

C O P N I

Commissioner for **Older People**
for Northern Ireland

The experience of older private renters in Northern Ireland



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2. List of abbreviations and acronyms

AHC	After Housing Costs
CAPI	Computer Assisted Personal Interview
CIH	Chartered Institute of Housing
COPNI	Commissioner for Older People for Northern Ireland
CPI	Consumer Price Inflation
DfC	Department for Communities
ECHR	European Convention on Human Rights
EPC	Energy Performance Certificate
FDA	Full Duty Applicants
FOI	Freedom of Information
FRS	Family Resources Survey
HRR	Heat Retention Rating
HS	Housing Rights
MEES	Minimum Energy Efficiency Standards
NICOLA	Northern Ireland Cohort for the Longitudinal Study of Ageing
NIHE	Northern Ireland Housing Executive
OT	Occupational Therapist
RHA	Registered Housing Association

3. Foreword



Northern Ireland has experienced a sharp increase in private rent prices in the past decade,¹ alongside an increase in the share of people that live in the private rental market,² and a sharp reduction in the total number of rental transactions.³ Compared to a decade ago, rental properties are today more expensive, with lower availability, higher competition, and still low security of tenure. All these factors have increased the vulnerability of private renters in recent years.

This worrying situation has caught the attention of politicians, academics, statutory organisations, housing associations and the media. However, when issues around private rents are considered, older people rarely come to mind. The vast majority of older people are not renting privately: they are more likely to own their homes

(79.3%), or live in a social home (12.0%).⁴ Only 5.6% of people older than 65 are private renters in Northern Ireland, which contrasts with those aged 40-64 (12.3%) and 16-39 (23.9%).⁵ Therefore, older people are perceived to be unaffected by the challenges of the private rented sector.

However, according to the 2021 Census, 17,627 people aged 65+ are renting privately in Northern Ireland,⁶ which is not an insignificant number of individuals. Like all private

¹ Ulster University (2024) [At a Glance. Private rental market performance 2024](#).

² NISRA Census 2021 [tenure \(5 Categories\) by age \(4 Categories\)](#) and Census 2011 [tenure by general health by long-term health problem or disability by age](#). Calculations for 2021 excluded the category “no code required” which represented individuals in communal establishments. This category is excluded from the 2011 data.

³ Ulster University (2024) [At a Glance. Private rental market performance 2024](#).

⁴ NISRA Census 2021 [tenure \(5 Categories\) by age \(4 Categories\)](#).

⁵ NISRA Census 2021 [tenure \(5 Categories\) by age \(4 Categories\)](#).

⁶ Census 2021 [Household: Tenure - 5 Categories by Age - 7 Categories B](#).

renters, older tenants face insecurity of tenure, unstable rent prices, poor housing conditions, and high levels of fuel poverty. But in addition to the systemic issues with private rents, older people also experience age-specific problems.

First, they are particularly vulnerable to rent inflation due to their lower income levels.⁷ In recent years, rents have risen at a much faster pace than pensioners' income,⁸ and this has impacted on the affordability of rents for older people. Second, older renters often have fewer alternatives in the private rental market because of their specific housing requirements—older people often need ground level and adapted homes, which are not commonly offered. And third, the constant threat of eviction is particularly distressing in old age, a period of life dominated by a desire to settle down.

Our welfare model rests on the fundamental assumption of homeownership in later life. It is often presumed that, although income falls at pension age, modest or manageable housing costs guarantee food and energy security. But for the 5.6% of older people who rent privately and face soaring housing costs, this premise does not reflect reality. They face the worst of all worlds: the structural insecurity and high costs of the private rental market, combined with the financial and health vulnerabilities of old age

Social housing was once regarded as a vital safety net for older households facing financial hardship or living in homes no longer suited to their physical needs. However, its availability has declined sharply in recent years. Compared with a decade ago, the proportion of older people renting privately has increased (from 4.9% to 5.6% and by approximately 5,000 individuals), while the share of those living in social housing has fallen (from 13.9% to 12.0%).⁹

This trend reflects the pressures facing the social housing system, where demand continues to rise but supply has failed to keep pace. Today, more than six households in Housing Stress compete for each annual social housing allocation, and the number

⁷ In the UK, retired households' income is 22% lower than non-retired households. ONS (2025) [Average household income, UK: Financial Year Ending 2024](#).

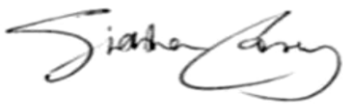
⁸ While the mean weekly income of pensioners in Northern Ireland has decreased since 2021/22 (from £451 per week to £448), in this same period, the average rent has increased by 17.5% (from £709 to £833 per month). Sources: Department for Communities (2024) [Family Resources Survey report 2023 – 2024: Pensioners' Income](#); Ulster University (2022) [Private Rental Market Performance 2022](#); Ulster University (2022) [Private Rental Market Performance 2023](#).

⁹ NISRA Census 2021 [tenure \(5 Categories\) by age \(4 Categories\)](#) and Census 2011 [tenure by general health by long-term health problem or disability by age](#).

of accepted homelessness applications is five times greater than the annual allocations.¹⁰ In sum, vulnerable groups—including older renters—are finding it increasingly difficult to rely on social housing as a safety net due to high competition.

Estimates show that the share of older people renting privately in Great Britain could triple by 2040, rising from 4% to 13%.¹¹ While housing policy and rates of renting and homeownership are different in Northern Ireland,¹² if a similar trend were to occur here—combined with population ageing—the number of older private renters could reach as many as 60,000 within the next two decades. If this scenario were realised, the issues discussed in this report would shift from affecting a small fraction of the population to becoming a significant social challenge.

This report aims to give voice to a group of people that is too often overlooked yet remains among the most vulnerable in society. The present report, however, is not just about older people today. It is also about older people in the future. We often assume that the struggles of old age will not affect us personally, but they inevitably will. This report should serve as a warning that the vulnerabilities of older people today may well be our own in the future.



Siobhan Casey
Commissioner for Older People for Northern Ireland

¹⁰ Department for Communities (2025) [Northern Ireland Housing Statistics 2024-25 Section 3 Tables – Social Renting Sector](#); and Department for Communities (2025) [Northern Ireland Housing Bulletin January - March 2025 – Tables](#).

¹¹ Williams, R, and Robinson, D. (2024) [Projections of housing tenure and poverty in older age in Great Britain, 2022-2040](#), University of Sheffield for UK Collaborative Centre of Housing Evidence.

¹² According to the 2021 Census, Northern Ireland shows generally lower rates of homeownership and higher rates of “private renting and living rent-free” than England and Wales. For comparison, the following data was used: “tenure by household reference person” (age 66 and over) for England and Wales, and “tenure by household composition” for Northern Ireland, using the categories “One person household: aged 66 and over,” “Single family household: all aged 66 and over,” and “Other household types: all aged 66 and over.” While there are differences in data that may affect direct comparability, homeownership rates among older households remain lower in Northern Ireland (73.83%) than in England (77.68%) and Wales (79.25%). On the other hand, the proportion of older households in “private renting or living rent-free” is higher in Northern Ireland (11.06%) than in England (6.64%) and Wales (6.81%). Sources: ONS Census 2021, [Household Reference Persons in England and Wales by tenure and by age](#); and NISRA Census 2021, [Tenure - 4 Categories by Household Composition](#).

4. Summary of findings

SECURITY OF TENURE

- **Owner occupiers** enjoy the strongest security of tenure, especially if they own their home outright.
- **Social housing tenants** benefit from robust legal protections. Eviction only occurs through court order and on very limited grounds. Social housing landlords must engage actively with tenants in cases of rent arrears.
- **Private renters** face the weakest security of tenure.
- Eviction is possible at the end of **fixed term tenancies**, or with short notice in periodic tenancies, depending on the tenancy length.
- Landlords have no obligation to provide any explanation or reason to evict a private renter.
- Landlords may evict a tenant for any reason, such as selling the property, increasing rent or due to a relationship breakdown. They don't need to provide tenants with a reason.

RENT CONTROL AND COST STABILITY

- **Owner occupiers** face the lowest long-term costs if they own their home outright. Mortgage holders have higher costs but relatively high stability, especially with fixed-rate mortgages.
- **Social renters** pay the lowest rents, with modest rent increases often linked to Consumer Price Inflation. Social landlords also respect the affordability principles of social housing.
- **Private renters** face far higher rents than social tenants.
- Private renters experience little regulation of rent increases. There are only few limitations to the rights of landlords to increase rents, which creates uncertainty and market volatility for private renters.
- Average private rents rose by 33% between 2019-23, rapidly outpacing the cost of other tenure types.

IMPROVEMENTS AND ADAPTATIONS

- **Owner occupiers** have full autonomy to improve or adapt homes if they can obtain the funds to do so. They can also access Home Improvement Grants via the Northern Ireland Housing Executive, including the Disabled Facilities Grants.
- **Social renters** can access adaptations through the Northern Ireland Housing Executive or Registered Housing Associations, with no direct costs and often no increased rent.
- **Private renters** are dependent on landlord consent, even when public grants are available.
- In consequence, private renters are often unable to make essential adaptations to increase their home's safety and their own wellbeing due to the absence of consent, even if they could fund them.

ACCESS TO SOCIAL HOUSING

- Pensioner households made up **14.7% of homeless presentations** in 2024-25, which was the highest rate on record.
- **Access to social housing** is becoming more restricted for all applicants, due to higher competition and lower levels of supply.
- The number of people in the **social housing waiting list** that experience Housing Stress has grown every year since 2013-14. By contrast, annual allocations have reduced significantly in the past decade.
- **Demand far exceeds supply.** The ratio of applicants in Housing Stress per allocation rose from 1.49 (2002-03) to 6.22 (2024-25). For Full Duty Applicants the ratio rose from 2.1 (2016-17) to 5.2 (2024-25)
- **Average waiting time** for allocations is now 34.8 months, while older applicants wait 27.8 months on average. Waiting times are as high as 42 months in some areas of Northern Ireland and have increased by 10 months since 2020-21.
- Social housing remains a key safeguard, but declining accessibility limits older renters' chances of moving out of the private sector.

PROFILE OF OLDER PRIVATE RENTERS

- In 2021, **5.6% of people** aged 65+ (17,627 individuals) were private renters. Divorce, widowhood, or never marrying are strongly linked to renting privately.
- The proportion of private renters has grown from 4.9% in 2011, by approximately 5,000 individuals.
- Nearly half (48%) of **older renters live alone**, compared to 25% of older homeowners.
- Older private renters in younger age groups are more likely to be men; those in **older age groups** are more likely to be women, often living alone.
- **Estimates** in other UK regions suggest that the proportion of older private renters will treble or quadruple by 2040, fuelled by population ageing and social housing shortages.

HOUSING CONDITIONS

- Private rentals are the **poorest quality** tenure type.
- 26.3% of private renters are in **fuel poverty**, compared to only 9% of social housing renters.
- Private rented properties present higher rates of **unfitness**, lower levels of insulation, and higher repair needs and costs.
- Older households face **greater disadvantage**: fuel poverty, insulation levels and general repair needs and costs worsen significantly with age.
- Age and private renting create a statistical cumulative effect of housing disadvantage that significantly impact older private renters.

SOCIOECONOMIC CHARACTERISTICS

- Older private renters face both **low income and high housing costs**.
- 21.2% of older private renters are in **relative poverty**, compared to 15.6% of those in social housing and 10.4% of homeowners
- The **average private rent** rose by 60% between 2015-24, outpacing income growth in this period (50%).
- Around 30% of older renters' household income is spent on rent.
- **Single renters** must spend over 56% of their income in rent, rising to 71% for those aged 85+.
- **Individual female renters** spend 63% of their income in rent compared to 50% for men.
- Women, the oldest pensioners, and those living alone face the greatest financial stress in private renting.

HEALTH AND ADAPTATIONS

- Older private renters have **worse health** than homeowners, with higher mobility and long-term health problems.
- Older persons in the private renter sector experience a **home adaptations' gap**.
- Approximately, 19% of private rented homes and **owner occupied** homes have been adapted.
- 47% of homes in the **social housing** sector have been adapted.
- **Private renters** experience the lowest levels of adaptations in relation to their needs (health, disability, mobility and dexterity difficulties).
- Less than 1% of private renters are planning any home adaptation.
- The legal requirement of landlord consent blocks many adaptations in the private rented sector.

OVERALL CONCLUSIONS

Older private renters in Northern Ireland face cumulative and intersecting disadvantages, including:

- Weak security of tenure.
- High, growing and unpredictable housing costs.
- Poor-quality homes requiring costly repairs.
- Higher poverty rates.
- Barriers to making necessary home adaptations.
- Greater health risks and mobility difficulties.
- Low income that does not keep up with rent inflation.

RECOMMENDATIONS

- Introduce provisions in Northern Ireland's private tenancy legislation to prohibit **no-fault evictions**.
- Enact **age discrimination legislation**, including specific provisions relating to housing and property management and a duty to make reasonable adjustments.
- The Government should advance the introduction of **Minimum Energy Efficiency Standards legislation** by 2027 and should ensure that the **Fuel Poverty Strategy** is supported by adequate, long-term funding.
- This funding must enable the enforcement of improved fitness and energy efficiency standards for all rented properties by 2030, in line with the commitments of the Department for Communities.

5. Tenure types in Northern Ireland

Key facts

- Private renters have **lower security of tenure** and less property rights than any other tenure type.
- Private renting is **more costly and less stable** than any other tenure type. Private renters are subject to unexpected rent increases at the landlord's discretion.
- Private renters experience **obstacles** to keep their home to an adequate standard of fitness and adapt their home if they experience health problems.
- Access to **social housing is becoming increasingly restricted** due to higher demand and lower supply.
- The **number of people in Housing Stress** has grown faster than annual social housing allocations over the past 20 years.

Tenure types

Most people in Northern Ireland live in one of three main types of housing tenures: social renting, private renting, or owner occupation. Together, these account for 97% of the population. The remaining 3% live either rent-free or in other settings.

TABLE 1. Number of people by tenure type¹³

Tenure type	Total	%
Owner occupied	1,293,561	67.97%
Social rented	243,912	12.82%
Private rented	307,272	16.15%
Other	58,426	3.07%

¹³ Source: NISRA Census 2021 [tenure \(5 Categories\) by age \(8 Categories\)](#).

“Owner occupation” refers to the type of home occupation in which the owner of the property occupies the home. It is the most common tenure type in Northern Ireland, with just over two thirds of all home occupiers owning their homes.

Owner occupiers can either own their home outright or with a mortgage. In the second case, they would be subject to the terms and conditions of their agreement with the lender, and in certain circumstances the lender could repossess the home, and the occupier be evicted. If they own their home outright, they enjoy—in principle—full security of tenure.

“Private renting” is the second most common tenure type in Northern Ireland, with over 16% of the population renting privately. A private renter is a tenant of a home that is owned by a private landlord—that is, that the landlord is not a government department, the Northern Ireland Housing Executive (NIHE), any other public body or a Registered Housing Association (RHA). Private renters live in homes owned by private landlords through the terms and conditions agreed privately between the two parties in a tenancy agreement and regulated by the private tenancies’ legislation.^{14,15}

“Social renting” is a form of tenure that aims to provide high quality and affordable housing to the most vulnerable sections of society. It includes tenants who occupy social housing. Social housing landlords (the NIHE and RHAs) are bound by the aim of providing a higher level of safety and security to vulnerable individuals.

