5	5
Total		39		32
Other reasons	15	7	6	6
TOTAL	217	100	105	100

Table A12: Length of time in previous accommodation

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Less than 6 months	22	10	9	9
6 months or more but less than 1 year	44	20	22	21
1 year or more but less than 3 years	64	29	29	28
3 years or more but less than 5 years	24	11	15	14
More than 5 years	63	29	30	29
Total	217	100	105	100

Table A13: Length of time in current accommodation

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Less than 6 months	52	18	23	17
6 months or more but less than 1 year	52	18	12	9
1 year or more but less than 3 years	87	30	46	33
3 years or more but less than 5 years	26	9	24	17
More than 5 years	76	26	33	24
Can't remember	<5	<5	0	0
Total	294	100	138	100

Table A14: Times moved in the last five years

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
None	77	26	33	24
Once	97	33	45	33
Twice	82	28	29	21
Three or more times	38	13	31	22
Total	294	100	138	100

Table A15: Finding private rented accommodation

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Word of mouth	106	36	40	29
Knew landlord	89	30	36	26
Ad in paper	51	17	16	12
Letting agent	28	10	15	11
Sign	11	<5	10	7
Internet	NA	NA	17	12
Other	9	<5	<5	<5
Total	294	100	138	100

Table A16: Paid rent in advance for current accommodation

	2006		2012	
	<i>No</i>	%	<i>No</i>	%
Yes	101	34	62	45
No	193	63	73	53
Can't remember	0	0	<5	<5
Total	294	100	138	100

Table A17: Paid rent in advance for previous accommodation

	2006		2012	
	<i>No</i>	%	<i>No</i>	%
Yes	107	49	35	50
No	110	51	31	44
Can't remember	0	0	<5	6
Total	217	100	70	100

Table A18: Amount paid in rent in advance for current accommodation

	<i>No</i>	%
Less than £150	5	8
£150 - £199	0	0
£200 - £249	<5	5
£250 - £299	<5	<5
£300 - £349	<5	<5
£350 - £399	<5	5
£400 - £449	19	31
£450 - £500	19	31
£500 or more	9	15
Can't remember	<5	<5
Total	62	100

Table A19: Paid a deposit for current accommodation

	2006		2012	
	<i>No</i>	%	<i>No</i>	%
Yes	122	42	87	63
No	172	56	51	37
Total	294	100	138	100

Table A20: Paid a deposit for previous accommodation

	2006		2012	
	<i>No</i>	%	<i>No</i>	%
Yes	130	60	49	72
No	87	40	19	25
Can't remember	0	0	<5	<5
Total	217	100	68	100

Table A21: Amount of deposit paid for current accommodation

	No	%
< £200	6	7
£200 - £299	8	9
£300 - £399	9	10
£400 - £499	44	51
£500 - £599	12	14
£600 - £699	<5	<5
£700 or more	<5	<5
Can't remember	<5	<5
Total	87	100

Table A22: Total amount paid in advance to secure current accommodation

	No	%
< £200	<5	<5
£200 - £299	<5	<5
£300 - £399	8	8
£400 - £499	27	29
£500 - £599	6	6
£600 - £699	6	6
£700 - £799	<5	<5
£800 - £899	11	11
£900 - £999	12	12
£1000 or more	14	14
Can't remember	<5	<5
Total	97	100

Table A23: How easy or difficult was it to afford the deposit/rent in advance?

	2006		2012	
	N	%	N	%
Very easy	12	10	24	25
Fairly easy	34	28	29	30
Fairly difficult	11	9	20	21
Very difficult	65	53	24	25
Total	122	100	97	100

Table A24: Received help with deposit/rent in advance

	N	%
Yes	32	33
No	65	67
Total	97	100

Table A25: Source of help with deposit/rent in advance

	N	%
Parents	13	41
Other family member	7	22
DHSS	6	19
Friends	5	16
Payback scheme from landlord	<5	<5
Total	32	100

Table A26: Aware of rent/deposit guarantee schemes

	N	%
Yes	9	7
No	129	93
Total	138	100

Table A27: Had to turn down accommodation because couldn't afford the deposit

	N	%
Yes	21	15
No	117	85
Total	138	100

Table A28: Had to turn down accommodation because couldn't afford the rent in advance

	N	%
Yes	20	15
No	118	85
Total	138	100

Table A29: Upfront costs apart from deposit and rent in advance

	Yes		No	
	N	%	No	%
Background checks	0	0	138	100
Furniture	0	0	138	100
White goods	0	0	138	100
Fuel	0	0	138	100
Administration fee	<5	<5	136	99

