Making the Most of Northern Ireland’s Private Rented Sector to Meet Housing Need

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The Chartered Institute of Housing (CIH), the Department for Social Development (DSD) and SmartMove NI have collaboratively produced and published this thinkpiece. Its aim is to further the debate on the role of the private rented sector as part of the wider housing agenda in Northern Ireland and to raise awareness of the sector as a valuable housing option.

This paper has been informed by existing research evidence, case studies, discussion with landlords and organisations working with tenants in the private rented sector and practice elsewhere in the UK.

It is not intended to be a definitive review or evaluation rather a thinkpiece to promote further consideration of how to maximise the existing contribution of the private rented sector to the housing system in Northern Ireland and explore opportunities for partnership approaches to meeting housing need through the sector.

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**def. thinkpiece** – an article or paper based on opinion, ideas, analysis or discussion rather than bare facts and figures. The aim of a thinkpiece is to promote new thinking and generate debate; it does not represent a definitive policy position.
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Why the Private Rented Sector?

The economic downturn and recession has had well-documented impacts on housing across the UK – growth in the private sector has stalled, mortgage finance is difficult to access, most people cannot afford to buy a home until their 30s, capital investment has been cut across the board and government funding for housing is under increasing pressure. In Northern Ireland efforts have been made to prioritise programmes, such as Supporting People and the Social Housing Development Programme (SHDP), that provide housing and support for low-income and vulnerable households. However, the fact remains that, in contrast to the 2,500 new social houses that the Northern Ireland Housing Executive has recommended should be built annually in order to meet housing need, the reduced capital investment available for the development of new social housing means the figure is more likely to be half that.1

The private rented sector is now the second largest housing tenure, after owner-occupied, in Northern Ireland. It accounts for between 17-20% of the total housing stock which equates to 125,000 properties – in comparison the social rented sector with 110,200 properties makes up 15% of the total housing stock.2 The private rented sector has seen a period of rapid growth over the last ten years with the sector more than doubling since 2001 (49,000 properties). Unlike the owner-occupied and social rented sectors which are suffering the effects of the housing market collapse and cuts to public spending, the private rented sector is conversely more likely to increase in the current economic climate. A number of accidental landlords have been created with people finding themselves unable to sell their homes (given the fall in house prices and lack of mortgage finance for potential buyers) and choosing to rent them out instead. >
Whilst for many people homeownership or social housing will continue to be their preferred housing option, the reality is that these options are likely to be increasingly difficult to access and unable to meet the growing demand and need for housing. Over the longer term this will mean developing new housing models and options that better meet the changing needs of people in Northern Ireland. We will need different options for different groups of people at different times in their lives. However, in the private rented sector we have a sector that is already able to meet many of those needs and is an integral part of the housing system.

The private rented sector provides many benefits such as:
- Open access;
- Responsiveness, especially in meeting demand from new and emerging markets;
- Flexibility;
- Diversity and choice in terms of property type and location;
- Freedom from responsibility from repairs and maintenance;
- Enabling people to house share more easily; and
- Creating more shared communities.

For many people living in the private rented sector it is already a positive tenure choice rather than the only available option. Government, the housing sector and housing professionals could, however, do more to publicise the benefits of living in the private rented sector and the role of the sector in helping meet housing need.
A more positive focus on the private rented sector

The aim of this thinkpiece is threefold:

- To raise awareness of how the private rented sector is already working to meet housing need;
- To give a sense of just some of the positive experiences of living in the private rented sector, particularly for households on low incomes or with support needs; and
- To promote discussion and debate about how we can better use our growing private rented sector to meet housing need and provide greater reassurance for low-income and vulnerable households.