Households that apply for social housing are rated on the grounds of several criteria under the Housing Selection Scheme, which assesses applicants’ security of tenure, housing conditions and health and social wellbeing. After the assessment, applicant households are placed on the Social Housing Waiting List. Those households considered to be in most need of protection are offered a social home. In Northern Ireland, 12.8% of the population live in social housing.¹⁶

¹⁴ [The Private Tenancies \(NI\) Order 2006](#); [Private Tenancies Act \(NI\) 2022](#).

¹⁵ In this section, security of tenure, rent control, cost stability, total costs, and rights and protections of private tenants will be analysed, focusing exclusively on non-protected and non-rent controlled tenancies, which comprise the majority of private tenancies in Northern Ireland. For more information on different types of private tenancies, see [Housing Rights: Housing Law in Practice](#); Chapter 5, Sections 1, 5 and 7.

¹⁶ Source: NISRA Census 2021 [tenure \(5 Categories\) by age \(8 Categories\)](#).

Rights and protections by tenure type

The three main tenure types differ in important aspects relating to rights, responsibilities and protections. This section will explore the main differences.¹⁷

Security of tenure

Security of tenure is the legal protection a resident has against being forced to leave their home and comprises the conditions under which an eviction can occur. One of the most relevant differences between the three tenure types is the security of tenure afforded to tenants.

Secure tenants¹⁸ of the NIHE and RHAs enjoy substantial security of tenure. This means that the tenancy cannot be ended by the landlord without a court order. The court action to evict a social housing tenant must be based on at least one of the 11 statutory grounds for possession.¹⁹

In practical terms, a social housing tenant can only be evicted in the very limited number of circumstances stipulated by the statutory grounds for possession, such as rent arrears, anti-social behaviour, or a gross mistreatment of the property. However, even in these cases, the landlord will only obtain a court repossession order if the court finds it reasonable and appropriate. Also, in the case of rent arrears, repossession can only be carried out as a last resort, having previously engaged with the tenant to provide adequate support with rent payments. A social housing landlord will never evict a tenant to sell the property, or with the intention of obtaining a higher rent.

In practical terms, if social housing tenants fulfil their tenant obligations as set up in the tenancy handbook, they will not be evicted from social housing.²⁰

Owner occupiers own their homes. They may own the home outright or with a mortgage. In both cases, they are the rightful occupiers of the home, and they cannot be evicted from their property, except in limited cases.²¹

¹⁷ This section is based on [Housing Rights: Housing Law in Practice](#); Chapters 1 to 6.

¹⁸ A secure tenant of social housing is a tenant that has completed an initial 12-month introductory tenancy. [Housing Rights: Housing Law in Practice](#); Chapter 1, Section 2.

¹⁹ [The Housing \(Northern Ireland\) Order 1983](#), Part 1, Schedule 3, as amended by [The Housing \(Northern Ireland\) Order 2003](#).

²⁰ Except in cases of eviction due to improvement works, where the tenant will be provided with alternative suitable accommodation.

²¹ Joint tenancies are homes owned by two or more people. In these cases, should a relationship breakdown occur, the property may have to be sold, and the proceeds divided between the partners. [Housing Rights: Housing Law in Practice](#); Chapter 6, Section 1.

Homeowners that do not own their home outright and own it through a mortgage are subject to the obligation to pay their mortgage. In cases of mortgage arrears, the lender may begin repossession procedures, and homeowners may be evicted. However, in most cases, if the homeowner respects the general terms and conditions of the mortgage, they enjoy full security of tenure and cannot be evicted.

Private renters are the most vulnerable group when it comes to security of tenure. The security of tenure of private renters depends on two main factors: the length of their tenure, and whether their agreement is for a fixed term or periodic.

A fixed term tenancy has a certain duration. During the duration of the tenancy, the landlord cannot evict the tenant—except in cases where the tenant breaches the contract.²² Only after the term of the tenancy has ended, the landlord can either renew the tenancy, make it periodic, or evict the tenant.

Once the tenancy agreement has ended, the landlord can evict the tenant, but also has the option to renew the agreement for a set duration or to continue the tenancy on a periodic basis.²³ If the agreement is extended for a certain period, the conditions above apply, and the tenant is secure until the end of the tenancy agreement. However, if the tenancy continues on a periodic month-by-month basis, the Private Tenancies Act (NI) 2022²⁴ requires that the landlord can only evict a tenant after providing:

- 4 weeks' notice, if the tenant has lived in the property for less than 12 months.
- 8 weeks' notice, if the tenant has lived in the property for more than 12 months but less than 10 years.
- 12 weeks' notice, if the tenant has lived in the property for more than 10 years.²⁵

²² In fixed term tenancies, the tenant must respect the length of the tenancy, and if it was to leave the property, it may have to cover the cost of the full length of the tenancy agreed. [Housing Rights: Housing Law in Practice](#); Chapter 5, Sections 3 and 5.

²³ Under [The Private Tenancies \(NI\) Order 2006](#), new tenancies in Northern Ireland are required to be fixed term over at least the first six months if there is either no tenancy agreement or no length to the tenancy agreement has been agreed. [Housing Rights: Housing Law in Practice](#), Chapter 5, Section 2.

²⁴ [Private Tenancies Act \(Northern Ireland\) 2022](#), Section 11; Department for Communities, [Section 11 of Private Tenancies \(Northern Ireland\) Act 2022](#).

²⁵ These notices to quit are due to expand when the [Private Tenancies Act \(NI\) 2022](#) is fully implemented. The 2022 Act provided for longer notices given that exceptions are clearly defined through secondary legislation. A recent consultation of the Department for Communities has proposed a series of exceptions (Special Cases) through [The Private Tenancies \(Notice to Quit\) Regulations \(Northern Ireland\) 2025](#). The new notices to quit proposed by the 2022 Act and implemented through the 2025 Regulations are: 8 weeks, if the tenancy has not been in existence for more than 12 months; 4 months, if the tenancy has been in existence for more than 12 months but not for more than 3 years; 6 months, if the tenancy has been in existence for more than 3 years but not for more than 8 years; and 7 months, if the tenancy has been in existence for more than 8 years.

“

The landlord wanted his house back after us living there for 5 years, putting good wood floors down and getting the house painted. We had 2 months to leave. Heartbroken. Affected me very badly. (61)

”

Essentially, a landlord may end a periodic tenancy at any time by serving a Notice to Quit, provided that the required statutory notice period is observed. In addition, private landlords can evict tenants on similar grounds as those used in social housing—rent arrears, property damage, anti-social behaviour, or other breaches of the tenancy agreement. However, unlike in social housing, there is no obligation to act reasonably or to treat eviction as a “last resort.”

“

I would have been happy there for the rest of my life. It was a ground floor flat, with lots of other well-behaved elderly people. It was nice ... About three days before Christmas, which was a bit cruel, she gave me my notice. (80)

”

The insecurity of tenure of the private rented sector has a number of knock-on impacts on tenants. The first one, relates to the obvious possibility of becoming homeless at any point during the tenancy. In addition to this, the stress experienced by a person due to the risk of becoming homeless is manifested in the reluctance of tenants to complain about essential issues such as repairs or insulation.²⁶

“

I actually hate reporting faults as I feel landlord would then definitely evict me or increase the rent. (63)

”

²⁶ Stephen Morrison, policy lead of Housing Rights, argues that ‘people are afraid to make complaints around the standards of the home ... in terms of repairs out of fear of a retaliatory eviction.’ The survey conducted by the Commissioner for Older People for Northern Ireland (COPNI) received numerous responses of older private tenants that did not want to make complaints out of fear of eviction.

“

They can give you notice any time. You live frightened to complain as private rent homes are getting more expensive and you can be given a notice to move out.

(62)

”

Rent control, cost stability and total cost

Cost is one of the most important aspects of housing. Two key concerns stand out: the overall level of regular payment obligations and the rules that govern how those payments can change or increase. Both have a direct impact on the wellbeing of anyone living in a home.

Average prices, rent increases and price stability are regulated not only by market fluctuations, but also by the legal rights of occupiers.

Social renters generally pay lower rents, and they enjoy high levels of protection against rent increases.²⁷ The cost of social rent is the lowest among all tenure types. The latest available information shows that average rents in the NIHE are set at £82.05 per week, and the weekly average rent of RHAs stands at £100.84 per week.²⁸ These figures are significantly lower than private rentals and mortgage repayments.²⁹

Rents for NIHE properties are set by the Department for Communities (DfC). The DfC provides the NIHE with updated rates charges every year, and the NIHE calculates rents based on the rates set by the DfC.³⁰ Rent increases set by the DfC for the NIHE are normally adjusted to Consumer Price Inflation (CPI), and in line with the values of social housing.

²⁷ For a thorough description of rent calculations and increases in social housing please refer to [Housing Rights: Housing Law in Practice](#); Chapters 3 and 4.

²⁸ Department for Communities (2025) [Northern Ireland Housing Statistics 2024-25 Section 3 Tables – Social Renting Sector](#).

²⁹ Source: Family Resources Survey (Household Dataset, Department for Work and Pensions). Retrieved through Stat-Xplore. Weighted mean of household rent and repayment mortgage payment in latest prices (weekly, CPI adjusted real terms). Financial year 2023/24; Sources: Ulster University (2024) [At a Glance. Private rental market performance 2024](#); Ulster University (2024) [Performance of the Private Rental Market in Northern Ireland, H2 2024](#)

³⁰ The weekly rent in NIHE properties is calculated by assigning specific points to a property based on its size, age, and available facilities. Each point has a monetary value, and the total number of points is multiplied by this value to determine the rent. For a detailed breakdown of how the points are assigned, please consult [Housing Rights: Housing Law in Practice](#); Chapter 3, Appendix 3 – Rent Calculation.

TABLE 2. NIHE average weekly rent³¹

	Average rent	Annual increase
18/19	£66.59	
19/20	£66.59	0%
20/21	£68.39	2.70%
21/22	£69.41	1.49%
22/23	£69.41	0%
23/24	£74.22	6.93%
24/25	£82.05	10.55%

RHAs are not required to use the rent calculation system of the NIHE. For tenancies created after the enactment of The Housing (NI) Order 1992 (16th of September 1992),³² RHAs have the discretion to use the same rent calculation system of the NIHE or use their own. In other words, rents of RHAs tenants prior to that date are protected and determined by the DfC, while tenancies created after that date are not.

This does not mean that rent levels of RHAs are unaffordable. RHAs have a social mission, and their rent levels are set accordingly. The average rent of RHAs, while higher than the NIHE, are significantly lower than private rents and average mortgage repayments.³³ In addition, rent increases are normally kept in line with CPI. For instance, over the period 2019-2024, the average annual rent increase of RHAs was lower than in the NIHE.

TABLE 3. Average rent of Registered Housing Associations³⁴

	Average rent	Annual increase
18/19	£91.62	
19/20	£94.74	3.41%
20/21	£96.20	1.54%
21/22	£97.20	1.04%
22/23	£100.97	3.88%
23/24	£100.84	-0.13%

³¹ Department for Communities (2025) [Northern Ireland Housing Statistics 2024-25 Section 3 Tables – Social Renting Sector](#).

³² [The Housing \(NI\) Order 1992](#).

³³ According to the FRS, private rent for Northern Ireland households averaged £130.42 in 2023/24, which contrasts with £98.24 average weekly social rent and £148.76 average weekly mortgage repayment. According to the DfC, average weekly rent of RHAs in 22/23 was 100.84, significantly lower than private rent and mortgage repayments. Averages vary with other sources, which show an even higher difference in cost between private rents and social rents. Sources: Family Resources Survey (Household Dataset, Department for Work and Pensions). Retrieved through Stat-Xplore. Weighted mean of household rent and repayment mortgage payment in latest prices (weekly, CPI adjusted real terms). Financial year 2023/24; Department for Communities (2025) [Northern Ireland Housing Statistics 2024-25 Section 3 Tables – Social Renting Sector](#); Sources: Ulster University (2024) [At a Glance. Private rental market performance 2024](#); Ulster University (2024) [Performance of the Private Rental Market in Northern Ireland. H2 2024](#)

³⁴ Department for Communities (2025) [Northern Ireland Housing Statistics 2024-25 Section 3 Tables – Social Renting Sector](#).

In essence, tenants of the NIHE and RHAs enjoy a significant level of security and affordability in their rents, as compared to the other two tenure types.

For **owner occupiers**, regular housing costs depend on whether the property is owned outright or with a mortgage. In Northern Ireland, more than half of homeowner households own their homes outright, meaning that their housing costs are limited to utilities, building insurance, and domestic rates.³⁵ Those still paying a mortgage face monthly repayments as their main housing expense.

According to the Family Resources Survey (FRS), individuals with mortgage repayments are currently experiencing the highest housing costs. On average, owning with a mortgage is 14.06% more expensive than private renting and 51.42% more than social renting.³⁶

Despite this, homeowners buying with a mortgage enjoy a certain level of cost stability when compared to private renters. Cost stability for mortgage holders depends on whether the mortgage is repaid on a fixed rate or variable rate. In Northern Ireland, four out of five homeowners with a mortgage have a fixed rate mortgage,³⁷ which means that their monthly repayments are fixed for the period agreed with the lender. During the fixed term period, homeowners are protected against interest rate increases. Those with variable rates' mortgages, on the contrary, would be subject to changes in interest rates.

Repayment rates of mortgage holders also tend to decrease as the level of equity in the property increases, but they can be negatively affected by spikes in interest rates (as occurred in the period 2022-25).³⁸ Nevertheless, while the average annual increase in repayment rates for homeowners buying with a mortgage in the period 2019-24 (4.94%) was similar to that of social housing rent (4.41%), it was far below the increase in private rents (8.58%).³⁹ Therefore, homeownership allows for a good level of cost stability.

³⁵ According to the 2021 Census, 46.04% of homeowners had a mortgage, while 53.96% owned their home outright. Source: NISRA Census 2021, [tenure - households](#).

³⁶ Averages for private renting and social renting vary slightly with other sources. The FRS has been used as a source here for comparison purposes. Source: Family Resources Survey (Household Dataset, Department for Work and Pensions). Retrieved through Stat-Xplore. Weighted mean of household rent and repayment mortgage payment in latest prices (weekly, CPI adjusted real terms). Financial year 2023/24.

³⁷ UK Finance (2025) [Northern Ireland Mortgage Market: Key Data 2025-Q1](#).

³⁸ Interest rates ranged between 0.1% and 0.75% between August 2015 and December 2021. They have surged continuously until a peak in August 2023 of 5.75%, and they remain high at 3.75% as of April 2026. Source: Bank of England database, [Bank Rate history and data](#).

³⁹ Source: Family Resources Survey (Household Dataset, Department for Work and Pensions). Retrieved through Stat-Xplore. Weighted mean of household rent and repayment mortgage payment in latest prices (weekly, CPI adjusted real terms). Financial years from 2019/20 to 2023/24.

A general overview of the different tenure types shows that **private renting** is generally the least affordable form of tenure in Northern Ireland. The weekly household private rent is 14.06% lower than the average mortgage repayment in Northern Ireland.⁴⁰ However, statistically, less than half of homeowners in Northern Ireland are buying with a mortgage (46.04%),⁴¹ and therefore, more than half of homeowners do not have these repayment responsibilities.

