

15 YEAR SOCIAL HOUSING NEED ASSESSMENT TO 2030

Antrim and Newtownabbey

September 2018

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1.0 Introduction

The Department of the Environment issued the Strategic Planning Policy Statement for Northern Ireland (SPPS) in September 2015. The SPPS states that the Housing Needs Assessment (HNA) provides an evidence base that must be taken into consideration in the allocation, through the development plan, of land required to facilitate the right mix of housing tenures including open market and special housing needs such as affordable housing, social housing, supported housing and travellers' accommodation. The HNA will influence how Local Development Plans facilitate a reasonable mix and balance of housing tenures and types.' The SPPS also states that the Housing Executive will carry out the HNA.

This HNA details the need for social housing, including supported housing and travellers accommodation. It also provides a summary of the owner occupied housing market in Antrim and Newtownabbey.

This annual Housing Need Assessment is presented to the Council each year in order to assist the Council in the monitoring and review of the Local Development Plan (LDP). Annual monitoring will enable the Council to evaluate how the objectives of the LDP are being achieved and can inform Plan Reviews. The HNA will also be a material consideration in the determination of a planning application.

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2.0 Social Housing Need Assessment

The Social Housing Need Assessment is carried out to determine the level of additional accommodation required to meet housing need for general needs applicants who have registered on the Common Waiting List.

Information is gathered from a number of sources to enable the Housing Executive to assess the level of social housing need for a geographic area. The most robust current assessment of social housing need can be projected for a five year period. This assessment helps Housing Executive to support housing developments in proposed areas.

In order to assess social housing need for the local development plan for the 15 year period up to 2030 it is necessary to consider other factors such as what can reasonably be delivered in terms of finance, the local strategic guidelines and social housing already started and programmed by Housing Associations, including taking into account existing satisfactory purchases (acquisition of private housing) that are likely to make up some of the need. For the purposes of the LDP, it is also considered appropriate to group local housing areas together, assumptions have been made on linkages between the areas based on recent trends and information gathered.

The long-term projection for up to 2030 is based on the assumption that current trends will continue in the future, in a policy neutral environment, therefore, the figures should be read as an indicator to assist in identifying and potential zoning of sites within the LDP.

The total new build social housing need for Antrim and Newtownabbey Borough for the period 2015-2030 is 1800 units

The 5 year need assessment will remain the most robust, will be updated annually, and can be referred to by developers when considering the social housing need in a particular area.

Tower Block Strategy

The future of the 6 tower blocks in Antrim and Newtownabbey is currently being considered. Consultation with residents is currently underway. There may be an effect on the housing need within the Borough. Current plans indicate a 15 year + strategy and redevelopment will be included in the option. More information will be available at the next annual housing needs assessment.

Table 1: Summary of Social Housing Need Assessment for Antrim and Newtownabbey Borough Council by Settlement

Urban Area/Settlement	Total social housing need to 2030	No. units started since April 2015	No. units programmed	Remaining Social housing need to 2030
Longlands – Glengormley – Mallusk	550	70	74	406
Rathcoole-Monkstown – Whiteabbey	450	144	25	281
Mossley – Ballyduff	150	21	48	81
Antrim Town*	200	45	0	155
Ballyclare	80	46	0	34**
Crumlin	180	1	0	179
Randalstown	100	1	22	77
Rural settlements	90	11	20	59***
TOTAL	1800	339	189****	1272

*For Antrim Town area of need see Map 2

**Housing Executive own sufficient land in Ballyclare to meet need

***rural need is generally latent demand and <10 per settlement . Need is often hidden due to lack of existing options. Latent demand testing may be required. Rural need will be best met through ESP, infill sites and PPS21 exeption case if necessary as difficult to predict need.

****Please see Table 2 for further explanation

Table 2: Social Housing Schemes programmed for Antrim and Newtownabbey

Scheme address	No. units	Start year	comments
2-28 Shore Road, Newtownabbey	44	2018/19	site in HA ownership
19A Glengormley Park, Glengormley	30	2018/19	site in HA ownership
Main Street, Doagh	6	2018/19	
Clady Road, Dunadry	14	2018/19	
Neilsbrook Park, Randalstown	14	2018/19	
99-101 Main Street, Randalstown	8	2018/19	
New Mossley	48	2019/20	Housing Executive land
Barna Square, Rathcoole	25	2020/21	site in HA ownership
total	189		

The programme is tentative and fluid. Not all sites may progress but new sites will be identified. Main programme is agreed In Autumn but occasionally there will be in year additions such as Off The Shelf (new build purchase from private developer, and Existing Satisfactory Purchase (existing dwelling unit bought on open market). The schemes noted above are those which are in current year programme, and others for later years which are low risk for development, eg Housing Executive land owned or Housing Association land owned. Current, up to date programme can be viewed on NIHE website.