For the private rented sector to be acknowledged as playing a central role in providing good housing options for low-income and vulnerable households, the prevailing negative perceptions of the sector and its poor reputation must be addressed. However, this in no way means glossing over existing bad practice or the difficulties for some in accessing/affording/maintaining a tenancy in the private rented sector. A more positive view of the private rented sector goes hand-in-hand with the ongoing focus on improved regulation and standards. It also means taking into account the concerns about the sector raised by tenants, those organisations working with tenants and also the apprehension that some landlords may have about taking on tenants on low-incomes or who need some additional support in sustaining their tenancy. No-one would argue that lack of knowledge, bad practice or problems identified in the private rented sector should not be tackled as a priority. However, focusing on the negative aspects to the exclusion of the many benefits, positive experiences and potential for practical steps to help support both tenants and landlords means that we risk undermining the private rented sector at the very time we need it most.

"A more positive view of the private rented sector goes hand-in-hand with the focus on improved regulation and standards."

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The private rented sector, perhaps more so than any other housing tenure, is a diverse sector with a range of sub-markets and sub-groups, housing people in very different social and economic circumstances. And the profile of the sector continues to change.

Gathering evidence and conducting research on the private rented sector remains difficult without certain baseline factors, such as the number of landlords in Northern Ireland. To a degree, this has been a barrier to effective policy and decision-making and gathering more information about the sector is one of the key drivers behind the private rented sector strategy. The Northern Ireland Housing Executive’s House Condition Survey (the most recent of which was in 2009) has, however, provided important information about the stock in the private rented sector, while a series of reports commissioned by the Housing Executive and produced by the University of Ulster has provided invaluable analysis on a range of issues including: the socio-economic profile of private sector tenants, tenant and landlord experiences and living in the private rented sector.

Some headline facts and figures:

- 54% of householders were under 40
- One third were single
- One third of households consisted of just two people
- Students make up just 2.7% of the sector
- 22% of people in the private rented sector are unemployed - higher than the housing sector as a whole, but less than in the social rented sector where 34% of households were unemployed in 2009
- Significant number of very low-income households living in the private rented sector in comparison to the housing sector as whole, with 27% of household reference persons earning less than £15,000 a year, but again that was less than the social rented sector
- The number of mixed religion/identity households is higher in the private rented sector than across the owner-occupied and social rented sectors at 7% (compared to 4%). Mixed religion households were at their lowest in the social rented sector with just 2% in Housing Executive and 1% in Housing Association properties

3 Five reports in the University of Ulster’s research series have already been published with three more forthcoming. All the reports are available at: http://www.nihe.gov.uk/index/sp_home/research-2/completed/private_rented_sector.htm

4 Based upon surveys of tenants and landlords carried out by the University of Ulster: http://www.nihe.gov.uk/index/sp_home/research-2/completed/private_rented_sector.htm

48% of people indicated that they saw living in the private rented sector as more desirable than the social rented sector."

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<th>Some headline facts and figures:</th>
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<td>Experiences of living in the sector:</td>
<td>The private rented sector as a tenure:</td>
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<td>83% of tenants were actually very satisfied/ satisfied with overall service provided by their landlord</td>
<td>32% of respondents indicated that the private rented sector enabled them to live in their preferred location and was therefore a positive choice</td>
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<td>67% were satisfied with the repairs and maintenance provided</td>
<td>35% said that they were living in the sector because they couldn’t access any other form of tenure</td>
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<td>96% said that they found it very or fairly easy to get in contact with their landlord</td>
<td>28% said it was because of the length of the waiting list for social housing</td>
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However, when it came to the more formal aspects of the landlord/tenant relationship there were clear issues |

| 73% of the tenants surveyed did not receive a rent book | 7% indicated it was because they couldn’t afford to buy a house |
| 30% of tenants did not receive either a rent book or a written tenancy agreement | 6% gave the reason as not wanting to live in a Housing Executive estate |
| Although more positively 62% had a written tenancy agreement | 31% of tenants surveyed stated that they would prefer to live in social housing |
| 17% of people surveyed did not get any of their deposit back and felt that this was unjustified | 48% indicated that they saw living in the private rented sector as more desirable than the social rented sector |