Private renting is also up to three times more costly than social rent, depending on the social housing landlord. In the financial year 22/23, the average weekly rent for private homes was more than three times as expensive as a NIHE rent and almost twice as expensive as an RHA rent.⁴²

The value for money of social homes is also much higher than that of private rents. In the financial year 22/23, the average weekly rent of a *six or more* bedroom home of RHAs (£139.80) was cheaper than renting a *one-bedroom* home in the private market (£146.08). A comparison by type of home shows a striking difference in weekly cost between private and social renting (see Table 4).

TABLE 4. Weekly rent comparison by property size (22/23)⁴³

	Private renting	RHAs
One bedroom	£146.08	£83.86
Two bedrooms	£178.85	£97.55
Three bedrooms	£189.92	£109.25
Four or more bedrooms⁴⁴	£276.23	£115.36
Total	£192.23	£100.97

⁴⁰ The FRS was used in here for comparison purposes, but estimates vary depending on sources. According to the FRS, private rent for Northern Ireland households averaged £130.42 in 2023/24, which contrasts with £148.76 average weekly mortgage repayment. Source: Family Resources Survey (Household Dataset, Department for Work and Pensions). Retrieved through Stat-Xplore. Weighted mean of household rent and repayment mortgage payment in latest prices (weekly, CPI adjusted real terms). Financial year 2023/24.

⁴¹ Source: NISRA Census 2021, [tenure - households](#).

⁴² In the financial year 22/23, average weekly private rent was £192.23, as compared to £69.41 in the NIHE and 100.97 in RHAs. Please, note that this is the most recent available data for comparison purposes. There is more recent data for the NIHE (£82.05 in 24/25) and for private renting (£206.77), but the data above is the most recent available for RHAs. Weekly private rent has been calculated using by multiplying the monthly rent by 12 and dividing it by 52. Sources: Ulster University (2024) [At a Glance. Private rental market performance 2024](#); Ulster University (2024) [Performance of the Private Rental Market in Northern Ireland, H2 2024](#); Department for Communities (2025) [Northern Ireland Housing Statistics 2024-25 Section 3 Tables – Social Renting Sector](#)

⁴³ Variations in the data can occur due to different forms of calculation of the different sources available. A breakdown of cost by property size is not available for the NIHE. However, the average rent is 38.7% lower in a NIHE home than in an RHA home, and therefore, it should be expected that similar differences would occur in a breakdown of property size. Sources: Ulster University (2024) [At a Glance. Private rental market performance 2024](#) and Department for Communities (2025) [Northern Ireland Housing Statistics 2024-25 Section 3 Tables – Social Renting Sector](#). The weekly cost in private rent was calculated from the available data on monthly cost.

⁴⁴ Private renting data collates price for homes of four or more bedrooms in this category, while data for RHAs data is for homes of four bedrooms exclusively. The data for RHAs is available for homes of five bedrooms (£119.09) and six or more bedrooms (£139.80).

Rent increases in private rent depend fully on market fluctuations and landlord decisions, and they are regulated by the limited tenure rights detailed in the previous section. Unless landlord and tenant have agreed on a specified period in which rent cannot be increased in the tenancy agreement, the landlord has the right to increase rent for periodic tenancies in any moment,⁴⁵ although since April 2025, landlords are limited to one rent increase per year.⁴⁶ There are no limitations on the level of rent increases and nothing prevents a landlord from charging an exorbitant level of rent—often with the intention to force the tenant out of the property.⁴⁷ The lack of rent regulation until 2025—and limited regulation since—partially explains why private rents have increased at approximately three times the speed of social homes in recent years (see Table 5).

TABLE 5. Rent increases by tenure type (2019-2023)⁴⁸

	NIHE	RHAs	Private renting
18/19	£66.59	£91.62	£144.69
19/20	£68.39	£94.74	£151.85
20/21	£69.41	£96.2	£163.62
21/22	£69.41	£97.2	£175.85
22/23	£74.22	£100.97	£192.23
% increase (19-23)	11.46%	10.21%	32.85%

In sum, private renting is more expensive and more unpredictable than any other tenure type. Limited regulation leaves rent prices and increases to the discretion of individual private landlords and market forces, which causes spikes in average rent. In contrast to this, homeownership and social housing offer a more affordable and more predictable alternative with a much higher level of financial protection for the occupier.

Rights to make changes, improvements and adaptations

Another important aspect of the different tenure types concerns the rights and options available for making improvements to the home. This is particularly relevant for older people, especially when adaptations are needed to create a safer living environment.

Tenants of both the NIHE and RHAs are generally protected if they require adaptations to make their home safer and more accessible. The process, rights and works

⁴⁵ This excludes protected tenancies and rent controlled tenancies. See [Housing Rights: Housing Law in Practice](#); Chapter 5, Sections 5 and 7.

⁴⁶ Department for Communities (n.d.) [Sections 7 & 12 of Private Tenancies Act \(Northern Ireland\) 2022](#).

⁴⁷ See [Housing Rights: Housing Law in Practice](#); Chapter 5, Section 5 - Rents for Non-Rent-Controlled Tenancies.

⁴⁸ Sources: Ulster University (2024) [At a Glance. Private rental market performance 2024](#); Ulster University (2023) [At a Glance. Performance of the Private Rental Market in Northern Ireland, H2 2023](#) and Department for Communities (2025) [Northern Ireland Housing Statistics 2024-25 Section 3 Tables – Social Renting Sector](#).

completed are similar for all social housing tenants, whether tenants from the NIHE or RHAs. Any tenant that believes they require adaptations in their home must contact social services or their landlord (NIHE or the RHA), depending on the extent of the work.⁴⁹

Adaptations are divided into minor (e.g., installing showers, ramps, graduated steps, or grabrails, fitting handrails, widening garden paths for wheelchair users, improving lighting, etc.) and major works (e.g., bedroom or bathroom extensions, new heating systems, stair-lifts or vertical lifts, significant internal re-arrangements, or the installation of a ground floor toilet). Assessment of an Occupational Therapist (OT) may be needed for major work.

Social housing tenants do not pay for adaptations, and their rent will not be affected by the work conducted in most cases.⁵⁰

Owner occupiers can make changes to their properties, subject to any necessary building control and planning permission. Apart from these limitations, which are common to all types of tenure, there are no restrictions to the right of homeowners to improve their home if they can afford it.

The NIHE's *Home Improvement Grants*⁵¹ scheme aims to improve private sector housing by ensuring properties meet statutory fitness standards, reducing unfitness and disrepair, and supporting vulnerable people and regeneration strategies through targeted financial assistance.

Among these, the *Disabled Facilities Grants* are mandatory grants aimed at adapting the home of a person with a disability⁵² so that it is safe and supports the person's safety, welfare, freedom and independence. Works covered by the Grants may include improved bathroom, living room or bedroom access, modified kitchen facilities, adjusted heating and lighting controls, and other essential alterations that make the home safer and more functional.⁵³

⁴⁹ See [Housing Rights: Housing Law in Practice](#); Chapter 3, Section 10; and Chapter 4, Section 8.

⁵⁰ See [Housing Rights: Housing Law in Practice](#); Chapter 3, Section 10; and Chapter 4, Section 8.

⁵¹ Northern Ireland Housing Executive, [Types of grants available](#).

⁵² Disability is defined in line with the [Disability Discrimination Act 1995](#) as amended as a physical or mental impairment that has a substantial and long-term adverse effect on a person's ability to carry out normal daily activities.

⁵³ It normally requires a recommendation from an OT. The recent funding challenges have forced the NIHE to introduce cuts to the scheme, but some grants, including the Disabled Facilities Grants, remain unaffected. The maximum grant available is £25,000, with the possibility of an additional £25,000 for mandatory works at the discretion of the NIHE with approval from the DfC, and subject to a Test of Resources to the person and, if applicable, their partner. See Northern Ireland Housing Executive, [Disabled Facilities Grant Booklet](#).

Private renters experience many limitations when it comes to the type and extent of modifications, alterations and improvements that they can make to their homes. While private renters are eligible for the majority of available NIHE improvement grants (renovation, disabled facilities, common parts, home repair assistance and repairs), the final decision is always dependent on the landlord, which effectively leaves the tenant without capacity to make any changes if they are not allowed.⁵⁴

In the case of the *Disabled Facilities Grants*, if landlords expect to rent out the property to other demographics in the future, they may not want these types of modifications done to their properties and refuse to consent to works such as improved bathroom, living room or bedroom access. Effectively, private renters do not have the capacity to adapt their home even when they have the funding to do so.

Representatives of Housing Rights consulted throughout the completion of this report⁵⁵ confirmed that landlords are often reluctant to carry out adaptations because they consider the effect these may have on future tenants. Even adaptations that do not affect the structure or value of the property, such as bathroom handrails, are refused because of potential future tenants.

“ *I have mobility difficulties, but the landlord would not give permission for the bath to be taken out and replaced with a disability shower or any other adaptations to the property. (64)* **”**

In conclusion, the options to raise and maintain standards of fitness are greater for homeowners and those living in social housing. These two tenure types can access funding support to improve their homes in order to make them safe and accessible. Most importantly, they have the right to carry out these modifications if planning and building control conditions are met.

Private tenants are limited by the decisions and choices of their landlord, who is the final decision-maker when it comes to adaptations to the home. This is a crucial issue for older tenants, who are more likely to experience long-term health issues, disability and multimorbidity.

⁵⁴ Any other repair obligations of the landlord would be those detailed in the tenancy agreement.

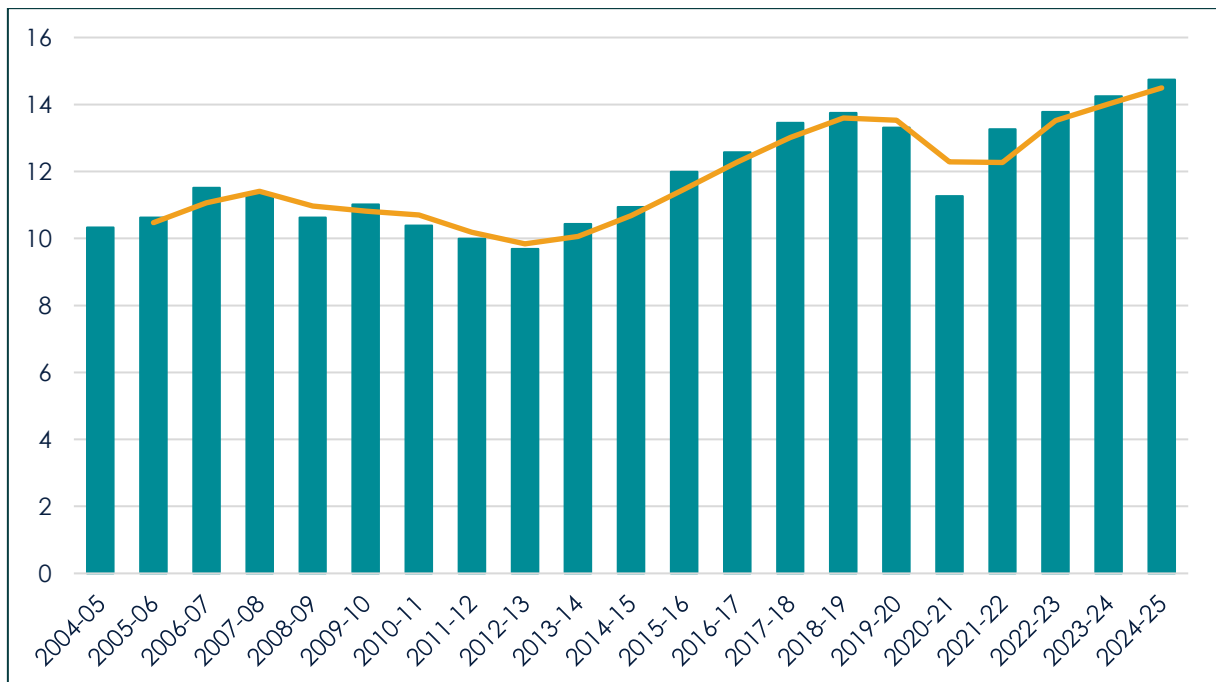
⁵⁵ Stephen Morrison and Ruairi McMenamin are members of the Policy and Advice units of Housing Rights.

Access to social housing

The previous section highlighted that security of tenure and rights are limited in the private rented sector, while costs are generally high and increasingly unpredictable. For an older person facing these circumstances, relocating into social housing might seem like the logical move. The key question is whether this move is realistic.

In the year 2024-25, 14.7% of households presenting as homeless⁵⁶ to the NIHE were **pensioner households** (see Figure 1). This is the largest proportion since records began. While the Social Housing Waiting List⁵⁷ does not favour older applicants, statistics from the NIHE show that pensioner households with a homelessness application are more likely to be accepted as homeless, compared with the average household (see Table 6).⁵⁸

FIGURE 1. Share of pensioner households among those presenting as homeless⁵⁹



⁵⁶ For more information on Homelessness presentations, acceptance, tests and rights, please see [Appendix 2. Access to Social Housing](#).

⁵⁷ All applications to social housing are evaluated by NIHE assessors based on the Housing Selection Scheme, considering several criteria. After a person has been assessed, a number of points are allocated to the application, and the household will be placed on the Social Housing Waiting List. For more information see [Appendix 2. Access to Social Housing](#).

⁵⁸ Older people are also generally considered vulnerable and may therefore receive Full Duty Applicant (FDA) status. See [Housing Rights: Housing Law in Practice](#), Chapter 2; Section 3.3 – Test 3 (Priority Need).

⁵⁹ Department for Communities (2025) [Northern Ireland Housing Statistics 2024-25 Section 3 Tables – Social Renting Sector](#); table 3.9.

TABLE 6. Homelessness acceptance rate by type of household⁶⁰

	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Pensioners	85.5%	84.4%	76.3%	77.6%	78.6%	79.8%	80.8%
Single males	52.3%	52.3%	46.5%	49.0%	48.7%	53.7%	53.8%
Single females	69.4%	67.1%	62.8%	65.3%	66.1%	68.7%	69.1%
Couples	68.6%	65.5%	64.0%	61.7%	65.8%	66.7%	69.3%
Families	77.6%	78.1%	75.1%	77.0%	76.6%	80.3%	81.1%
Total	68.7%	67.4%	61.8%	64.3%	64.8%	68.1%	68.2%

In practice, representatives of Housing Rights confirmed that social housing applicants older than 66 always pass the priority need assessment due to age.⁶¹

Despite this, being in Housing Stress (HS),⁶² homeless or a Full Duty Applicant (FDA)⁶³ today does not guarantee that a person or household will access the protection of social housing, especially in the short term. While people in these categories are prioritised in the Social Housing Waiting List, their chances of securing a home depend on rapidly increasing competition and decreasing availability. Over the past two decades, the number of applicants experiencing Housing Stress per annual allocation has steadily increased. In 2002-03, there were 1.5 applicants in HS for each allocation; by 2025, this ratio had risen to 6.2.⁶⁴ In other words, on average, only one social home is allocated each year for every six applicants experiencing HS. Similarly, the ratio of FDAs per annual allocation has grown from 2.0 in 2013 to 5.5 in 2025.⁶⁵ This means that, while there were roughly two FDAs per allocation a decade ago, today there are more than five (see Table 7).