Table A30: Weekly rent for current accommodation

	N	%
Less than £70	10	7
£70 - £79	<5	<5
£80 - 89	11	8
£90 - £99	30	22
£100 - £109	35	25
£110 - £119	24	17
£120 - £129	11	8
£130 or more	5	<5
Don't know	6	<5
Live rent free	<5	<5
Total	138	100

Table A31: Weekly rent for current and previous accommodation

	2006		2012	
	N	%	N	%
Less than £70	76	26	10	7
£70-£79	47	16	2	1
£80-89	57	19	11	8
£90-£99	47	16	30	22
£100 or more	47	16	75	54
Don't know	8	<5	6	<5
Live rent free	11	<5	<5	<5
Total	294	100	138	100

Table A32: How easy or difficult is it for respondent to afford the rent / shortfall in Housing Benefit

	2006		2012	
	N	%	N	%
Very easy	44	20	25	22
Fairly easy	77	35	30	27
Neither easy nor difficult	0	0	<5	<5
Fairly difficult	43	19	34	30
Very difficult	59	27	22	20
Total	223	100	113	100

Table A33: Up to date with rent

	2006		2012	
	N	%	N	%
Up to date during last 12 months	266	94	125	95
Rent owing for a fortnight or longer	13	5	7	5
Awaiting response re Housing Benefit	<5	<5	0	0
Total	283	100	132	100

Table A34: Method of paying rent

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Cash	150	67	56	50
Cheque	14	6	<5	<5
Direct debit	41	18	32	28
Standing order	18	8	17	15
Lodge into landlords account	0	0	5	4
Deducted from wages (landlord is employer)	0	0	<5	<5
Total	223	100	113	100

Table A35: In receipt of Housing Benefit

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Yes	175	60	79	57
No	104	35	54	39
Live rent free	11	4	<5	<5
Applied-awaiting decision	<5	<5	<5	<5
Total	294	100	138	100

Table A36: Housing Benefit covers all the rent

	<i>N</i>	%
Yes	19	24
No	60	76
Total	79	100

Table A37: Weekly shortfall between Housing Benefit and total rent payable

	<i>N</i>	%
Less than £10	11	18
£10 - £19	11	18
£20 - £29	12	20
£30 - £39	13	22
£40 - £49	2	3
£50 or more	9	15
Don't know	2	3
Total	60	100

Table A38: Aware of amount of Housing Benefit before respondent moved into current accommodation

	<i>N</i>	%
Yes	25	32
No	54	68
Total	79	100

Table A39: Did the amount of Housing Benefit influence the decision to take the property?

	N	%
Yes	11	44
No	14	56
Total	25	100

Table A40: NIHE reason why Housing Benefit did not cover the rent

	2006		2012	
	N	%	N	%
Income too high	6	5	9	15
Rent too high	20	17	8	13
No reason provided	N/A	N/A	30	50
Both	6	5	0	0
Property under occupied	N/A	N/A	8	13
Don't know	87	73	5	8
Total	119	100	60	100

Table A41: Asked the landlord to reduce the rent?

	2006		2012	
	N	%	N	%
Yes	7	6	14	23
No	112	94	46	77
Total	119	100	60	100

Table A42: Did the landlord reduce the rent?

	2012	
	N	%
Yes	4	29
No	8	57
Awaiting decision	2	14
Total	14	100

Table A43: Asked NIHE to increase Housing Benefit

	2006		2012	
	N	%	N	%
Yes	6	5	19	32
No	113	95	14	68
Total	119	100	60	100

Table A44: Did the NIHE increase the Housing Benefit?

	2012	
	N	%
Yes	<5	11
No	15	79
Awaiting decision	<5	11
Total	19	100

Table A45: Aware of Discretionary Housing Payment scheme

	2012	
	<i>N</i>	%
Yes	22	37
No	38	63
Total	60	100

Table A46: Asked the NIHE for a Discretionary Housing Payment

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Yes	20	17	14	64
No	99	83	8	36
Total	119	100	22	100

Table A47: Received a Discretionary Housing Payment

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Yes	13	65	12	86
No	7	35	0	0
Currently being assessed	NA	NA	<5	14
Total	20	100	14	100

Table A48: How easy or difficult it was to access the Discretionary Housing Payment Scheme