3.0 Supported Housing Need Assessment 2017/18-2019/20

There is currently no new requirement for supported housing in Antrim and Newtownabbey Borough Council for the period 2017/18 – 2019/20. This will be kept under review.

4.0 Traveller Housing Need Assessment

A travellers needs assessment is currently underway. Under the current assessment there is no requirement for new traveller accommodation however the new assessment may identify future requirement, especially in light of new draft DOE guidelines on space requirements, and is expected to be published by March 2019.

The Northern Ireland programme includes the following types of scheme:

Group Housing

Residential housing development with additional facilities and amenities specifically designed to accommodate extended families on a permanent basis.

Serviced Site

A range of managed accommodation where Traveller families have a permanent base to park caravans or erect timber framed sectional buildings; electricity, water and sewerage disposal are provided together with other facilities such as communal or individual amenity units.

Transit Site

A basic facility where Travellers may park caravans on a temporary basis and where electricity, water and sewerage disposal are provided.

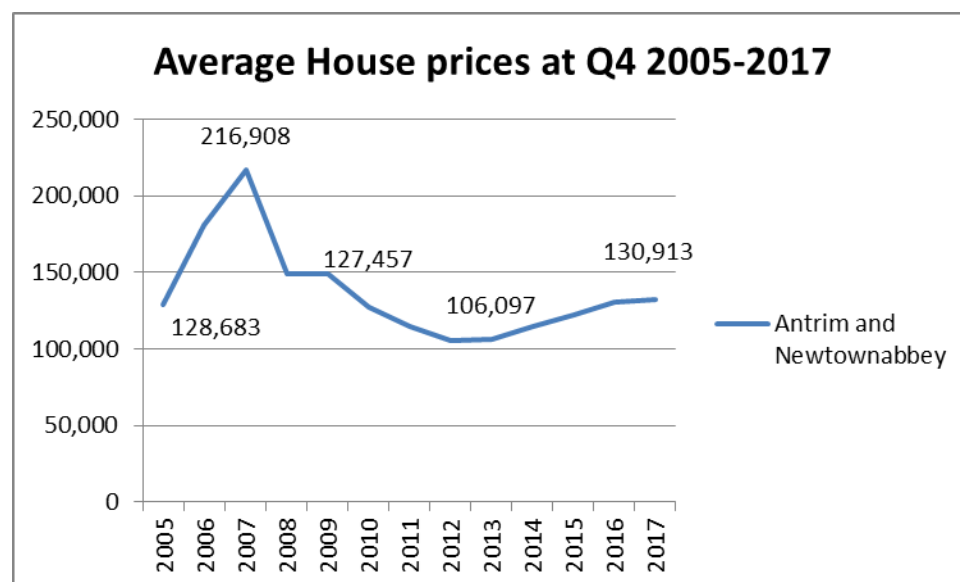
5.0 House Prices and Affordability

Housing Affordability

Land and Property Services (LPS) state that the average house price in Antrim and Newtownabbey, at Q4 2017 (Sept – Dec) was £132,505. It represents an increase of 1.2% on 2016 figure. Antrim and Newtownabbey house price growth has been lower than the 4.3% average annual growth experienced across Northern Ireland, with Antrim and Newtownabbey having the lowest increase of all council areas.

Longer term house price trends in Antrim and Newtownabbey have followed Northern Ireland trends. Large increases in house prices were experienced from 2005 to 2007 when the market overheated. Following the financial crash house prices fell by over 50% by 2013. Overall, between 2007 (Q3 peak of £229,186) and 2017 (Q4), house prices in Antrim and Newtownabbey have dropped an average of 42.2%. This is slightly higher than the 41.9% average reduction experienced in Northern Ireland as a whole for the same period. The housing market can be seen to be recovering steadily, with house prices at Q4 2017, now 24.9% higher than 2013. Average Q4 house prices in Antrim and Newtownabbey between 2005 and 2017 are identified in Chart 1.