⁶⁰ Department for Communities (2025) [Northern Ireland Housing Statistics 2024-25 Section 3 Tables – Social Renting Sector](#); tables 3.9 and 3.12.

⁶¹ Ruairi McMenamin, Advice Helpline Coordinator at Housing Rights, argued that ‘if you’re over the age of 66, you will pass a homelessness assessment. Most people struggle on priority need, but if you’re over the age of 66, you’ll pass priority need due to your age alone.’

⁶² An applicant is in HS if it has more than 30 points under the housing selection scheme. For more information, see [Appendix 2. Access to Social Housing](#).

⁶³ Under the Housing (NI) Order 1988, an FDA is a household or person that satisfies the four homelessness tests (the person is homeless or threatened with homelessness; is eligible for assistance; is in priority need and is unintentionally homeless). For more information see [Appendix 2. Access to Social Housing](#).

⁶⁴ Department for Communities (2025) [Northern Ireland Housing Statistics 2024-25 Section 3 Tables – Social Renting Sector](#); table 3.5; and NISRA (2025) [Northern Ireland Housing Bulletin](#); Section Two: Social Renting Demand, and Freedom of Information (FOI) response by the NIHE.

⁶⁵ Information obtained through an FOI response by the NIHE.

TABLE 7. Ratio of applicants per allocation⁶⁶

Date	Allocations to Applicants		Allocations to FDAs	
	Total	HS applicants' ratio	Total	FDAs ratio
2013	8,145	2.75	6,194	2.01
2014	8,809	2.45	6,623	1.85
2015	8,129	2.72	6,187	2.21
2016	7,805	2.90	6,217	2.42
2017	7,672	3.09	6,446	2.54
2018	7,373	3.28	6,467	2.71
2019	7,696	3.43	6,949	2.82
2020	6,654	4.17	6,018	3.48
2021	5,844	5.18	5,295	4.20
2022	6,010	5.23	5,379	4.46
2023	5,796	5.63	5,293	4.97
2024	5,710	6.21	5,337	5.51
Mar 2025	6,054	6.22	5,761	5.51
June 2025	6,173	6.15	5,875	5.47

The profile of social housing applicants also illustrates the acute needs of applicants today. A decade ago, applicants experiencing HS made up roughly half of all social housing applicants; today, they account for three out of four. Similarly, FDAs have risen from less than a third of applicants in 2013 to nearly two-thirds in 2025.

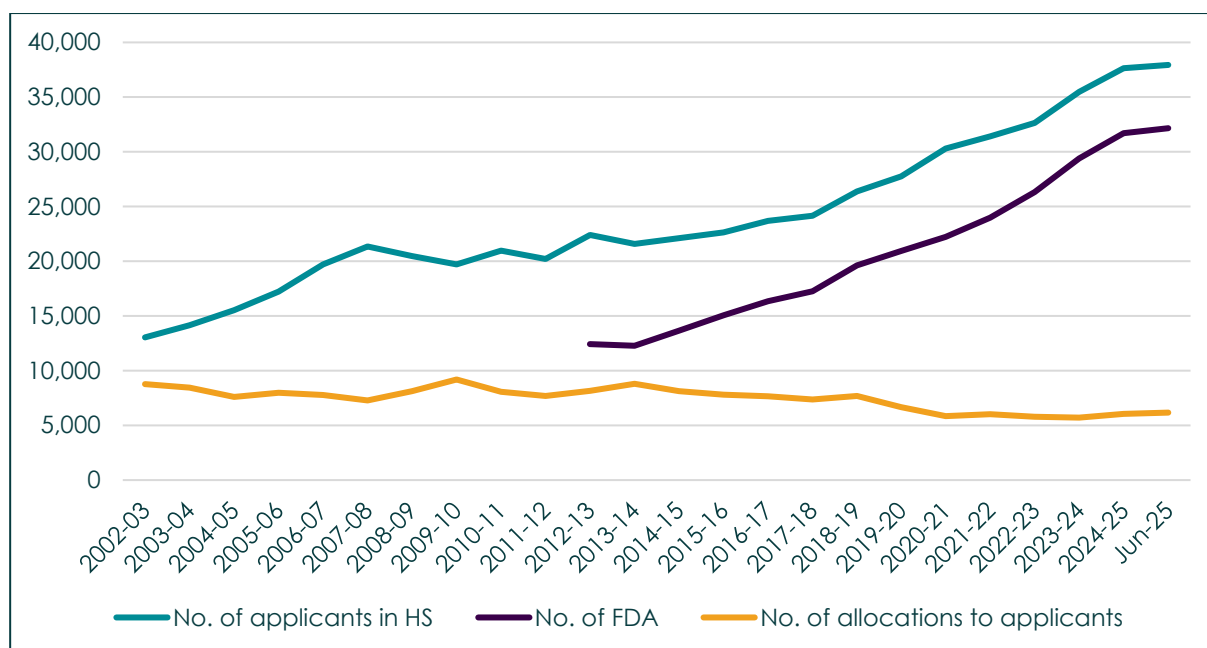
TABLE 8. Share of Housing Stress and Full Duty Applicants on the Waiting List⁶⁷

Date	Applicants in HS		FDAs	
	Total	% of all applicants	Total	% of all applicants
2013	22,414	54%	12,431	30%
2014	21,586	54%	12,276	31%
2015	22,097	56%	13,644	35%
2016	22,645	60%	15,075	40%
2017	23,694	63%	16,356	43%
2018	24,148	67%	17,520	48%
2019	26,387	70%	19,629	52%
2020	27,745	72%	20,951	54%
2021	30,288	69%	22,217	51%
2022	31,407	71%	23,978	54%
2023	32,633	72%	26,310	58%
2024	35,464	75%	29,394	62%
Mar 2025	37,635	77%	31,719	65%
June 2025	37,939	77%	32,159	65%

⁶⁶ Information obtained through an FOI response by the NIHE.

⁶⁷ Information obtained through an FOI response by the NIHE.

FIGURE 2. Allocations, applicants in Housing Stress and Full Duty Applicants⁶⁸



The consequence of this imbalance between demand and supply is that social housing waiting times keep growing. The average waiting time for an allocation today is almost three years (34.8 months), which represents an increment of almost one year in waiting time since 2021 (see Table 9).

TABLE 9. Mean Waiting Time (in months) for allocations to applicant households from the Social Housing Waiting List⁶⁹

	2020-21	2021-22	2022-23	2023-24	2024-25
In Housing Stress	25.4	28.1	30.1	31.3	35.0
Full Duty Applicants	25.5	27.9	30.0	31.2	34.9
Elderly/Older	24.1	23.1	23.9	25.1	27.8
Total	25.1	27.6	29.6	31.0	34.8

In certain areas, waiting times are significantly longer. In 2024-25, the average waiting times in Derry & Strabane (40.9 months) and Newry, Mourne & Down (41.4 months) exceeded forty months. In Belfast, waiting times were also close to forty months (38.9 months), representing an increase of more than seven months compared with the previous year (31.8 months).⁷⁰

⁶⁸ Department for Communities (2025) [Northern Ireland Housing Statistics 2024-25 Section 3 Tables – Social Renting Sector](#); tables table 3.5; and NISRA (2025) [Northern Ireland Housing Bulletin](#); Section Two: Social Renting Demand; and FOI response by the NIHE.

⁶⁹ Information obtained through an FOI response by the NIHE.

⁷⁰ Information obtained through an FOI response by the NIHE.

Several factors contribute to the difficulties of meeting demand through an increased supply, including societal characteristics;⁷¹ constraints on new housing caused by limited land availability and infrastructure deficits, particularly in water, sewage, and transport systems;⁷² and policy decisions affecting the levels of social housing provision.⁷³ Thus, the pressures facing the social housing sector are tightening the availability of homes, impacting vulnerable groups, including older people. Today, a vulnerable person is far less likely to be able to access social housing than they were in similar circumstances twenty years ago.⁷⁴

What does this all mean for older people? In practical terms, older people are likely to be considered vulnerable and in priority need if they are deemed homeless. For example, if an older household has received an eviction notice or cannot reasonably continue living in their homes due to their home not being adequate to their needs, they are likely to be granted FDA status.

Despite this, moving into social housing still presents major difficulties for older people. First, being an older person does not automatically guarantee acceptance as homeless or entitlement to FDA status—around one in five pensioners who apply as homeless to the NIHE have their application refused.⁷⁵

Second, for those who meet the criteria and thresholds for social housing, access becomes increasingly difficult every year due to higher competition, with older households today waiting an average of 27.8 months to receive a home.⁷⁶

Third, a major challenge experienced by older people when accessing social housing is the youth-centric design of the scheme. For instance, the FDA status gives applicants the right to access some of the additional protections of social housing before

⁷¹ Ruairi McMenamin, Advice Helpline Coordinator at Housing Rights, argued that some space in city centres is neither used for private nor social rented accommodation and often remains vacant, whereas in other European cities similar spaces are commonly utilised. He suggested that this difference reflects varying perceptions of housing across regions.

⁷² Justin Cartwright, director of the Chartered Institute of Housing (CIH) Northern Ireland, explained that developers face significant challenges in building new homes, including limited land availability, outdated water and wastewater infrastructure, engineering constraints such as steep terrain, and a lack of investment and access to finance.

⁷³ Stephen Morrison, Policy Lead of Housing Rights, explained that policies such as the Right to Buy scheme affect the shortages of social homes,

⁷⁴ This is in part due to the ageing of Northern Ireland's population, which increases the number of people unable to live in their homes due to physical issues and disability. Evidence of this trend can be seen in the proportion of households accepted as FDAs for "accommodation not reasonable" reasons, which now constitutes the largest share of applicants at 30.5% in 2024, up from 21.7% in 2005. Source: Department for Communities (2025) [Northern Ireland Housing Statistics 2024-25 Section 3 Tables – Social Renting Sector](#); table 3.11.

⁷⁵ For example, older individuals living in private rented accommodation that they can afford—and where they can continue to live independently—are not accepted as homeless or granted FDA status, even if their rent consumes a large portion of their income.

⁷⁶ Information obtained through an FOI response by the NIHE.

being allocated a home, including temporary accommodation—that is, FDAs are offered a bed and temporary storage until a home becomes available.

While this is generally acceptable for younger age adults and households, the available evidence points at several difficulties and concerns of older people regarding temporary accommodation. For instance, the location of temporary accommodation is uncertain throughout the process,⁷⁷ and the social environment of the temporary accommodation often increases a sense of instability.⁷⁸ This means that individuals may be allocated a temporary home far away from their usual residence, or in an area perceived as dangerous.

Although younger applicants may tolerate such conditions, older people often find them significantly more difficult to manage. Many older people are concerned about being relocated far from familiar surroundings, especially as some may not drive and can struggle to access decent public transport links. In addition, safety is a major concern for older individuals, particularly when they are placed in temporary accommodation alongside much younger residents.

“

She told me: ‘You must ring us first thing in the morning on the day of your eviction and notify us that you are homeless.’ ... She said my bed for that night could be almost anywhere in Northern Ireland. They can’t guarantee where it would be. It’ll be wherever the suppliers have a bed. (80)

”

In sum, while social housing continues to provide an important safeguard for vulnerable people, growing demand and rising challenges are limiting its reach. For older people, this means that accessing social housing is increasingly difficult and time consuming. For those in the private rented sector, the options to move into more secure housing are progressively reducing. Moreover, for many potentially homeless applicants, the prospect of moving homes several times and waiting in temporary accommodation

⁷⁷ Ruairi McMenamin, Advice Helpline Coordinator at Housing Rights: ‘at any moment you could be shifted away, or you could be allocated anywhere in Northern Ireland ... A person who’s lived all their life in Belfast might be allocated (for temporary accommodation) down to the Mellon Country Inn in Omagh’

⁷⁸ Ruairi McMenamin, Advice Helpline Coordinator at Housing Rights: ‘older and potentially more vulnerable people may be in temporary accommodation with much younger people who have their own vulnerabilities, and there is usually a kind of a fear among older clients that they will be placed in a hostel and that they will be more vulnerable to harm.’

with their belongings in storage—perhaps for several years—is a less attractive option than renting.

Finally, a major difficulty faced by older people is that they find it difficult to navigate the rules of social housing or may be unaware of available support, in some cases due to digital exclusion.⁷⁹

“

Q. Have you tried to get into social housing?

I haven't tried as I think I don't qualify. (65)

...

We have looked into it, but the rules seem incomprehensible. (80)

...

No, I don't know a lot about social housing. (68)

”

Conclusion

This chapter has provided an overview of the rights and financial conditions affecting home occupiers in Northern Ireland according to tenure type. It also highlighted the most pressing housing law and policy issues affecting older private tenants in Northern Ireland.

First, private tenants have **very limited security of tenure**, and their rights as occupiers are minimal. At the same time, **rental prices are high and have risen sharply in recent years**, driven by a shrinking supply of available properties. Estimates suggest that **the number of residential transactions** in Northern Ireland is roughly half of what it was a decade ago.⁸⁰ As a result, private renting is not only becoming the most expensive form of tenure in Northern Ireland, but also one of the hardest to access due to growing competition.

⁷⁹ Older people use internet less than people in other age groups, and Northern Ireland is the UK region with lowest share of internet users. See Ofcom (2022) [Digital exclusion. A review of Ofcom's research on digital exclusion among adults in the UK](#); Ofcom (2025) [Online Nations Report 2025](#); ONS (2021) [Internet users, UK: 2020](#).

⁸⁰ Ulster University (2024) [At a Glance. Private rental market performance 2024](#).

“

It's unsettling to put it mildly. You keep thinking 'should I keep looking?' 'Should I be looking at other properties now?' ... So, I just cross my fingers and hope that I'm getting another one year. (80)

”

Private renters also experience **great limitations to their capacity to maintain their homes to the fitness standards that they require**, including adapting their home to their physical needs. In practical terms, private renters have no right to improve their home without the permission of the landlord, and landlords have no obligation to modify their homes to accommodate a person with a health issue or a disability.

In addition, **alternatives to the private rental market for vulnerable households—particularly older people—are becoming increasingly limited**. Access to social housing is growing more difficult due to high levels of competition, rising numbers of FDAs and applicants in HS, and a declining number of annual allocations. As a result, the gap between demand and supply in social housing continues to widen each year, further restricting access.

Estimates suggest that the number of older people living in the private rented sector is likely to more than treble by 2040.⁸¹ This would mean that, by that time, a significant proportion of older people will be living in private renting—a tenure type that offers limited security of tenure, as well as reduced financial and physical protection.

The vulnerabilities associated with the tenure type—insecurity, instability and lack of control over the property—are significant, but not the only ones experienced by older people in the private rented sector. The next two chapters will discuss other specific vulnerabilities faced by older private tenants. It will be shown that older tenants are typically worse off in key areas that are essential to their safety and wellbeing. Against this backdrop, the prospect of a sharp rise in the number of older renters raises serious concerns about the wellbeing of Northern Ireland's ageing population.