> Perhaps unsurprisingly if given the opportunity 50% of tenants would ideally like to move into homeownership, although 38% did say that they preferred the private rented sector.6

Although the average experience may not necessarily reflect that of all tenants and particularly those on low-incomes or with support needs it is still fair to say that the private rented sector is not the tenure of last resort that it is often imagined to be.
Sound Foundations and how to build on them

In March 2010 the Department for Social Development published *Building Sound Foundations: A strategy for the private rented sector*, the first significant attempt to provide a strategic and regulatory framework for the sector. The strategy recognises that the private rented sector has developed exponentially in recent years and seeks to ensure that it has the necessary regulatory framework to function effectively and provide good quality, well-managed properties. The growth of the sector and the increased use of it to accommodate people in housing need means there will be many ‘amateur’ landlords as well as tenants who are not aware of their rights and responsibilities and the strategy also aims to encourage greater knowledge of both.

*Building Sound Foundations* therefore focuses on:
- Improving knowledge and awareness of the sector and the associated rights and responsibilities;
- Ensuring a comprehensive and effective legislative basis for the private rented sector;
- Raising the standards of tenancy management;
- Improving fitness levels in the sector;
- Improving security of tenure; and
- Improving accessibility.

The legislation needed to enable many of these objectives has already been passed by the Northern Ireland Assembly – the Housing (Amendment) Act (Northern Ireland) 2011. Amongst the most significant of these measures in relation to raising standards, providing greater safeguards and improving regulation of the sector is the introduction of mandatory landlord registration and a tenancy deposit scheme, both of which are due to be introduced in 2012 subject to approval by the Assembly.

The registration of all landlords in Northern Ireland is an important step towards better regulation of the private rented sector and ensuring the best possible standards and practice. It will mean that a central register with landlord names, addresses, contact numbers and property details will be accessible to local councils who are responsible for ensuring compliance and enforcement in the sector. The register will also provide market intelligence about the number and range of properties in the sector as well as the number of landlords and letting agents and how many properties are...
they own. This will be invaluable both as a means of communication with landlords and also as an evidence base to inform future policy-making and use of the sector.

The introduction of tenancy deposit safeguards will require that all deposits are protected and that independent arrangements are in place allowing a quick and fair resolution of disputes around deposits. The next stage of this ongoing process will entail improvements to the statutory fitness standard for private sector properties.

In addition to these legislative changes, there has been a comprehensive programme of education and awareness for landlords, tenants and local councils with guidance leaflets, seminars, newsletters and better use of websites all designed to help all of the stakeholders in the private rented sector understand their role and what is required of them.

Given that the University of Ulster survey and more anecdotal evidence indicates that rent books, tenancy agreements, deposits and repairs/maintenance issues are the most common and most significant issues that lead to disagreements and dissatisfaction between landlords and tenants it is fitting that these areas are being addressed through legislation and formal processes and programmes. However, they are a means to an end rather than the end itself and will not act as a silver bullet in redressing all the complaints associated with the private rented sector.

There are other ways of helping to ensure good practice and positive experiences of the private rented sector, particularly for low-income and vulnerable tenants although the models could be extended to help anyone choosing to live in this tenure.

DSD’s Building Sound Foundations also signalled the intention to “scope and address the needs of the most vulnerable individuals and families in securing and sustaining private sector tenancies”. Work to achieve this objective is currently under way in collaboration with the Northern Ireland Housing Executive. This will ensure that a range of appropriate support services are provided for households who need help in accessing the private rented sector and sustaining their tenancy once they have one. One of the key aims of this thinkpiece is to suggest some ideas as to what support might look like and provide some evidence of what it can mean in real terms for individuals and families.