Chart 1: Antrim and Newtownabbey Average House Prices at Q4 2005 - 2017



Source: Department of Finance, 2017

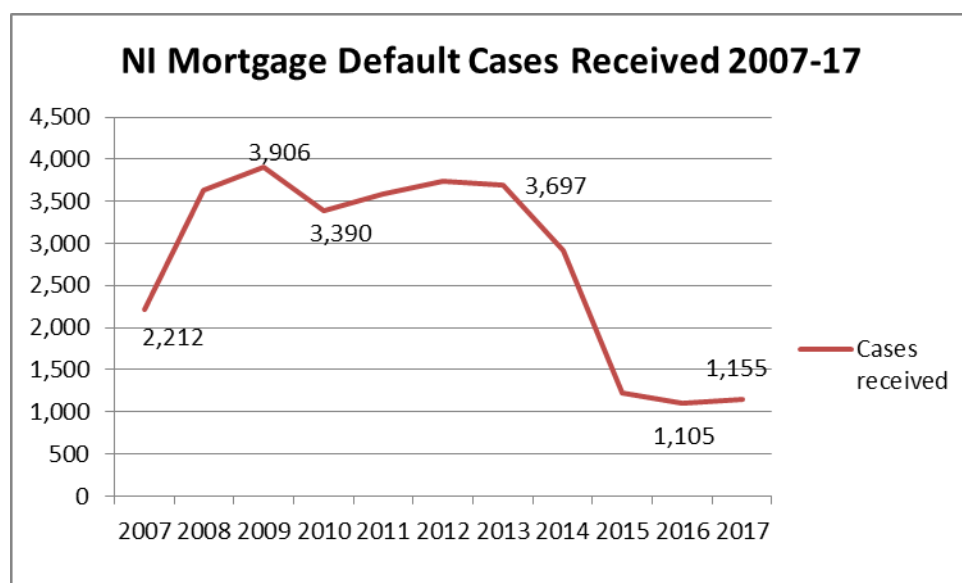
NISRA report that median house prices, against median gross earnings show a ratio of 4.8% in 2017. This has risen each year, since 2013, after having fallen steeply

from a ratio of 9.2% in 2007, when there were high levels of unaffordable housing across Northern Ireland. Currently, as the average house price in Northern Ireland is significantly lower than the UK average, the loan to income ratio is the lowest of the UK nations (Source: Council of Mortgage Lenders 2017). This means monthly repayments are generally more affordable for borrowers in Northern Ireland, than counterparts in Great Britain.

On average, the first time buyers loan to value ratio was 85%, meaning an average deposit of approximately 15% was needed for those entering the owner occupied market for the first time. Loan to value ratios averaged 89% for first time buyers in 2005, meaning that raising a deposit was more affordable at this time.

During the recession, as the housing market and economy weakened, affordability issues and difficulties in making repayments led to a rise in mortgage default cases, as demonstrated in Chart 2.

Chart 2: NI Mortgage Default Cases



Source: Department of Justice, 2017

However, as the housing market has improved since 2013, the number of mortgage default cases has fallen significantly. The Department of Justice records that 3,697 cases were received Royal Courts of Justice, during 2013. In contrast 1,155 cases were received during 2017; albeit the 2017 figure has increased 5% from 2016. There were 238 cases received during Quarter 4 of 2017 (October to December). This is similar to the same period in 2016 (239), and is the lowest volume of cases received during the October to December quarter since records began in 2007.

CML reported in 2017 that negative equity has been Northern Ireland's biggest housing market problem since the credit crisis, exacerbating problems for households in arrears and adding to the financial challenges for those thinking of moving house.

CML estimate that the number of borrowers in negative equity was 25,000 in 2016, which was the equivalent of 10% of all regulated mortgages in Northern Ireland, with an average shortfall of £32,000.

Increasing house prices may have eased the pressures of negative equity for a number of households, however given the high cost of housing and the level of lending at the height of the market, negative equity continues to be a significant drag on the housing system and home movers seeking to move to a bigger property. Of great concern to these home owners is rising inflation and the warning of interest rate rises by the Governor of the Bank of England. This will need to be managed with extreme care to ensure the housing system is not further impaired.

Housing Starts

The Northern Ireland Statistics and Research Agency (NISRA) reported in January 2018 that the Northern Ireland volume of housing output for third quarter of 2017 was 14.8% higher compared with the same quarter in 2016. NISRA note that housing output appears to be steadily improving in recent years, and is at its highest point since 2011. However output remains well below historical levels.