	<i>N</i>	%
Very easy	6	43
Fairly easy	3	21
Fairly difficult	3	21
Very difficult	2	14
Total	14	100

Table A49: Currently in receipt of a Discretionary Housing Payment

	<i>N</i>	%
Yes	7	50
No	5	36
Don't know	2	14
Total	14	100

Table A50: Length of time received a Discretionary Housing Payment

	N	%
Less than 3 months	3	25
3 months or more but less than 6 months	4	33
6 months or more but less than one year	2	17
One year or more	1	8
Don't know	2	17
Total	12	100

Table A51: Payment of Housing Benefit

	2006		2012	
	N	%	N	%
Landlord	149	85	58	73
Tenant	26	15	21	26
Total	175	100	79	100

Table A52: Would you prefer the Housing Benefit to be paid to you/your partner?

	2006		2012	
	N	%	N	%
Yes	5	3	2	3
No	144	97	56	97
Total	149	100	58	100

Table A53: Why do you prefer the Housing Benefit to be paid directly to your landlord?

	2006		2012	
	N	%	N	%
Know the rent is being paid	72	50	36	64
More convenient/easier	12	8	17	31
Prefer not to have the hassle/responsibility	51	35	3	5
Respondent not good at managing money	9	6	0	0
Total	144	100	56	100

Table A54: Would you prefer the Housing Benefit to be paid to your landlord?

	2006		2012	
	N	%	N	%
Yes	<5	12	3	14
No	23	89	18	86
Total	26	100	21	100

Table A55: How much respondent knows about Housing Benefit

	N	%
Great deal	4	3
Fair amount	34	25
Not very much	44	33
Nothing at all	51	38
Don't know	1	1
Total	134	100

NB total excludes 4 respondents that live rent free

Table A56: How much respondent knows about changes to Housing Benefit

	N	%
Great deal	1	1
Fair amount	9	7
Not very much	24	18
Nothing at all	100	75
Total	134	100

Table A57: Respondent had heard about the changes to Housing Benefit before moving into current accommodation

	N	%
Yes	6	18
No	25	74
Don't know	3	9
Total	34	100

Table A58: Changes affected their choice about where to live

	N	%
Yes	0	0
No	6	100
Total	6	100

Table A59: What respondent knows about what the changes are

	N	%
HB being cut back	7	21
Increase in single person age	6	18
Room rates	5	15
Introduction of bedroom cap	3	9
Room requirement	3	8
HB system changing	2	6
Don't know	8	24
Total	34	100

Table A60: Does the respondent deal directly with the landlord or an agent?

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Landlord	239	81	114	83
Agent	55	19	24	17
Total	294	100	138	100

Table A61: Contact details for the landlord

	Yes		No		Total	
	<i>N</i>	%	<i>N</i>	%	<i>N</i>	%
Mobile Phone No	101	89	13	11	114	100
Landline No	49	43	65	57	114	100
Address	65	57	49	43	114	100
No Contact details	2	2	112	98	114	100

Table A62: Has tried to contact the landlord

	<i>N</i>	%
Yes	107	94
No	4	6
Total	114	100

Table A63: How easy/difficult it was to contact the landlord

	<i>N</i>	%
Very easy	94	88
Quite easy	6	6
Neither easy nor difficult	3	3
Fairly difficult	3	3
Very difficult	1	1
Total	107	100

Table A64: Contact details for the agent

	Yes		No		Total	
	<i>N</i>	%	<i>N</i>	%	<i>N</i>	%
Mobile Phone No	10	42	14	58	24	100
Landline No	19	79	5	21	24	100
Address	17	71	7	29	24	100
No Contact details	0	0	24	100	24	100

Table A65: Has tried to contact the agent

	<i>N</i>	%
Yes	22	92
No	2	8
Total	24	100

Table A66: How easy/difficult it was to contact the agent

	N	%
Very easy	19	86
Quite easy	2	9
Neither easy nor difficult	1	5
Fairly difficult	0	0
Very difficult	0	0
Total	22	100

Table A67: Tenants relationship with the landlord/agent

	2006		2012	
	N	%	N	%
Good terms	262	89	126	91
Neither good nor poor terms	27	9	9	7
Poor or sometimes poor	5	2	3	2
Total	294	100	138	100

Table A68: Could the relationship with the landlord/agent be improved in any way?