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The Private Rented Sector Access Scheme

Northern Ireland already has a model which is working well to support low-income and vulnerable groups find and maintain tenancies in the private rented sector. SmartMove NI Accommodation and Support Services is a charitable organisation which helps low-income individuals and families access good quality, affordable housing in the private rented sector. This type of model is most commonly referred to as a private rented sector access scheme and offers assistance to low-income and vulnerable individuals or households to access the private rented sector, usually with some form of rent deposit or guarantee included as part of that assistance. In Scotland these tend to be labelled as deposit guarantee schemes - social lettings is another term that offers a broader sense of what these schemes do and is used more often in Wales.

In addition to building up a bank of landlords willing to let their properties (often at reduced rents) to tenants on low-incomes/ housing benefit, SmartMove NI provides all tenants with the option of a comprehensive, low to medium level support service to assist them in sustaining their tenancy.

There is a clear strategic and economic case for investing in private rented sector access schemes to help make better use of the sector to meet the housing needs of low-income, vulnerable and homeless individuals and households. Successful and sustainable use of the private rented sector can create savings across housing, health and criminal justice budgets and free up places in hostels, move-on accommodation and supported housing. Furthermore, having an ‘ordinary’ home in the private rented sector can help encourage choice, stability, security, social inclusion and flexibility for people who may not always have had access to these things. However, this is reliant on the private rented sector providing good quality accommodation in the right location at the right price, open to people on low incomes and with vulnerabilities, that offers a degree of security and also the scope to be a long term home. And for many people ensuring that all of these elements are attainable is impossible without some form of assistance and support, such as that provided by a private rented sector access scheme.

This can mean offering tenants a free housing advice service; a deposit savings bond option which enables the tenant to pay half of the agreed deposit whilst being placed on an affordable payment plan for the remainder; assistance in obtaining the requested rent in advance and the option of ongoing support once the tenant is in a property. In practice these services and support do much more than find properties and maintain tenancies; in many cases they are changing lives.

9 SmartMove was originally established by Crisis but it was introduced to Northern Ireland by First Housing Aid and Support Services. It is funded by the Northern Ireland Housing Executive and the Oak Foundation. The SmartMove model was developed by Crisis in 1997 in recognition of the private rented sector as a potential source of accommodation for homeless people - particularly single homeless people; generally the lowest priority when it comes to allocating social housing – but a source that was often difficult to access. From 1997 to 2010 over 14,000 people were assisted into accommodation across the UK by this network of providers. In partnership with the London Housing Foundation (LHF), Crisis published a report in 2008 providing a business case for using the private rented sector to house homeless and vulnerable people. This was in response to evidence which suggested that while most local authorities were using some form of access scheme to help those who were statutorily homeless into housing - social lettings is another term that offers a broader sense of what these schemes do and is used more often in Wales.

10 Jane Luby, Private Access, Public Gain: The use of private rented sector access schemes to house single homeless people (Crisis and the London Housing Federation, 2008), http://www.privaterentedsector.org.uk/cost_effectiveness.asp
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SmartMove NI offers all of the above services to prospective tenants; but they also provide landlords with a free property management service ensuring that they feel the benefits of being part of a private sector access scheme. SmartMove NI guarantees that tenants are vetted to the highest standard and signed up in accordance with the Private Tenancies Order (NI) 2006, thus meeting all legal requirements. They also act as the tenant’s first point of contact in relation to repairs, rental queries or general tenancy management issues for the duration of the tenancy and complete and fast track any housing benefit claims for the tenant, whilst actively pursuing any arrears incurred. A report commissioned by Crisis on the use of private rented sector access schemes reported that ‘amateur’ landlords found them particularly valuable in terms of the support they bring to tenancy management – a factor that could be significant given the high number of ‘accidental’ landlords in the private rented sector in Northern Ireland. The key to the success of the scheme is that it strikes a balance between the needs of tenants and those of the landlord – there is something in it for everyone, including government and the regional housing authority as the scheme focuses on tenants in extreme housing need.

However, SmartMove is just one scheme and cannot meet the need for help in affording, accessing and staying in the private rented sector that already exists in Northern Ireland and is only likely to increase.