LPS reported in February 2018 that there were 7,445 new housing starts in Northern Ireland during 2017. This is comparable to the 2016 figure of 7,460 and is a 48% increase on the 2013 figure. Whilst the numbers of new housing starts has increased since 2013, they remain well below historical levels.

Between 2016 and 2017, the numbers of Antrim and Newtownabbey private sector new build starts has increased slightly, at 552 in 2017 compared to 536 in 2016 (source: LPS). This indicates that confidence in the residential property market in Antrim and Newtownabbey is growing.

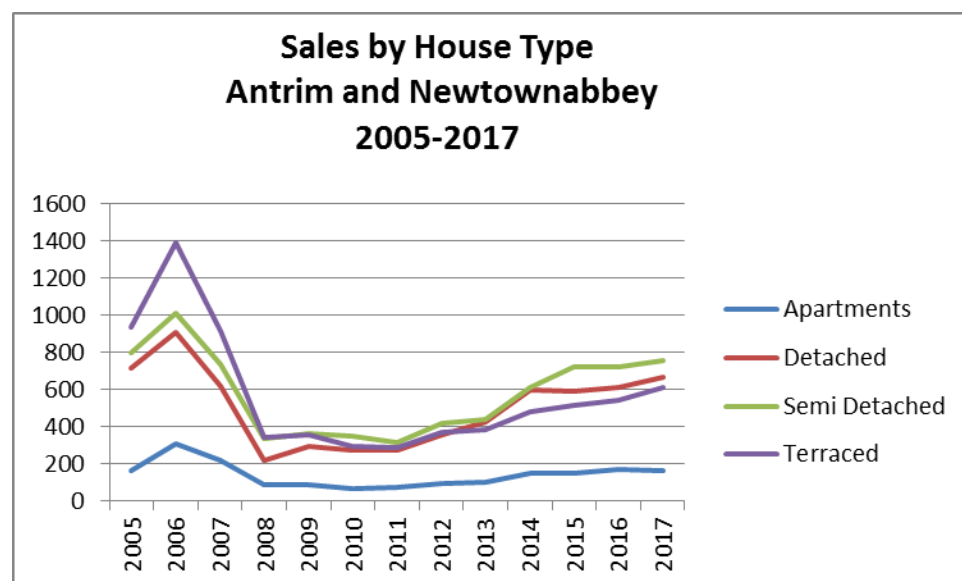
Housing Transactions

Year on year increases of property sales were experienced in the Northern Ireland housing market between 2010 and 2016. In 2017, there was a fall in the number of sales, suggesting confidence in the housing market may have peaked. Semi-detached dwellings represented the property type with the highest number of sales, and apartments were the lowest.

These Northern Ireland trends are not reflected in Antrim and Newtownabbey, which experienced a increase in the number of transactions in 2017. In 2016, there were

2,050 transactions, compared to 2,208 in 2017 (refer to Chart 3). The number of apartments sold remained similar, the numbers of detached, semi-detached and terraced properties sold increased.