	N	%
Yes	11	8
No	127	92
Total	138	100

Table A69: Satisfaction with services provided by the landlord/agent

	2006		2012	
	N	%	N	%
Very satisfied	164	56	83	60
Satisfied	79	27	38	28
Neither satisfied nor dissatisfied	14	5	6	4
Fairly dissatisfied	21	7	3	2
Very dissatisfied	16	5	8	6
Total	294	100	138	100

Table A70: Satisfaction with the way the landlord/agent deals with repairs and maintenance

	2006		2012	
	N	%	N	%
Very satisfied	150	51	78	57
Satisfied	47	16	33	24
Neither satisfied nor dissatisfied	25	9	4	3
Fairly dissatisfied	32	11	9	7
Very dissatisfied	38	13	10	7
Tenant is responsible for repairs	2	<5	4	3
Total	294	100	138	100

Table: A71: Reason for dissatisfaction with the way the landlord/agent deals with repairs and maintenance

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Landlord is slow to get things done	35	50	8	42
Landlord does not bother about repairs and maintenance	27	39	6	32
Carries out only emergency repairs and maintenance	<5	<5	<5	5
Work done is of poor quality	<5	<5	<5	5
Does only the bare minimum	<5	<5	<5	15
Total	70	100	19	100

Table A72: Who should be responsible for dealing with tenants that behave in an anti-social manner?

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Landlord	148	50	58	42
Police	80	27	24	17
NIHE	<5	<5	3	2
Local Council	<5	<5	6	4
Combination of above	36	12	40	29
No-one	18	6	1	1
Don't know	<5	<5	6	4
Total	294	100	138	100

Table A73: What should private landlords do when their tenants behave in an anti-social manner?

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Nothing-not their responsibility	112	38	1	1
Give them a warning-then evict if behaviour continues	165	56	102	74
Start eviction proceedings	14	5	23	17
Don't know	<5	<5	12	9
Total	294	100	138	100

Table A74: Tenant was provided with an Energy Performance Certificate

	<i>N</i>	%
Yes	9	7
No	124	90
Don't know	5	4
Total	138	100

Table A75: Did the landlord/agent provide a rent book?

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Yes	79	27	37	27
No	215	73	101	73
Total	294	100	138	100

Table A76: Was the rent book provided free of charge?

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Yes	79	100	35	95
No	0	0	2	5
Total	79	100	37	100

Table A77: Given a copy of the rent book

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Yes	67	85	37	100
No	12	15	0	0
Total	79	100	100	100

Table A78: Was it an official rent book?

	<i>N</i>	%
Yes	31	84
No	4	11
Don't know	2	5
Total	37	100

Table A79: Type of tenancy agreement

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Written tenancy agreement	181	62	94	68
Verbal agreement	113	38	42	30
Don't know	0	0	2	1
Total	294	100	138	100

Table A80: Given a copy of the agreement

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Yes	149	82	89	95
No	32	18	5	5
Total	181	100	94	100

Table A81: No rent book and a verbal agreement

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Yes	87	30	35	25
No	207	70	103	75
Total	294	100	138	100

Table A82: Know where to go for information about their rights as a tenant

	<i>N</i>	%
Yes	71	51
No	67	49
Total	138	100

Table A83: Where respondent knows to go to for information about their rights as a tenant

	<i>N</i>	%
CAB	52	73
NIHE	6	9
Online	4	6
Advice centre / Housing Rights Service	4	6
Other	5	5
Total	71	100

Table A84: Respondent has sought assistance before

	<i>N</i>	%
Yes	15	11
No	123	89
Total	138	100

Table A85: Should there be an accreditation scheme for private landlords?

	<i>N</i>	%
Yes	122	88
No	9	7
Don't know	7	5
Total	138	100

Table A86: Should a landlord accreditation scheme be voluntary or compulsory?

	<i>N</i>	%
Voluntary	19	16
Compulsory	97	80
Don't know	6	5
Total	122	100

Table A87: Issues that landlord could be assessed on

	Yes		No		Don't know		Total	
	<i>N</i>	%	<i>N</i>	%	<i>N</i>	%	<i>N</i>	%
Completion of repairs in a timely manner	106	87	15	12	1	1	122	100
Quality of repairs	101	83	20	16	1	1	122	100
Ease of contacting them	88	72	33	27	1	1	122	100
Not intrusive	78	64	43	31	1	1	122	100
Other	37	30	84	69	1	1	122	100

Table A88: If an accreditation scheme for landlords were introduced, would you be more likely to rent from an accredited landlord?

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Yes	248	84	116	84
No	27	9	9	7
Don't know	19	7	13	9
Total	294	100	138	100

Table A89: In favour of an accreditation scheme for tenants?