A similar scheme in Wales demonstrates the potential of private sector access schemes or social lettings agencies to help support people into suitable accommodation in the private rented sector and to offer other social benefits. Cefni Lettings is part of an independent charity called Agorfa (funded by the Welsh Government) that manages 1250 tenancies and works with 350 landlords across five county areas. Cefni Lettings provide lettings and management services for landlords, whilst Agorfa works with potential and existing tenants.

They have developed the social lettings agency model to provide additional services to better develop links between social and private housing and fulfil wider social objectives:

- Cefni Lettings set up partnerships between the private rented sector and statutory agencies facilitating the provision of housing for specific client groups. This also includes “move on” accommodation into the private rented sector for people leaving prison, hospital, care or temporary supported accommodation.
- In partnership with the National Landlords Association, Agorfa is leading a Welsh Assembly national project, providing consultancy and training for local authorities and the third sector agencies seeking to develop effective PRS access schemes.
- Cefni Lettings has developed “Marigolds Mawr” - a social enterprise providing decorating and cleaning services for landlords - as part of its package of services. This enterprise also creates employment and training opportunities for young people.

Is this the sort of approach we need much more of in Northern Ireland?

LetFirst can provide a tenancy for people:

- who don’t have a deposit;
- who are homeless;
- who have a current home that is unsuitable or they are at risk of losing;
- who are able to maintain a home (including with support);
- who can afford the rent or will get enough benefits to pay the rent.

Key benefits for people who are in housing need and often on low incomes

- LetFirst offers a flat sharing option for single people under 25 who are only entitled to the Shared Accommodation Rate of housing benefit. This provides young people with the opportunity to find an appropriate home sharing with one other person; and
- All tenants who move into LetFirst managed properties are provided with a fully furnished tenancy. When additional furnishings were required, LetFirst has also referred over 45 households to charitable furniture providers in the city.

In Scotland, there are private rented sector access schemes in 28 local authority areas run by both voluntary sector organisations and by local councils. One particular example is that of Edinburgh City Council who commissioned Orchard and Shipman (a private lettings agent) to provide Letfirst a service aimed at supporting households who are homeless or at risk of homelessness into the private rented sector. Letfirst works by guaranteeing the rental income to the landlord so that a traditional deposit is not required. It operates like a normal letting agent which means access to a wide range of properties across the city for people in housing need – not just areas with social housing.

The Letfirst scheme developed as part of Edinburgh City Council’s strategic housing role and is part of a wider package of measures aimed at tackling homelessness in the city. It is not just offering crucial support to tenants and landlords but is also playing a role in assisting the council to meet wider housing priorities. Edinburgh City Council has identified the need for more one bedroom properties to reflect the high levels of single people trying to find accommodation through Letfirst and other housing pathways such as social housing – Orchard and Shipman have been tasked with securing more properties to meet these needs.

That is not to say that the private rented sector should become the default housing option or that strategic housing authorities should see it as a panacea for all supply shortages. And private rented sector access schemes are not a substitute for regulation and enforcement in driving up standards in the sector. This type of scheme can complement Building Sound Foundations and offer a degree of assurance around those elements that it will take time for regulation and enforcement to deal with effectively. A landlord registration scheme and tenancy deposit scheme will not in themselves ensure that vulnerable tenants and others do not fall victim to bad practice in the private rented sector, but in conjunction with services that support and guide both tenants and landlords through the process and help to manage and sustain that relationship, the private rented sector can be another good housing option for many.

In the Republic of Ireland, Threshold, the National Housing Organisation, have advocated the ‘housing first’ approach for a number of years and were first to use the private rented sector as an accessible route to helping homeless people into housing. Threshold established the Access Housing Unit in Dublin in 2003. It works as a specialised accommodation agency, assisting homeless people living in temporary or emergency accommodation, or those at risk of homelessness to find and sustain private rented accommodation.