Chart 3: Antrim and Newtownabbey Sales by House Type



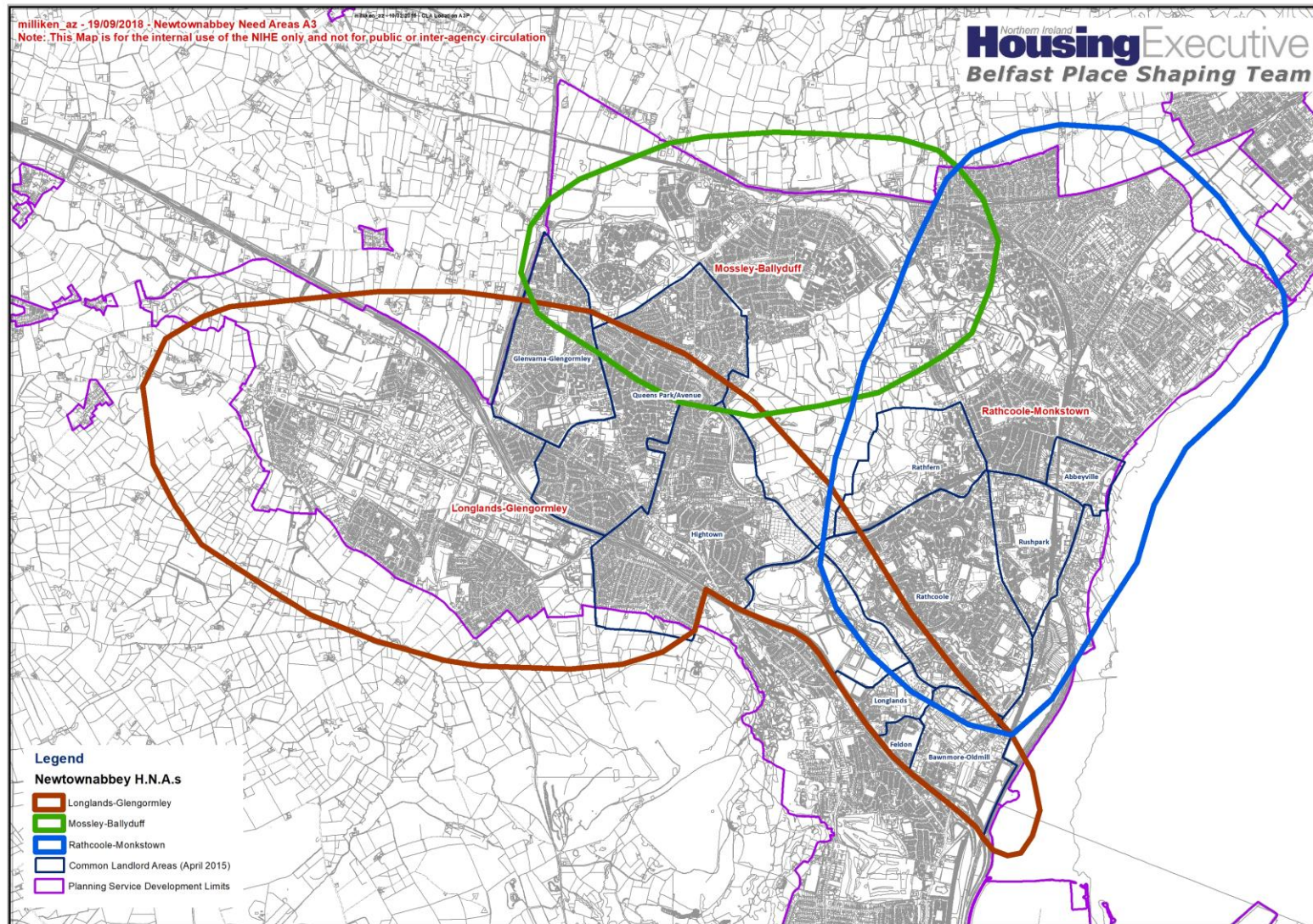
Source: Department of Finance, 2017

Conclusion

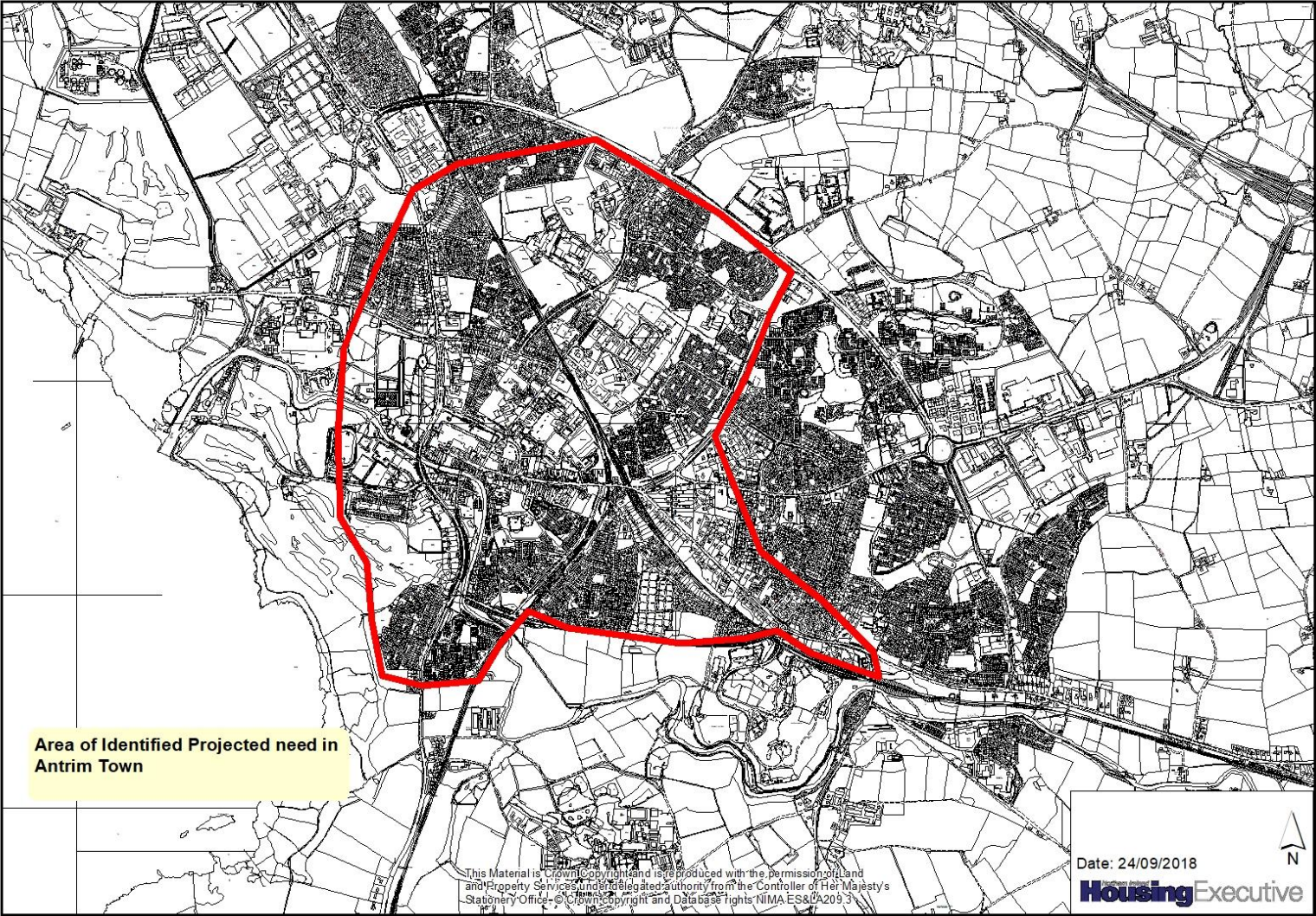
While the housing market has improved over the last number of years, structural issues remain that could adversely affect the economy and household finances in the near future. There also remain high levels of negative equity.

While rising house prices mean more homeowners are coming out of negative equity, higher levels of inflation and a rise of interest rates could lead to higher housing costs. In addition, commentators have forecast a slowdown in house price growth or stagnation within the Northern Ireland housing market over the next two years, and longer term forecasts for the UK housing market have also been cautious due to economic uncertainty, since the EU referendum. It will be important to monitor trends and developments across the housing sector in the next few years.

Map 1 Urban Newtownabbey Areas of Need



Map 2 Antrim Town Area of Need



Appendix 1: 5 year social housing need by Settlement/LHA 2017-2022