⁸¹ Williams, R, and Robinson, D. (2024) [Projections of housing tenure and poverty in older age in Great Britain, 2022-2040](#), University of Sheffield for UK Collaborative Centre of Housing Evidence.

Summary tables of tenure types

SECURITY OF TENURE

Owner Occupiers

- Full security of tenure if home is owned outright.
 - Mortgage holders may face repossession if payments are not met or if the terms of the mortgage are breached.
-

Social housing tenants

- Strong legal protection: eviction only occurs via court order on one of the 11 statutory grounds (such as rent arrears or anti-social behaviour).
 - Eviction is rare and subject to it being “reasonable”; the NIHE and RHAs must engage with tenants to prevent arrears-related eviction.
 - Alternative accommodation is usually provided if eviction occurs for reasons beyond tenant’s behaviour and control (i.e. improvement works, property too large, special needs use by other tenants, etc.).
-

Private renters

- Weakest security of tenure.
- Fixed term tenancies: eviction is possible at the end of term, and the landlord can refuse renewal.
- Periodic tenancies: the landlord can evict with a Notice to Quit (respecting a statutory period between 4-12 weeks’ notice, depending on the length of occupancy, and subject to an increase of up to 7 months with forthcoming legislation).
- Eviction notices can be given to tenants at any moment, with no “last resort” or “reasonable” restrictions, and without the need to provide any reason.
- There are no limitations to the landlord’s right to evict the tenant as long as the notice period is met.
- Due to low security of tenure, many tenants are afraid to exercise their rights to basic repairs, for fear of a retaliatory eviction.

RENT CONTROL, COST STABILITY AND TOTAL COST

Owner occupiers

- Outright owners have no repayment costs. Their costs are reduced to utilities bills, insurance, and rates.
 - More than half of homeowners in Northern Ireland own their home outright (53.96%).
 - Mortgage holders face the highest average housing costs (14% more than private renting; 51% more than social renting).
 - Most mortgage holders in Northern Ireland are in fixed-rate mortgages (79%), offering short-term stability and fixed payments for the fixed rate period.
 - Relatively stable costs. Costs tend to fall as equity increases.
-

Social housing tenants

- Lowest average rents (£80 per week for NIHE tenants; £101 per week for RHA tenants).
 - Rent increases are usually CPI linked and tenants must be notified in advance.
 - Rent increases are generally in line with the affordability aims of social housing for all social landlords.
 - Strong protection against sudden or large rent increases.
-

Private renters

- Private rents are far higher than in social housing (£192 per week in 2023-24 on average).
- One-bed homes in the private rented sector are more expensive than six-bed homes of a RHA.
- Rent increases are subject to limited regulation. Increases can occur any time at the landlord's discretion, only subject to the limitation of the tenancy agreement in fixed term tenancies, and to one increase per year.
- Most volatile and least predictable pricing; average rents rose by 33% between 2019-23, three times more than in social housing.

IMPROVEMENTS AND ADAPTATIONS

Owner occupiers

- Full right to make improvements (subject to funding and planning permission/building control limitations).
 - Eligible for NIHE Home Improvement Grants and Disabled Facilities Grants.
 - Works can include access improvements, adapted bathrooms or kitchens, and heating or lighting adjustments.
-

Social housing tenants

- Social tenants have the right to request adaptations through the NIHE or their RHA, sometimes subject to approval from an occupational therapist (depending on the work).
 - Minor works (e.g. ramps, grabrails, lever taps, improved lighting) and major works (e.g. stair-lifts, extensions, ground-floor bathrooms) are available.
 - Tenants do not pay for adaptations, and rent is normally unaffected by their installation.
-

Private renters

- Improvements of private rented homes are limited by the need of obtaining landlord permission.
- Private renters are eligible for NIHE grants, but landlord consent to conduct works is always required.
- Private renters can receive Disabled Facilities Grants if a disabled person lives or will live at a property, but landlords often refuse alterations.
- In practice, tenants have no control over adapting the home, even when they can fund it.

6. Profile of older private renters

Key facts

- Older private renters represent approximately **5.6% of all older people** in Northern Ireland.
- As people age, **they are more likely to live in social housing** or care facilities rather than in owner occupied homes or private rentals.
- **Older private renters frequently live alone.** About half of older private renters live in one person households. This is more than twice the proportion of homeowners.
- Almost **two thirds of private renters are either single, separated, divorced or widowed**, compared to just one third of homeowners.
- There is a **higher percentage of male occupants** in the private rented sector as compared to other tenure types.
- Older renters are predominantly **male at a younger age and female at a more advanced age.**
- **Older private female renters are likely to live alone.** Women are more likely to live alone in the private rented sector as they age.

Who lives in the private rented sector?

In 2021, older renters represented 5.6% of all people aged 65 and over in Northern Ireland (17,627 individuals), compared to 79.3% of homeowners and 12.0% of social renters.⁸²

As older people age, the share of those living in these tenure types (owned, social renting and private renting) tends to decrease, due to the increasing number of people

⁸² Source: NISRA Census 2021 [tenure \(5 Categories\) by age \(4 Categories\)](#).

that move into a care facility as they get older. In addition, the proportion of older people living in social housing tends to increase relative to those who are homeowners or private renters (see Table 10).

TABLE 10. Type of tenure by age⁸³

	Owner occupied	Social rented	Private rented
65-69	78.71%	12.00%	6.79%
70-74	78.84%	11.63%	5.72%
75-79	77.99%	11.16%	4.76%
80-84	74.46%	11.38%	4.34%
85-89	68.59%	10.80%	3.91%
90+	57.25%	10.83%	3.17%

Older homeowners are more likely to be married or in a civil partnership: nearly two-thirds of older homeowners fall into this category, compared with **only one-third of private renters who are married or in a civil partnership**.⁸⁴ In addition, **almost half of the private tenants in Northern Ireland (48%) live alone**, while this is true for just one quarter of owner occupied households (24.7%).

TABLE 11. Household size of people older than 65 by tenure (%)⁸⁵

	Owner occupied	Social rented	Private rented
1 person	24.69%	54.78%	48.03%
2 or more people	75.31%	45.22%	51.97%

Single-person households are generally more vulnerable than bigger households, as their smaller size is often linked to lower income.⁸⁶ In addition, housing costs do not decrease significantly when downsizing—for instance, a one-bedroom property is (on average) only £162 per month cheaper than a two-bedroom one, and £207 less than for a three-bedroom home. Therefore, the financial benefits of moving

⁸³ The table represents the proportion of the total number of older people living under this tenure arrangements. The proportion of people reduces in every single category, as people are more likely to move to different housing arrangements as they age, for instance, moving to a care home or living rent free with a relative. Source: NISRA Census 2021, [type of tenure \(5 categories\) by age \(19 categories\)](#).

⁸⁴ Source: NISRA Census 2021, [marital and civil partnership status \(6 Categories\), by age \(4 Categories\) and tenure \(5 Categories\)](#).

⁸⁵ Source: NISRA Census 2021, [household size \(3 Categories\) by tenure \(5 categories\) and age \(4 Categories\)](#).

⁸⁶ According to the FRS, the total gross weekly income of a pensioner household (£685) is 45.7% higher than an individual pensioner (£372). Source: Family Resources Survey (Household Dataset, Department for Work and Pensions). Retrieved through Stat-Xplore. Weighted mean of Household total, gross Income from all sources in latest prices, and weighted mean of Adult total, net Income received from all sources in latest prices (weekly, CPI adjusted real terms) by type of adult (pensioner). Northern Ireland. Financial year 2023/24.

to a smaller property typically do not compensate for the lower income of smaller households.⁸⁷

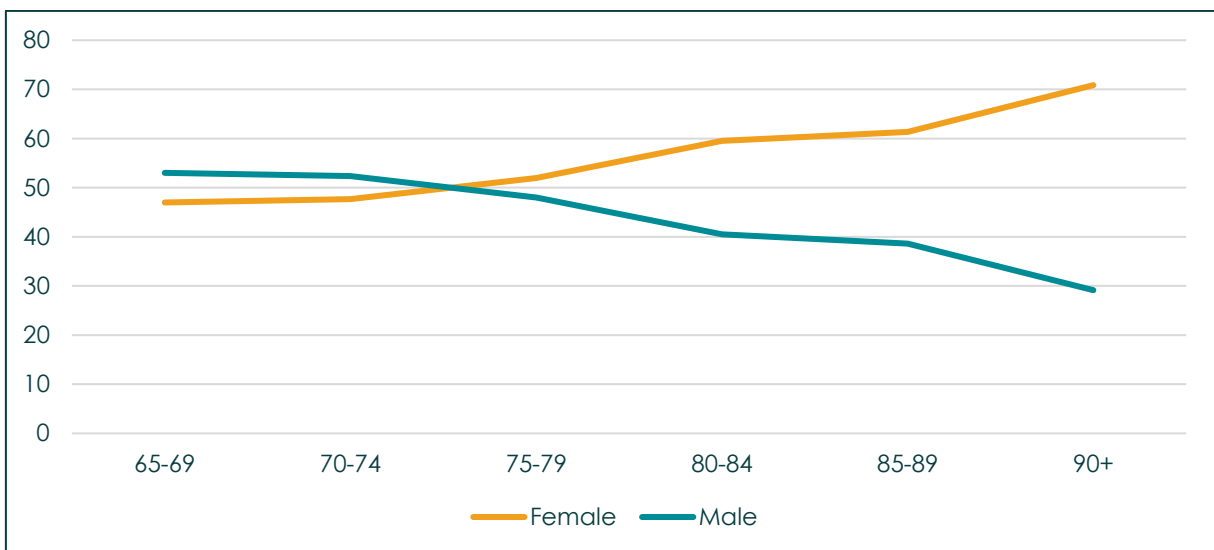
In terms of occupancy by gender, there are **more older women than older men** in Northern Ireland, and this is reflected in the statistics of home occupancy. The proportion of women is higher in all tenure types. However, the ratio of male occupants is higher in the private rented sector than in other tenure types. In this sector, men account for almost half of the home occupants (49.18%).

TABLE 12. Type of tenure by sex (%)⁸⁸

	Male	Female
Owner occupied	46.96%	53.04%
Social rented	44.73%	55.27%
Private rented	49.18%	50.82%

In older age groups, however, female private renters are more prevalent. **While men are more likely to be private renters at younger ages, the share of female private renters is higher in old age.** This is due to the fact that women tend to live longer.

FIGURE 3. Proportion of private renters by sex and age⁸⁹



This pattern is also linked to household type. Younger private renters are more likely to live in households with two or more occupants, while **the share of one person households in the private rented sector rises with age.**

⁸⁷ Ulster University (2024) [At a Glance. Private rental market performance 2024.](#)

⁸⁸ Source: NISRA Census 2021, [tenure \(5 categories\) by age \(4 Categories\).](#)

⁸⁹ Source: NISRA Census 2021, [tenure \(5 categories\) by age \(19 Categories\) and sex.](#)

TABLE 13. Proportion of private renters that live in a one person household by age⁹⁰

65-69 years	44.25%
70-74 years	45.86%
75-79 years	48.96%
80-84 years	51.66%
85-89 years	62.55%
90+ years	71.33%

These trends suggest possible cumulative disadvantages for renters in older age groups. As people grow older, their incomes often decline, since many rely on savings, occupational pensions, or private pensions that get smaller over time.⁹¹ Older renters are also more likely to live in smaller, predominantly female households—factors that increase the risk of material deprivation.⁹²

As private renters in older age groups are predominantly female and are more likely to rent on their own, this is an indication that female renters tend to experience higher vulnerability. In contrast, men are more likely to be private renters at younger ages and occupy bigger households.⁹³

TABLE 14. Sex distribution of private renters living in a one person household⁹⁴

	Women	Men
65-69 years	43.18%	56.82%
70-74 years	48.49%	51.51%
75-79 years	56.63%	43.37%
80-84 years	67.18%	32.82%
85-89 years	68.88%	31.12%
90+ years	77.78%	22.22%

⁹⁰ Source: NISRA Census 2021, [household size \(3 categories\) by age \(19 categories\), tenure \(5 Categories\) and sex](#).

⁹¹ Individual income in Northern Ireland reduces with age: £391/week for those age 65 to 74; £340/week for those age 75 to 84; £333/week for those age 85 and over. Source: Family Resources Survey (Individual Dataset, Department for Work and Pensions). Retrieved through Stat-Xplore. Weighted mean total income by individual in Northern Ireland, in latest prices (weekly, CPI adjusted in real terms) by age of individual and financial year (2023-24).

⁹² Women and single pensioners are more likely to present higher levels of material deprivation as compared to men and pensioner couples. Source: Households Below Average Income (Department for Work and Pensions). Retrieved through Stat-Xplore. Pensioners in material deprivation in Northern Ireland by gender of the individual, financial year, type of individual by age category and marital status of adults and type of couple in the family of the individual.

⁹³ Source: NISRA 2021 Census, [household size \(3 categories\) by age \(4 categories\) and tenure \(5 Categories\)](#).

⁹⁴ Source: NISRA Census 2021, [household size \(3 categories\) by age \(19 categories\), tenure \(5 Categories\) and sex](#).

The circumstances that lead to a person living in the private rented sector tend to be multifactorial, but the available data suggests that divorce and widowhood increase the chances of being a private renter. **Of course, the chances of widowhood increase as people age.** This is again indicative of a higher level of vulnerability for older private renters when compared with homeowners. **More than half of older renters live on their own after divorcing, separating, or becoming widowed.**

TABLE 15. Marital and Civil Partnership Status (age 65+)⁹⁵

	Owner occupied	Social rented	Private rented
Single ⁹⁶	6.62%	15.35%	11.18%
Married or in a civil partnership	64.66%	28.97%	37.45%
Separated ⁹⁷	1.78%	7.14%	8.97%
Divorced ⁹⁸	4.95%	17.31%	18.13%
Widowed ⁹⁹	21.99%	31.23%	24.28%

In conclusion, **older renters are more likely to live alone than people who own their homes.** This tendency is more pronounced as people age. **In older age groups, private renters are likely to live alone.**

There is a higher prevalence of male occupancy of private rentals. However, female private renters are more common in older age groups. Older renters in younger age groups are more likely to be male and live in a two (or more) person household, while **those in older groups, tend to be predominantly female and live alone.**

The main characteristics of private renters here described indicate high risk of vulnerability and social deprivation. Living alone, being older, and being female are all socio-economic factors that correlate with financial vulnerability and deprivation.¹⁰⁰ Therefore, the vulnerability arising from the limited legal rights and instability of private rents discussed in [Chapter 4](#) is amplified for those in older age groups and living in one person households, especially women.

⁹⁵ Source: NISRA Census 2021, [marital and civil partnership status \(6 Categories\), by age \(4 Categories\) and tenure \(5 Categories\)](#).

⁹⁶ Never married or never registered a civil partnership.

⁹⁷ Separated but still legally married or still legally in a civil partnership.

⁹⁸ Or formerly in a civil partnership now legally dissolved.

⁹⁹ Or surviving partner from a civil partnership.

¹⁰⁰ According to the Households Below Average Income statistics, people in older age groups and female pensioners are more likely to be in relative poverty than younger and male pensioners. Source: Households Below Average Income (Department for Work and Pensions). Retrieved through Stat-Xplore. Pensioner households in low income calculated as lower than 60% of median net household income in Northern Ireland, in latest prices by financial year (2023-24), age and gender (three-year averages).