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Yes	243	83	120	87
No	32	11	10	7
Don't know	19	7	8	6
Total	294	100	138	100

Table A90: Should an accreditation scheme for tenants be voluntary or compulsory?

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Voluntary	50	21	29	24
Compulsory	186	77	84	70
Don't know	7	3	7	6
Total	243	100	120	100

Table A91: Issues that tenants could be assessed on

	Yes		No		Total	
	<i>N</i>	%	<i>N</i>	%	<i>N</i>	%
Behaving in a reasonable manner with neighbours	111	93	9	8	120	100
Maintaining the property in good condition	109	91	11	9	120	100
Not making excessive noise	103	86	17	14	120	100
Payment of rent on time	100	83	20	17	120	100

Table A92: Have ever had a serious dispute with their landlord

	N	%
Yes	4	3
No	134	97
Total	138	100

Table A93: Reason for dispute

	N	%
Rent	2	50
Family dispute - rent from family	2	50
Total	4	100

Table A94: Respondent considered going to small claims court

	N	%
Yes	0	0
No	4	100
Total	4	100

Table A95: How was the issue resolved?

	N	%
Not resolved	4	100
Total	4	100

Table A96: In favour of an arbitration service

	2006		2012	
	N	%	N	%
Yes	255	87	120	87
No	22	8	10	7
Don't know	17	6	8	6
Total	294	100	138	100

Table A97: Should an arbitration service be voluntary or compulsory for landlords to attend?

	2006		2012	
	N	%	N	%
Voluntary	11	4	20	17
Compulsory	239	94	94	78
Don't know	5	2	6	5
Total	255	100	120	100

Table A98: Issues that an arbitration service could deal with

	Yes		No		Don't know		Total	
	<i>N</i>	%	<i>N</i>	%	<i>N</i>	%	<i>N</i>	%
Problems with getting deposit back	103	86	16	13	1	1	120	100
Problems with getting repairs done	101	84	18	15	1	1	120	100
Disputes concerning rent	93	78	26	22	1	1	120	100
Landlord entering the property without permission	88	73	31	26	1	1	120	100
Eviction issues	80	67	39	33	1	1	120	100
Other	22	18	97	81	1	1	120	100

Table A99: Had heard of the landlord registration scheme

	<i>N</i>	%
Yes	13	9
No	125	91
Total	138	100

Table A100: Is the landlord registration scheme a good idea?

	<i>N</i>	%
Yes	115	83
No	15	11
Don't know	8	6
Total	138	100

Table A101: Why is the landlord registration scheme not a good idea?

	<i>N</i>	%
Fee may be transferred to tenant	4	27
A register isn't enough - should give feedback on landlord	6	40
Other	5	33
Total	15	100

Table A102: Would a landlord registration scheme influence your decision to take a property?

	<i>N</i>	%
Yes	101	73
No	24	17
Don't know	13	9
Total	138	100

Table A103: Know what a tenancy deposit scheme is

	<i>N</i>	%
Yes	8	6
No	130	94
Total	138	100

Table A104: Is the tenancy deposit scheme a good idea?

	<i>N</i>	<i>%</i>
Yes	123	89
No	7	5
Don't know	8	6
Total	138	100

Table A105: Who should hold the deposit?

	<i>N</i>	<i>%</i>
New body	47	34
NIHE	46	33
District Council	11	8
Estate/letting agent	7	5
Don't know	17	12
Other	10	7
Total	138	100

Table A106: Reason for choosing to rent current home from a private landlord

Reasons relating to home	N	%
Wanted a larger property	7	5
Wanted a smaller property	1	1
Home in bad state of repair	6	4
Current home was more affordable	4	3
Wanted a newly built property	1	1
Wanted a different type of property	3	2
Total	22	16
Security of tenure reasons		
Tenancy came to an end in previous accommodation	0	0
Previous landlord terminated tenancy	1	1
Landlord declared he was selling the property	0	0
Previous private rental property was repossessed	0	0
Had to leave tied accommodation	0	0
Total	1	1
Other tenure reasons		
Could not afford to buy my own home	6	4
Previous home was repossessed (o/o)	0	0
Waiting list too long for social housing	26	19
Total	32	23
Work/college reasons		
To be nearer new job	4	3
To be nearer existing job	1	1
To go to university or college	0	0
Total	5	4
Area/neighbourhood reasons		
Wanted to move to a better area	12	9
Accommodation in desired area	12	9
Crime/fear of crime	1	1
Better schools in current area	0	0
Neighbour problems not as prevalent	0	0
Wanted to move to a mixed religion area	0	0
Total	25	19
Family/personal reasons		
To set up home with partner	2	1
Household split up/divorce/separation	3	2
Disability/illness	1	1
Wanted to set up a home of my own	7	5
To move nearer family/friends	4	3
It is temporary/short-term	1	1
I want to be able to move about easily	3	2
Renting in between buying and selling	1	1
I don't want the trouble/cost/responsibility of owning	1	1
Other personal/family reasons	13	9
Total	36	26
Other reasons	17	12
TOTAL	138	100