Settlement	Social Housing Need (Units) 5 Year (2017-2022)
Antrim Town	136
Newtownabbey Urban	
Rathcoole	47
Rushpark	84
Rathfern	11
Bleachgreen	6
Whiteabbey (Abbeyville, Glenville, Abbeyglen)	56
Longlands/Bawnmore/Old Mill	71
Hightown	19
Felden	45
Ballyduff	42
Central Glengormley (Glenvarna, Queens Park/Avenue)	123
Monkstown	27
Mossley	48
Hyde Park/Parkmount	10
Ballyclare	13
Crumlin	101
Randalstown	52
Parkgate/Templepatrick	13
Toomebridge	0
Ballynure	0
Doagh/Kelburn Park	6
Oakview/Roughfort	2
Total social new build Requirement Antrim and Newtownabbey	912

Appendix 2: Trend in 5 year Housing Need

Year	ANBC Total Social Housing Need
2013/18	725
2014/19	775
2015/20	803
2016/21	840
2017/22	912

Appendix 3: Schemes Started*

Year	ANBC no units started
2012/13	143
2013/14	72
2014/15	107
2015/16	70
2016/17	106
2017/18	163

Average 110 units started (includes ESPs)

Appendix 4: Units completed 2012/13-2017/18

Year	ANBC no units completed
2012/13	148
2013/14	134
2014/15	67
2015/16	153
2016/17	123
2017/18	57

Average 114 units per year completed (includes ESPs)