Conclusion

The evidence suggests that living in the private rented sector is likely a result of an accumulation of factors, and not necessarily a choice. Factors like divorce or widowhood strongly correlate with private renting, and financial stability and socioeconomic factors impact on the ability to become a homeowner throughout people's lives.

In addition, in [Chapter 4](#), it was shown that access and availability of social housing is becoming increasingly restricted in recent years. Consequently, for those individuals who are renting privately in old age it is becoming more difficult to access the protection of social housing. Furthermore, older people responding to a survey by the Commissioner for Older People for Northern Ireland (COPNI), and representatives of the advice sector suggest that not only is availability a barrier, but the social housing system can deter older people.

For instance, for an older person, continuing to rent a home—even at a higher rent cost and without the necessary health and safety adaptations and design—can be more attractive than moving homes. Similarly, for older people at risk of homelessness, the possibility of renting in a location of their choice is likely more attractive than the prospect of waiting for a social home to become available in temporary accommodation. These features of the social housing system can be accepted relatively easily by younger individuals but are hard to endure in old age.

Our welfare model is built upon the assumption that old age is a time of life in which people own their homes. The hardship inflicted by low pensions and reduced financial resources are meant to be cushioned by occupational pensions, life savings and—crucially—an absence of housing costs. However, this assumption collapses when confronted with the reality faced by the many (and increasing number of) older people in Northern Ireland who do not and will not own their home.

Summary table of older private renters' profile

PRIVATE RENTERS' PROFILE

Number of private renters

- In 2021, 5.6% of people aged 65+ in Northern Ireland (17,627 individuals) were private renters.
- The share of people in social renting increases with age in relation to owner occupiers and private renters.

Household size

- Nearly half (48%) of older private renters live alone, compared with only 24.7% of older homeowners.
- Divorce, widowhood, or never marrying increase the likelihood of renting privately rather than living in an owned home.
- Homeownership is strongly associated with marriage or civil partnership (64.7% of older homeowners are married or in a civil partnership compared to 37.4% of private renters).
- Living alone increases vulnerability, since income is lower than in two-person households, but housing costs remain relatively high.

Gender differences

- At younger ages, private renters are more likely to be men; at older ages, private renters are more likely to be women, often living alone.
- This suggests cumulative disadvantage for women in the private rented sector as they age.

Conclusion

- The private rented sector is associated with insecurity of tenure, high and unpredictable housing costs.
- For people in older age groups, especially women and single-person households, these vulnerabilities are intensified by age-related financial and social disadvantages.
- One person and older households in the private rented sector face high housing costs relative to income.

7. Vulnerability of older private renters

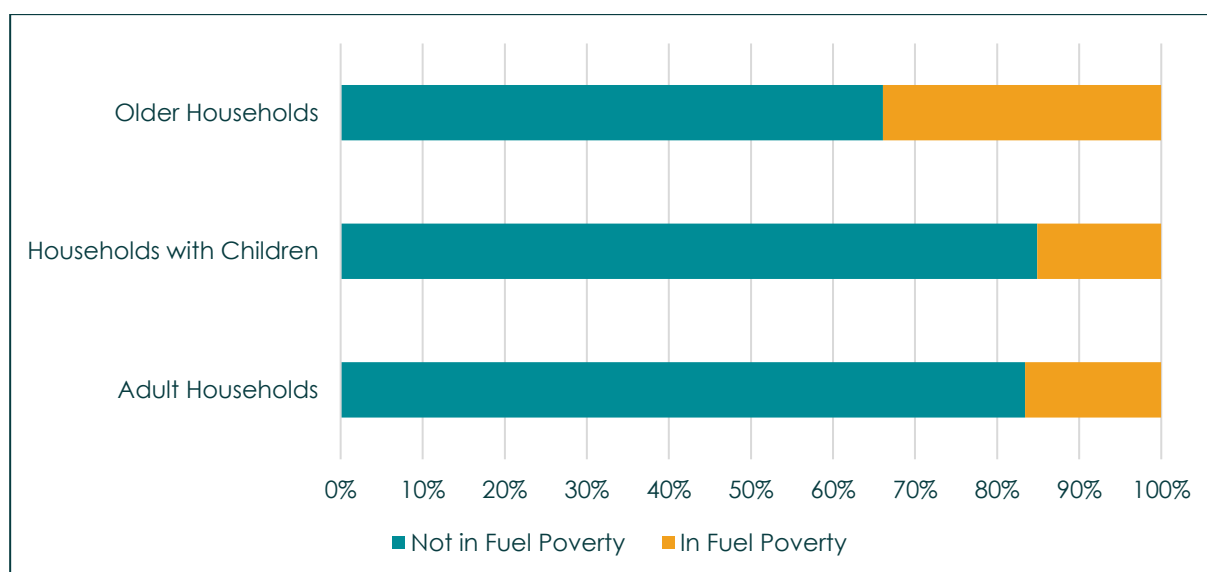
Key facts

- **Older private renters are more likely to be in relative and absolute poverty** as compared to people in other tenure types.
 - **The proportion of private renting pensioners in low income After Housing Costs (AHC) has increased** in the past ten years, while reducing in other tenure types.
 - **The income of private renters in the past ten years has experienced a harder hit** than in any other tenure type.
 - The cost of housing for private renters has increased in the past decade. **The income of older private renters has grown at lower levels than rent prices.**
 - Older private renters live in houses that **require higher levels of basic and urgent repairs** and are **more likely to be in a state of disrepair.**
 - Private renters tend to **experience fuel poverty more often** than people living in other tenure types.
 - **Fuel poverty in older households (33.9%) is twice as high** as in adult households (16.6%) and households with children (15.1%).
 - **Older private renters generally experience worse general health** than homeowners, but better general health than social housing renters.
 - **The proportion of adaptations** in social housing (46%) is more than twice as high as that in owner occupied homes (19.6%) and private rentals (19%).
 - Older private renters experience a significant **gap between their needs for adaptations and their housing conditions.**
 - **Less than 1% of older private renters are planning home adaptations—** lower than in any other tenure type—despite often requiring them.
-

Housing conditions of older private tenants

The housing conditions of private renters tend to be worse than those in any other tenure type. Private tenants (of all ages) are more likely to experience fuel poverty. More than a quarter of private renters (26.3%) in Northern Ireland were in fuel poverty at the time of the last House Condition Survey, almost three times as many as those living in the social housing sector.¹⁰¹ For older households, fuel poverty levels (33.9%) are more than double that of adult households (16.6%) and households with children (15.1%).¹⁰²

FIGURE 4. Fuel poverty by age¹⁰³



Older private renters belong, in sum, to the two most disadvantaged categories in terms of fuel poverty—private renters and older households.¹⁰⁴

The housing stock of private rentals tends to be **in worse structural condition than other tenure types**. This, in turn, is likely to cause higher routine costs for the occupier—including utility bills—due to building deficiencies and poorer energy efficiency. For instance, the proportion of households without double glazing is twice as high for

¹⁰¹ Source: Northern Ireland Housing Executive, Northern Ireland House Condition Survey 2016; [Table 6.1: Dwelling Tenure – Fuel Poverty \(10% definition\)](#).

¹⁰² Source: Northern Ireland Housing Executive, Northern Ireland House Condition Survey 2016; [Table 6.6: Household Characteristics – Fuel Poverty \(10% definition\)](#).

¹⁰³ Source: Northern Ireland Housing Executive, Northern Ireland House Condition Survey 2016; [Table 6.6: Household Characteristics – Fuel Poverty \(10% definition\)](#).

¹⁰⁴ 'A household is considered to be in fuel poverty if, in order to maintain a satisfactory level of heating ... it is required to spend more than 10% of its household income on all fuel use' [see Building Research Establishment Ltd. (BRE), NIHE (2023) [Estimates of fuel poverty in Northern Ireland in 2020+2021](#); page 3]. Some analysts believe that older households are overrepresented by this definition (known as the "10% definition") due to their higher rate of homeownership, including the DfC [see Department for Communities (2021) [A Scoping Review of the Literature on Poverty in Northern Ireland](#); page 15]. This would not be applicable to older private renters.

private renters as owner occupied households, and almost seven times higher than of social housing households (see Table 16).

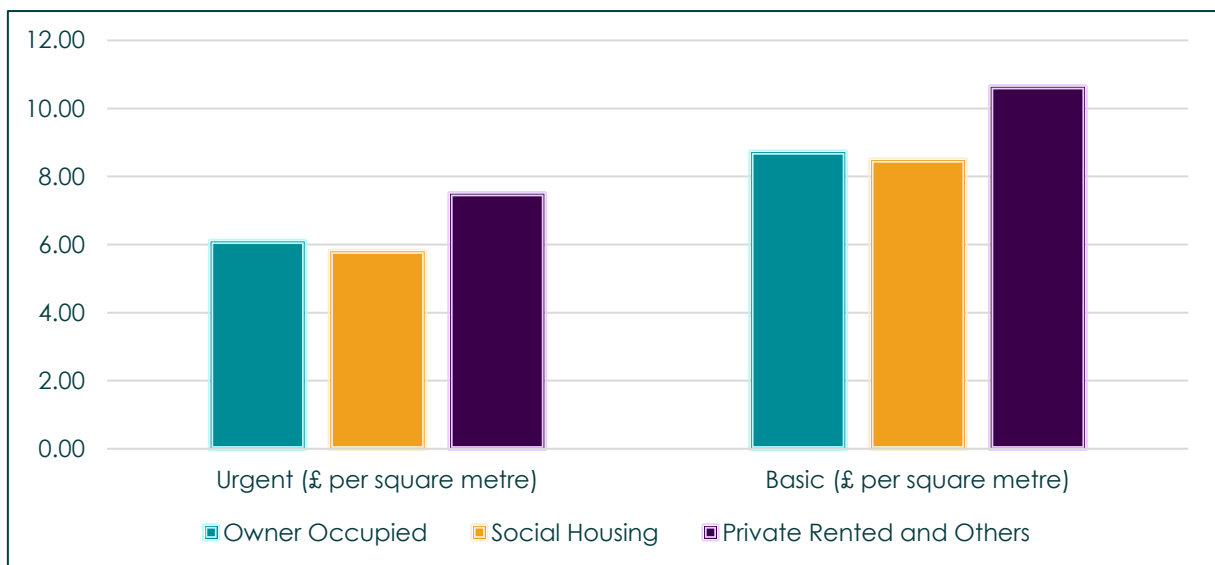
TABLE 16. Proportion of households with no double glazing by tenure¹⁰⁵

Social Housing	0.8%
Owner Occupied	2.7%
Private Rented and Others	5.5%

Similarly, the proportion of households with **no wall insulation** is higher in the private rented sector, with 27.4% of these households having no insulation at all, as compared to the much lower rates in owner occupied homes and social housing.¹⁰⁶

Therefore, the material condition of houses is closely linked to tenure type. On average, the estimated cost of both basic and urgent repairs is around 20% higher in private rentals than in owner occupied homes or social housing (see Figure 5).

FIGURE 5. Estimated needed repair costs by tenure type¹⁰⁷



Similarly, about **6.5% of private rented homes were deemed unfit or defective** in the most recent House Condition Survey—more than double the rate of the social housing sector (3.0%).¹⁰⁸

¹⁰⁵ Source: Northern Ireland Housing Executive, Northern Ireland House Condition Survey 2016; [Table 7.16: Dwelling Tenure – Double Glazing](#).

¹⁰⁶ 19.7% of owner occupied homes and 8.5% of social homes have no wall insulation. Source: Northern Ireland Housing Executive, Northern Ireland House Condition Survey 2016; [Table 7.6: Dwelling Tenure – Wall Insulation](#).

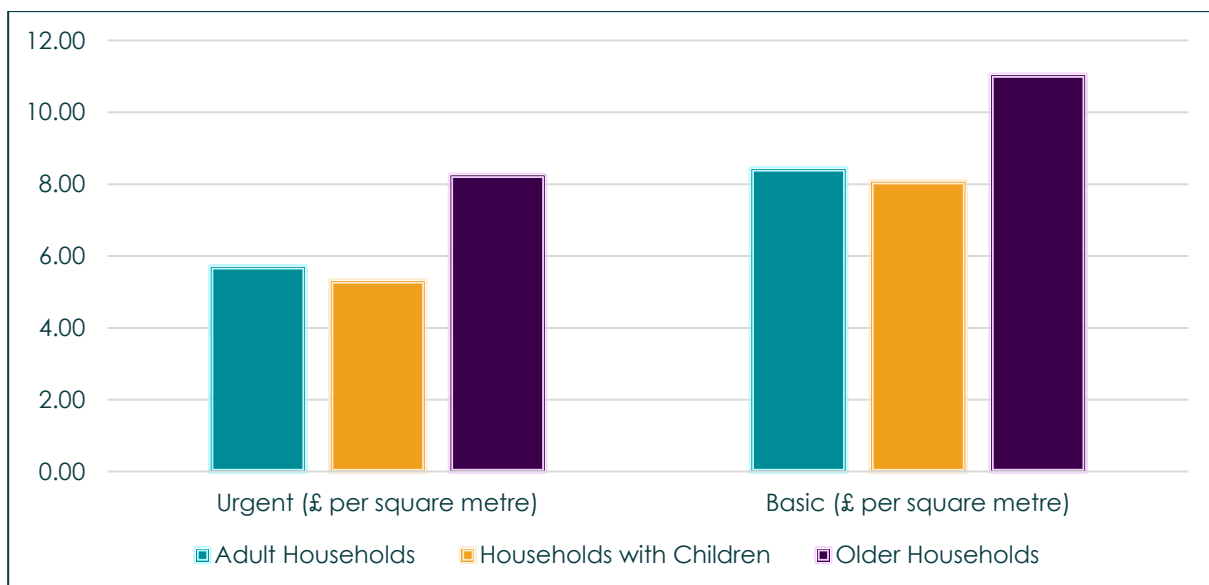
¹⁰⁷ Source: Northern Ireland Housing Executive, Northern Ireland House Condition Survey 2016; [Table 5.15: Dwelling Tenure – Repair Costs](#).

¹⁰⁸ The rate of unfit and defective owner occupied homes is 5.2%. Source: Northern Ireland Housing Executive, Northern Ireland House Condition Survey 2016; [Table 5.2: Dwelling Tenure – Unfitness](#).

The poor housing conditions of private rentals intersects with that of older households, which also tend to experience worse housing in all the above areas—double glazing, insulation and repair costs. **When both factors interplay—private renting and old age—they result in cumulative disadvantage.**

Older households, for instance, tend to have lower levels of wall insulation than younger households—one in four households older than 75 have no wall insulation.¹⁰⁹ A higher proportion of **older households also experience home unfitness** compared to adult households and households with children,¹¹⁰ and the average cost of repairs—basic and urgent—that **older households' require is significantly higher** than adult households and households with children (see Figure 6).¹¹¹

FIGURE 6. Estimated needed repair costs by type of household¹¹²



As the evidence shows, private renters and older households face poorer housing conditions, suggesting a likely cumulative and intensifying effect caused by both tenure type and age. The data shows the particular precarity of older private tenants,

¹⁰⁹ The percentage of households between 17 and 59 years of age with no wall insulation range between 16.6% and 17.5%, whereas this number increases sharply after the age of 60—approximately 20% of households aged between 60 and 74 had no wall insulation, and this percentage grows to about quarter of all households older than 75 (26%). Source: Northern Ireland Housing Executive, Northern Ireland House Condition Survey 2016; [Table 7.10: Household Characteristics – Wall insulation](#).