Table A107: Is the private rented sector more or less desirable than the social sector?

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
More desirable	142	48	65	47
About the same	43	15	9	7
Less desirable	91	31	22	16
Depends on area/property	14	5	18	13
Don't know	<5	1	24	18
Total	294	100	138	101

Table A108: Is the private rented sector more or less desirable than the owner occupied sector?

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
More desirable	111	38	31	23
About the same	27	9	7	5
Less desirable	148	50	76	55
Depends on area/property	6	2	<5	2
Don't know	<5	2	21	15
Total	294	100	138	100

Table A109: Intend on staying in their current property for the next five years

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Yes	159	54	79	57
No	118	40	42	30
Don't know	17	6	17	12
Total	294	100	138	100

Table A110: Intend on staying in the private rented sector for the next five years

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Yes	194	66	98	71
No	81	28	28	20
Don't know	19	7	12	9
Total	294	100	138	100

Table A111: Tenure respondent intends on moving to

	2006		2012	
	<i>N</i>	%	<i>N</i>	%
Move to owner occupied sector	44	44	25	63
Move to renting from NIHE	36	36	7	18
Move to renting from a Housing Association	<5	1	0	0
Don't know	19	19	8	20
Total	99	100	40	100

Table A112: Importance of homeownership

	N	%
Very important	14	35
Quite important	14	35
Neither important nor unimportant	<5	8
Quite unimportant	<5	5
Very unimportant	6	15
Don't know	<5	3
Total	40	100

Table A113: Main advantage of home ownership

	N	%
An investment	11	39
Security of occupation	10	35
Ability to modify the home features	<5	14
To leave to children	<5	11
Total	28	100

Table A114: Respondent is on the waiting list for social housing

	N	%
Yes	10	25
No	29	73
Don't know	<5	3
Total	40	100

Table A115: Main advantages of renting in the social sector

	Yes		No		Don't know		Total	
	<i>N</i>	%	<i>N</i>	%	<i>N</i>	%	<i>N</i>	%
Security of tenure	15	38	17	43	8	20	40	100
Good standard housing	7	18	25	63	8	20	40	100
Accommodation in desired area	4	10	28	70	8	20	40	100
Accommodation in well established area	4	10	28	70	8	20	40	100
Can't afford to buy my own home	7	18	25	18	8	20	40	100
Don't want trouble/cost/responsibility of owning	3	8	29	73	8	20	40	100
Temporary/short-term	2	5	30	75	8	20	40	100
You can move easily	2	5	30	75	8	20	40	100
Renting in between buying and selling	2	5	30	75	8	20	40	100
More affordable	11	28	21	53	8	20	40	100
Allows you to live in a mixed religion area	2	5	30	75	8	20	40	100
Reasons relating to repairs	7	18	25	18	8	20	40	100

Table A116: When respondent thinks they will buy a property

	<i>N</i>	%
Less than 6 months	<5	8
6 months or more but less than 1 year	<5	12
1 year or more but less than 3 years	8	32
3 years or more but less than 5 years	6	24
Don't know	6	24
Total	25	100

Table A117: What is preventing respondent from buying a home at the present time?

	<i>N</i>	%
Financial	17	68
Property on the market	<5	8
Offer currently placed on a property	<5	8
Other personal/family reasons	<5	8
Trying to find the right property	<5	8
Total	25	100

Table A118: Would consider purchasing a home through co-ownership

	<i>N</i>	%
Yes	12	48
No	12	48
Don't know	<5	4
Total	25	100

Table A119: Reasons for moving from the private rented sector

	N	%
Move to owner occupied sector	24	60
Move to social sector	5	13
Home in bad state of repair	<5	3
Want a different type of property	<5	3
To be nearer job	<5	3
Other personal/family reasons	<5	8
Don't know	<5	13
Total	40	100