An interesting feature of this access scheme is the pre tenancy training provided to ensure that individuals are aware of their rights and responsibilities when living in the private rented sector. When a suitable property becomes available the prospective tenant is guided through the process of viewing, accepting the offer of accommodation, signing tenancy agreements and establishing rent payments. The Unit provides ongoing support and advice to both the landlord and the tenant throughout the course of the tenancy to ensure any difficulties are dealt with immediately thus preventing tenancy breakdown. Threshold seeks to prevent homelessness as well as help those who find themselves homeless. Sourcing housing and providing tenancy support is a key means of doing this. The vast majority of people housed through the Access Housing Unit (around 519) are still maintaining their tenancies.

Could similar models work in Northern Ireland and help to meet housing need through a more strategic approach to the private rented sector?
Could other organisations play a role in helping meet housing need in the private rented sector?

The voluntary sector, local authorities and even the private sector have all ventured into the private rented sector through various forms of private sector access scheme.

Is there also a role for housing associations in helping to meet housing need in the private rented sector rather than in social housing?

The answer to that is yes and a very successful model of how housing associations can build on their social purpose and housing management skills to help meet housing need in the private rented sector already exists.

CanDo Lettings is a social lettings agency and was established by Cadwyn Housing Association in Wales five years ago with the aim of bridging the gap between social and private housing. It won a UK Housing Award in 2010 for ‘Delivering Innovation and Efficiency’ award. CanDo Lettings manages around 200 tenancies so it is not on a huge scale, but it is tailored to understanding and meeting need in a particular location and for tenants with particular requirements. The focus is on tenants whom the local council deems they have a duty to provide permanent accommodation for, in other words tenants in priority need. The scheme was set up with funding from the Welsh Government and Cardiff Council but CanDo Lettings has been constituted as a social enterprise which enables it to be self-funding (landlords are charged an initial fee and commission which is deducted from the monthly rents). The service is now financially independent of any grant funding and is growing quickly. Cardiff Council has suggested that these ‘socially managed’ homes have provided the equivalent of £20m of social housing grant investment.13

Cadwyn Housing Association is a relatively small association – its stock base is around 1700 homes and it is a community based association working primarily in the Cardiff area – but it has shown real innovation in recognising that social housing alone cannot meet housing need in Cardiff and developing schemes that provide alternative routes in well-managed housing. They believe that they have developed a successful and sustainable model that could be replicated by other housing associations, so there seems to be real scope in exploring the possibility of encouraging a similar approach in Northern Ireland.

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“...bringing the values of the social sector (excellence in service delivery, integrity and accountability) to the private sector.”

Is there a greater role for the advice sector?

Again the answer is yes and there is already some positive work underway in this area. Housing Rights Service, with funding from the Northern Ireland Housing Executive, is adding information on the private rented sector to its Housing Advice NI website. There will be a separate portal to a private rented sector webpage with guidance, advice and support for both tenants and landlords. This is in addition to the existing advice provided by Housing Rights Service to people calling them with questions or queries about the private rented sector. It is another step forward in recognising the private rented sector as a housing option, improving the experiences that both landlords and tenants have through education and easy access to information and helping people in housing need to find a home that suits them.

The professional body for housing and housing professionals must also play a part. CIH and SmartMove NI, supported by DSD, have developed a qualification for landlords that will help them to better understand their responsibilities and rights. Professionalising the private rented sector is an important step towards improving standards and behaviours and this qualification will ensure that those landlords who participate will be aware of essential ‘must know’ information – from legislative requirements to dealing with complaints and disputes and know how to appropriately maintain your property.

Housing Benefit and the Private Rented Sector

No discussion of the private rented sector and its role in meeting housing need can ignore the changes to housing benefit that will be rolled out as part of the Welfare Reform agenda and the significant impact they will have on the sector. The changes to the Local Housing Allowance, which will now be calculated at the 30th percentile rather than the median of local rents, will undoubtedly have an impact on the amount of housing benefit available for tenants in the private rented sector.