¹¹⁰ Source: Northern Ireland Housing Executive, Northern Ireland House Condition Survey 2016; [Table 5.6: Household Type - Unfitness](#).

¹¹¹ Source: Northern Ireland Housing Executive, Northern Ireland House Condition Survey 2016; [Table 5.19: Household Characteristics – Repair Costs](#).

¹¹² Source: Northern Ireland Housing Executive, Northern Ireland House Condition Survey 2016; [Table 5.19: Household Characteristics – Repair Costs](#).

who, in fact, need higher housing standards than other cohorts, due to mobility difficulties and other health issues.^{113,114}

Socioeconomic characteristics and deprivation of older tenants

The challenges for those living in the private rented sector result from three factors, of which two have already been discussed—their weaker legal rights compared with other tenure types; and the poor housing conditions of private rentals. A third major challenge emerges from their socioeconomic profile.

When weak legal protections, poorer housing conditions, and lower socioeconomic status intersect with age, these elements create significant cumulative disadvantages for older private renters. These socioeconomic factors will be examined in this section.

Older people are often perceived as a homogeneous group that share similar socioeconomic characteristics. It is often assumed that the high levels of homeownership in older adults protects them against precarity despite lower income.

While this is in many cases true, it does not apply to those older individuals who face high housing costs. Such is the case of private renters and those older people buying with a mortgage, both of which present higher levels of financial difficulties (Table 17).

TABLE 17. Financial difficulties by tenure¹¹⁵

	Not financially constrained	Financially constrained
RHA renter	72.46%	27.54%
NIHE renter	66.57%	33.43%
Private renter	64.03%	35.97%
Own with mortgage	63.31%	36.69%
Own outright	85.94%	14.06%

¹¹³ Source: NISRA Census 2021, [health condition \(mobility – limits physical activity\) by age \(4 Categories\) and tenure \(5 Categories\)](#).

¹¹⁴ Source: NISRA Census 2021, [health problem or disability \(long-term\) \(2 categories\) by age \(4 categories\) and tenure \(5 categories\)](#).

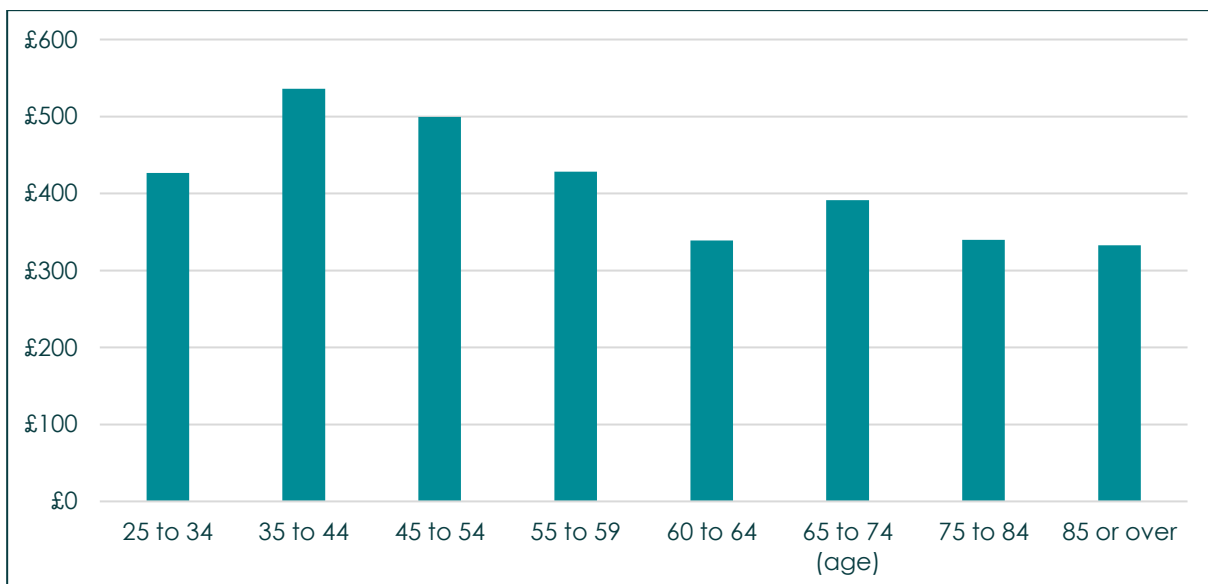
¹¹⁵ This data was obtained from the Northern Ireland Cohort for the Longitudinal Study of Ageing (NICOLA). For a detailed description of the use and recoding of the NICOLA, please refer to the [Appendix 1. Methodology](#). The original NICOLA categories in this question “1 (Often)” and “2 (Sometimes)” were recoded as *Financially constrained*. The categories “3 (Not often)” and “4 (Never)” were recoded as *Not financially constrained*. Source: Queen’s University Belfast (2025) [Northern Ireland Cohort for the Longitudinal Study of Ageing](#): Wave 2, 2017-2019 [CAPI dataset].

The financial security and stability of older adults is impacted by higher housing costs, **an issue that is amplified by this group’s lower income.**

Older people are generally worse off than adults of other age groups. **The average individual income in Northern Ireland tends to decrease as people age** (see Figure 7). The average income of adults older than 75 years of age is 59.4% lower than those aged 35 to 44; 48.5% lower than those aged 45 to 54; and 14.1% lower than those aged 55 to 64.¹¹⁶

The average **net weekly income of working age households (£1203) is 67% higher than pensioner households (£718).**¹¹⁷

FIGURE 7. Average weekly income by age¹¹⁸



For older renters, the pressures of low income intersect with high housing costs, resulting in spiralling financial pressures and risks. **More than one in five private pensioner renters are in relative poverty (AHC, 21.2%).** This contrasts with social housing renters (15.6% of households) and homeowners (10.4%).¹¹⁹

¹¹⁶ Source: Family Resources Survey (Individual Dataset, Department for Work and Pensions). Retrieved through Stat-Xplore. Weighted mean total income by individual in Northern Ireland, in latest prices (weekly, CPI adjusted in real terms) by age bands and financial year (2023-24).

¹¹⁷ Source: Family Resources Survey (Individual Dataset, Department for Work and Pensions). Retrieved through Stat-Xplore. Weighted mean total income by household in Northern Ireland, in latest prices (weekly, CPI adjusted in real terms) by type (working-age, pensioner) and financial year (2023-24).

¹¹⁸ Source: Family Resources Survey (Individual Dataset, Department for Work and Pensions). Retrieved through Stat-Xplore. Weighted mean total income by individual in Northern Ireland, in latest prices (weekly, CPI adjusted in real terms) by age bands and financial year (2023-24).

¹¹⁹ Source: Households Below Average Income (Department for Work and Pensions). Retrieved through Stat-Xplore. Pensioners in low income calculated as lower than 60% of median net household income) in Northern Ireland by tenure type, AHC, in latest prices by financial year (three-year averages).

These pressures become more pronounced in older groups as pensioners' incomes tend to decline over time (see Table 18). Private tenants aged 85 and over—who are also more likely to live alone (see [Chapter 5](#))—have particularly low income levels, averaging 26% less than the overall pensioner population.¹²⁰

TABLE 18. Mean income by age and tenure (individual)¹²¹

	65 to 74	75 to 84	85 or over	Total
Private renting	£381.09	£329.81	£291.48	£345.76
Social renting	£379.36	£319.06	£379.16	£360.22
Owned outright	£387.39	£342.49	£336.55	£366.03
Buying with a mortgage	£576.08	£343.50	-	£528.51

The financial vulnerability of private tenants, resulting from insecure tenure and lower income, is further exacerbated by **spiralling rent prices**. Rising rents are perhaps exerting the greatest pressure on older renters today.

Between 2015 and 2024, the **average monthly rent of Northern Ireland has increased by 60%, from £560 to £896 per month**.¹²² Rent inflation has been approximately 4.9% annually between January 2016 and October 2025, peaking at 9.9% between April 2023 and 2024.¹²³

“
The rent went up last May—£25 a month. Not much to some but it's a lot to me. I expect rent to rise this May too. (62)
 ”

*Landlords who could expect maybe £650 a month a couple of years ago for a rental property can expect £1000 per month now. And there's less opportunities for older people to go out and find jobs. There's less income that they can pull from different sources to be able to make up a price hike like that.*¹²⁴

¹²⁰ Source: Family Resources Survey (Individual Dataset, Department for Work and Pensions). Retrieved through Stat-Xplore. Weighted mean income in Northern Ireland of individuals (weekly, CPI adjusted in real terms) by age, tenure type and financial year (2023-24).

¹²¹ Source: Family Resources Survey (Individual Dataset, Department for Work and Pensions). Retrieved through Stat-Xplore. Weighted mean income in Northern Ireland of individuals (weekly, CPI adjusted in real terms) by age, tenure type and financial year (2023-24).

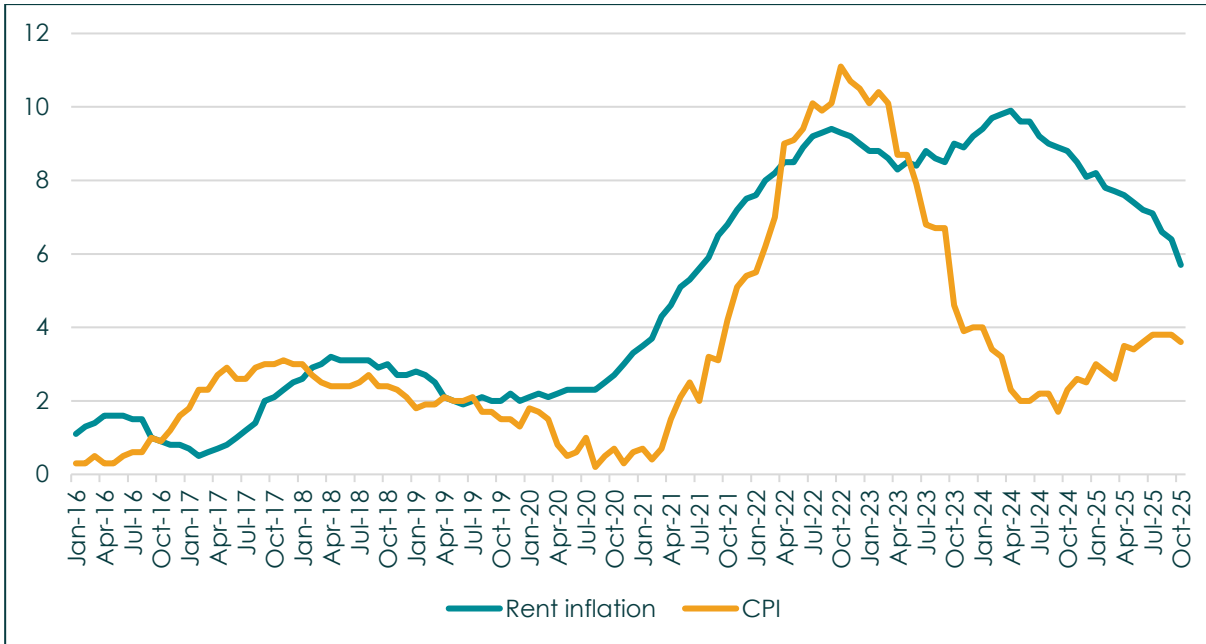
¹²² Ulster University (2024) [At a Glance. Private rental market performance 2024](#).

¹²³ ONS Price Index of Private Rents (2025) [Figure 4, Private rents annual inflation, UK countries, January 2016 to December 2024](#).

¹²⁴ Stephen Morrison, Policy Lead at Housing Rights.

Recent rent spikes have had a significant impact on the real income of older renters. Between 2015 and 2024, the income of renters aged 65 and over increased by 50.1%.¹²⁵ In the same period, rent prices rose by 60%.¹²⁶ During this time, rent inflation has consistently outpaced CPI and has remained at elevated levels (see Figure 8).¹²⁷ As a result, **rent increases have steadily eroded the purchasing power of older private renters over the past decade.**

FIGURE 8. Rent inflation and CPI comparison in Northern Ireland¹²⁸



Since May 2022, annual rent inflation in Northern Ireland has averaged an exceptionally high 8.6%, the highest in the UK.¹²⁹ Combined with insecurity of tenure, this has left older renters increasingly vulnerable, as their income fails to keep pace with rising rents, and a growing share of their money is absorbed by rent.

¹²⁵ Not CPI adjusted, in year prices. Source: Family Resources Survey (Individual Dataset, Department for Work and Pensions). Retrieved through Stat-Xplore. Weighted mean gross income in Northern Ireland of households (weekly, in year prices in nominal terms) by type of individual, tenure type and financial year (2014-15 and 2023-24).

¹²⁶ Ulster University (2024) [At a Glance. Private rental market performance 2024.](#)

¹²⁷ Sources: Office for National Statistics (2026) [Consumer price inflation, UK: February 2026](#); Office for National Statistics (2025) [Private rent and house prices, UK: July 2025](#); and Office for National Statistics (2026) [Private rent and house prices, UK: January 2026](#).

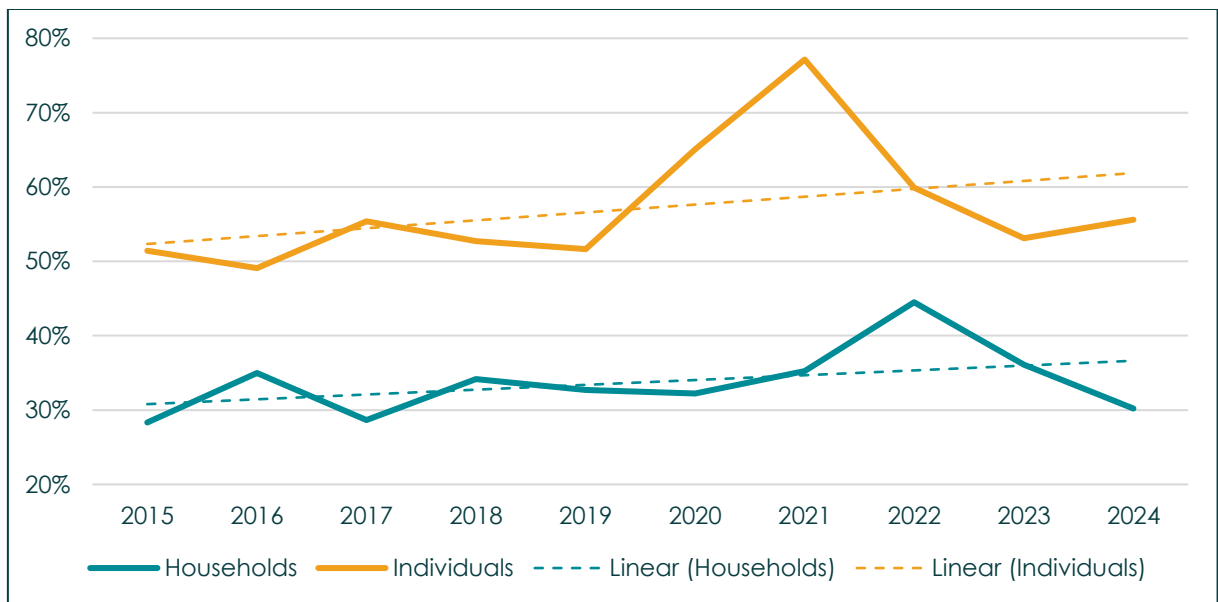
¹²⁸ Sources: Office for National Statistics (2026) [Consumer price inflation, UK: February 2026](#); Office for National Statistics (2025) [Private rent and house prices, UK: July 2025](#); and Office for National Statistics (2026) [Private rent and house prices, UK: January 2026](#).