The extension of the Shared Accommodation Rate to under 35s is perhaps one of the most serious measures in terms of what it will mean for using the private rented sector to meet housing need. Single people are the least likely to secure enough points to place them in priority housing need, therefore the most likely to seek accommodation in the private rented sector. This measure will mean that anyone aged between 25 and 34 will only receive enough housing benefit to allow them to rent a room in a shared house rather than a one-bedroom property.

These changes and others will mean difficult challenges for tenants, landlords and also for the Northern Ireland Housing Executive in continuing to use the private rented sector to help those in housing need in receipt of housing benefit. However, understanding the challenges, building on existing good relationships with landlords and some creative thinking in terms of the support that can be provided to tenants could help to ensure that the private rented sector remains a viable housing option.
What can government do to encourage better use of the private rented sector in meeting housing need?

In parallel with the drive to improve standards and regulation of the private rented sector is the need to acknowledge that the sector can work, and indeed is already working, well as a housing option for low-income and vulnerable tenants. Raising awareness of the positive aspects of living in the private rented sector, especially if more help is available in accessing and sustaining a tenancy, is an important step in using the sector more effectively to meet housing need.

One example of how government can play an important role in raising awareness and promoting a more positive attitude to the private rented sector is the recent inquiry carried out by the Communities and Culture Committee of the National Assembly for Wales - Making the Most of the Private Rented Sector in Wales. The Committee's final report – produced after receiving briefings and evidence from a wide range of organisations - examines in some detail whether or not the private rented sector can become a tenure of choice for those individuals and households whose first housing preference would be social housing. Of the ten recommendations made by the Committee, two focused on actively promoting a positive image of the sector as a tenure of choice and producing a specific strategy to facilitate better use of the private rented sector in Wales.

When giving evidence to the Committee, the Deputy Minister for Housing and Regeneration asserted that:

“A strong private rented sector is an essential part of a well functioning housing market. In Wales, the private rented sector performs a critical role in supporting economic mobility, providing flexibility and choice to those who chose not to enter into home ownership and providing housing to many of the most vulnerable in society. The recent financial downturn has also highlighted an increasingly important role for the sector in the housing market of the future, both in providing homes for younger people and in contributing towards an increase in the supply of homes.”

The Committee Inquiry facilitated a serious discussion about the existing role of the private rented sector and its future potential in meeting housing need and demand. Some of the elements it focused on are those that Northern Ireland is already progressing, such as a landlord registration scheme and working more closely with tenants to help them understand their rights. Others, like questions about whether the private rented sector can be used more effectively to ease pressure on social housing waiting lists and what barriers need to be removed in order to do so, are still ones that need further debate and action here.

Do we need a similar inquiry or debate in Northern Ireland – one focused on exploring the positive experiences of the private rented sector and how we can build upon them?
Where do we go from here?

Northern Ireland is in some ways fortunate in that we have a large private rented sector with enough supply to meet demand. Our current challenge is not how to increase the size of the sector through institutional investment, but how to use the sector more effectively to meet housing need. And to meet it in a way that works for tenants, especially those who need additional support to access, afford and sustain a private rented sector tenancy.

There are barriers to using the private rented sector to meet housing need and those cannot and should not be denied. However, there are also some very positive experiences and the possibility to build upon existing good practice, both here and elsewhere to ensure that they become the rule rather than the exception. Promoting a positive image of the private rented sector goes hand in hand with the focus on improved regulation and standards led by the Department for Social Development and involving a wide range of stakeholders, including landlords and their representative bodies. There is a role for everyone in ensuring that the private rented is and is seen to be a desirable housing option and one that can work well for all tenants. At the end of the day the debate should be about people, what works for them and how we can improve on that, not about tenures.

We hope that this paper will go some way towards highlighting the existing contribution of the private rented sector in meeting housing need and also offer some scope for further discussion on ways in which we can use the sector more effectively.