¹²⁹ Office for National Statistics (2025) [Private rent and house prices, UK: July 2025](#); and Office for National Statistics (2026) [Private rent and house prices, UK: January 2026](#).

“ **A recent price increase of £90 has been hard to afford.**
(73)
 ...
More and more of our mostly fixed income goes to-
wards rent. (80) ”

This is evident when average monthly rents are compared with the average monthly income of pensioner private renters (see Figure 9). Between 2015 and 2024, the proportion of the total income spent on rent increased noticeably. For households, rent costs rose from approximately 28% to 30% of average net income. For individual pensioners, the burden is heavier, increasing from 51% of average net income in 2015, to 56% in 2024.¹³⁰

FIGURE 9. Proportion of monthly rent in relation to monthly income of pensioners¹³¹



¹³⁰ These percentages have been calculated using the average monthly rent prices in Northern Ireland over the period 2015-2024, and the average monthly income for private renters over the same period. The average monthly income was estimated by converting weekly income figures [(weekly income × 52) ÷ 12]. Sources: Ulster University (2024) [At a Glance. Private rental market performance 2024](#); Ulster University (2024) [Performance of the private rental market in Northern Ireland](#); Family Resources Survey (Individual Dataset, Department for Work and Pensions). Retrieved through Stat-Xplore. Weighted mean net income by individual and in Northern Ireland and weighted mean gross income by household, in year prices (weekly, in nominal terms) by type of adult (pensioner) and financial year.

¹³¹ Sources: Ulster University (2024) [At a Glance. Private rental market performance 2024](#); Ulster University (2024) [Performance of the private rental market in Northern Ireland](#); Family Resources Survey (Individual Dataset, Department for Work and Pensions). Retrieved through Stat-Xplore. Weighted mean net income by individual and in Northern Ireland and weighted mean gross income by household, in year prices (weekly, in nominal terms) by type of adult (pensioner) and financial year.

The figure above also highlights the heightened vulnerability of private pensioners living alone, who account for 48% of older private renters.¹³²

The impact of rent inflation on individual tenants tends to occur at the end of a tenancy and seldom affects sitting tenants significantly or abruptly. Research conducted by the Chartered Institute of Housing (CIH) shows that landlords in Northern Ireland are not likely to raise rents for sitting tenants to an unaffordable level. Frequently, properties' rents reset to market value after the tenancy is terminated. For tenants, this means that the rising costs, which have been low and progressive over a certain number of years, may impact them abruptly when they are evicted or need to relocate.¹³³

“
I was paying £850 (in my previous home); I pay £1,200 here. I moved from a three bedroom semi-detached house with quite a big garden and a Conservatory to a two-bedroom ground floor apartment. (80)
”

In terms of securing a property, this can make it even more complex for older people, since letting agencies and landlords are seeking substantial guarantees of payments, including guarantors, advance payment and even financial assessments. These factors add greater complexity to the current competitive environment. Older people face a heightened risk of failing financial assessments, particularly when they rely solely on pensions or are unable to secure a guarantor. In jurisdictions with age discrimination legislation, such practices could be considered indirect discrimination, highlighting an important gap in Northern Ireland's legal framework.

*Obviously, in Northern Ireland, guarantors can be a major issue, especially for older people. Younger people might have their parents act as guarantor, but if you're an older renter, then you are seeking support from friends and family or maybe children. If you don't have that in Northern Ireland, you have very little options.*¹³⁴

¹³² Source: NISRA Census 2021, [household size \(3 Categories\) by tenure \(5 categories\) and age \(4 Categories\)](#).

¹³³ Justin Cartwithg, National Director for Northern Ireland of the CIH said that 'as part of our rent control research, we did a poll and found that in 2/3 of cases, landlords hadn't raised rent during the term that the tenant was a sitting tenant. It tends to be when the tenant vacates that they will reset the rents to the market rate.'

¹³⁴ Ruairi McMenamin, Advice Helpline Coordinator at Housing Rights.

“*The agency sent my information to a finance company to be assessed and of course—because my ongoing income is state pension and my savings—the finance company said “No, no, no, she’s not viable at all.” (80)*”

One further aspect regarding the socioeconomic characteristics of older renters was mentioned in [Chapter 5](#)—the likelihood of living alone is higher for women and pensioners in older age groups. These are factors that have a statistical impact on income. Consequently, due to their lower incomes, women and those in older age groups must dedicate a significantly higher proportion of their monthly income to cover the cost of rent (see Table 19).

TABLE 19. Proportion of monthly rent in relation to monthly income of individual pensioners by sex and age¹³⁵

Sex		Age	
Men	49.70%	65-74	45.75%
Women	63.43%	75-84	62.66%
		85+	71.05%
Total	55.58%		

Among individual pensioner renters, the average share of income spent on rent was 55.6% in 2024, but this rises sharply with age: 62.7% for those aged 75-84, and 71.05% for those aged 85 and older. Similarly, the average monthly rent in Northern Ireland is estimated to consume 63.4% of the total income for individual female private renters, compared with 49.7% for men. Thus, women and the oldest pensioners are more likely to live alone and devote a larger proportion of their income to housing, leaving them especially vulnerable to rent increases.

In sum, spiralling rents reduce tenants’ disposable income and intensify insecurity of tenure. In addition, as rents grow, landlords may be incentivised to seek higher returns on their property, potentially through evictions or rent increases. Thus, the insecurity of

¹³⁵ Sources: Ulster University (2024) [At a Glance. Private rental market performance 2024](#); Ulster University (2024) [Performance of the private rental market in Northern Ireland](#); Family Resources Survey (Individual Dataset, Department for Work and Pensions). Retrieved through Stat-Xplore. Weighted mean net income by individual and in Northern Ireland and weighted mean gross income by household, in year prices (weekly, in nominal terms) by type of adult (pensioner), age, gender and financial year.

tenure of older renters is further exacerbated by the upward spiral of average rent prices.¹³⁶

Health status and adaptations

Another relevant factor contributing to older private renters' vulnerability is health. As people age, their mobility gets worse, and if the house is not adequately designed for the person's needs, it becomes a dangerous place. Steps, stairs, shelves, bathrooms, or showers become more dangerous whenever people struggle with health issues and disability. Older people often require adaptations in their home to overcome these dangers.

**“
My requirements have become more limiting. I want everything in one floor. I don't want steps or stairs. I don't want an upstairs. I want a bathroom with a walking shower because I can't get into a bath. (80)
”**

Older people living in the private rented sector generally report poorer health and worse mobility than homeowners, but better health than those in social housing.¹³⁷

Transitioning into social housing is often prompted by health issues or disability, and both the NIHE and RHAs provide a range of options to support vulnerable tenants in adapting their homes.¹³⁸ When social housing tenants require new or improved adaptations, they generally benefit from a streamlined process and direct support from their landlord. As a result, social renters experience high levels of access to adaptations, with few structural barriers.¹³⁹

¹³⁶ According to Justin Cartwright, Northern Ireland national director of the CIH, only 7% of tenancy terminations are landlord-let. According to Cartwright, landlords tend to prioritise steady income and good relationships with sitting tenants, rather than the highest possible financial turnover.

¹³⁷ Source: NISRA Census 2021, [health condition \(health in general\) by age \(4 Categories\) and tenure \(5 Categories\)](#).

¹³⁸ Self-reported health is often worse among social housing residents because allocations of social homes are frequently linked to health needs. Since 2018, for example, roughly one in eight homelessness presentations in Northern Ireland have been due to accommodation being unsuitable because of “physical health and disability.” Sources: Department for Communities (2025) [Northern Ireland Homelessness Bulletin October 2024 - March 2025 Accompanying Tables; Table 1_1A](#) and Department for Communities (2025) [Northern Ireland Housing Statistics 2024-25 Section 3 Tables – Social Renting Sector](#). The percentage has been calculated using annual figures for the full years 2019-2023 and annual figures for financial years 2018-19 and 2023-24 in Table 1_1A.

¹³⁹ Concerns have been raised by the NIHE about the limited availability of older people's housing in several areas. See Northern Ireland Housing Executive (2023) [Commissioning Prospectus](#).

Homeowners also enjoy substantial freedom to modify their properties. Their main constraints are financial—whether they can afford the adaptations, potentially with support from Disabled Facilities Grants—and, where relevant, the conditions of their mortgage if they do not own their home outright.

Broadly speaking, both social renters and homeowners face limited barriers to implementing necessary adaptations. This contrasts with **private renters, for whom a clear gap exists between their needs and the ability to carry out home adaptations.**

Older private renters experience levels of health problems and disability slightly below those of social renters but significantly higher than homeowners.¹⁴⁰ They are also more likely to report difficulties and limitations in their home than homeowners.¹⁴¹

TABLE 20. Do you have any long-term health problems, illness, disability or infirmity?¹⁴²

	No	Yes
RHA renter	21.83%	78.17%
NIHE renter	26.69%	73.31%
Private renter	27.27%	72.73%
Own with mortgage	39.52%	60.48%
Own outright	47.86%	52.14%

TABLE 21. Any difficulty or limitation (stairs, bathing, daily chores, toilet)¹⁴³

	No limitation	One or more limitations
RHA renter	47.89%	52.11%
NIHE renter	51.12%	48.88%
Private renter	67.83%	32.17%
Own with mortgage	79.12%	20.88%
Own outright	80.60%	19.40%

¹⁴⁰ Source: NISRA Census 2021, [health problem or disability \(long-term\) \(2 categories\) by age \(4 categories\) and tenure \(5 categories\)](#).

¹⁴¹ Source: NISRA Census 2021, [health condition \(mobility – limits physical activity\) by age \(4 Categories\) and tenure \(5 Categories\)](#).

¹⁴² Source: Queen's University Belfast (2025) [Northern Ireland Cohort for the Longitudinal Study of Ageing: Wave 2, 2017-2019 \[CAPI dataset\]](#).

¹⁴³ The categories in this table were constructed from the following variables: “Because of a physical or mental health problem, do you have difficulty climbing one flight of stairs without resting?”; “Because of a physical or mental health problem, do you have difficulty bathing or showering?”; “Because of a health or memory problem, do you have difficulty doing household chores (laundry, cleaning)?”; “Because of a health or memory problem, do you have difficulty using the toilet, including getting up or down?”. One or more limitation reflects the share of participants that responded “yes” to any of the above questions. Source: Queen's University Belfast (2025) [Northern Ireland Cohort for the Longitudinal Study of Ageing: Wave 2, 2017-2019 \[CAPI dataset\]](#).

While private renters may require adaptations due to the difficulties they experience in their home, they have no legal right to adapt their home without the active consent of the landlord. This means that private renters experiencing limitations in their homes are often forced to continue living in a hazardous environment.

“
Stairs and the bathroom shower are a problem. (66)
 ...
I need a bungalow but I'm renting a two storey house with stairs. (66)
 ”

The rate of properties with adaptations in social housing is more than twice as high as in the other two tenure types (see Table 22).

TABLE 22. Accommodation has been designed or adapted (age 65+)¹⁴⁴

	Yes	No
Social rented	46.59%	53.41%
Private rented	19.65%	80.35%
Owner occupied	19.06%	80.94%

The higher rate of adaptations in social housing reflects the underlying health needs of its occupants and the purpose of this sector. In principle, social housing is designed to provide protection when tenants experience limitations or face challenges to living safely and independently. As such, the prevalence of adaptations in social housing broadly corresponds to tenants' need—the level of adaptations largely reflects the level of demand.

This pattern is not reflected in the private rented sector. Older private renters report significantly poorer general health than homeowners, yet they have similar rates of home adaptations. Compared with social tenants, private renters show slightly lower rates of disability but far lower levels of adaptations. This indicates that the provision of adaptations in the private rented sector falls well short of meeting the actual needs of its occupants. **Older private renters face the worst of all worlds—high levels of health issues and lack of rights to adapt their homes.**

¹⁴⁴ Source: NISRA Census 2021, [adaptation to accommodation \(3 categories\) by age \(4 categories\) and tenure \(5 categories\)](#).

Table 23 illustrates this gap by comparing the *adaptation ratio* across all tenure types—that is, the number of homes adapted as a proportion of residents experiencing mobility issues, health problems, or disability. As shown in the table below, **the private rented sector has by far the lowest ratio of adaptations.**

TABLE 23. Adaptation ratio by tenure (age 65+)¹⁴⁵

	Health problem or disability (long term)	Mobility or dexterity difficulty
Social rented	0.60	1.04
Owner occupied	0.37	0.77
Private rented	0.32	0.60

Moreover, the adaptation plans by tenure type further highlight the shortcomings of the private rented sector in protecting older tenants. Despite the clear evidence of the needs in this sector, older private renters report almost no intention to make future modifications to support their everyday living. **Fewer than 1% of tenants in this tenure type plan any adaptations—a proportion far lower than that seen among tenants in other tenure types.**

TABLE 24. Do you have any plans to make modifications to your home to assist with everyday living in the near future?¹⁴⁶

	No	Yes
Own with mortgage	93.75%	6.25%
NIHE renter	93.99%	6.01%
Own outright	97.42%	2.58%
RHA renter	98.39%	1.61%
Private renter	99.09%	0.91%

Private renters experience a sharp contrast between their health needs and their housing conditions. Many live in homes that are poorly adapted and may even pose serious health risks. Even when adaptations are in place, the low security of tenure in the private rented sector offers no guarantee that tenants can remain in their homes long-term.

¹⁴⁵ The ratio has been calculated by dividing the total number of adaptations conducted by tenure to individuals aged 65+ by the total number of people aged 65+ experiencing a limiting health condition or dexterity issue in those tenures. NISRA Census 2021, [health problem or disability \(long-term\) \(2 categories\) by age \(4 categories\) and tenure \(5 categories\)](#); NISRA Census 2021, [health condition \(mobility – limits physical activity\) by age \(4 categories\) and tenure \(5 categories\)](#); NISRA Census 2021, [adaptation to accommodation \(3 categories\) by age \(4 categories\) and tenure \(5 categories\)](#).

¹⁴⁶ Source: Queen's University Belfast (2025) [Northern Ireland Cohort for the Longitudinal Study of Ageing](#): Wave 2, 2017-2019 [CAPI dataset].

For older people, a home should provide safety and stability and not add to their health risks. But the lack of suitable housing in the private rental market poses a serious threat to the wellbeing of older private tenants.

Conclusion

Older people generally experience poorer health, reduced mobility, and higher rates of disability than the wider population. In this context, insecurity of tenure and living in an unsuitable home can create an almost intolerable level of physical and mental strain.

Older private renters are particularly vulnerable due to a range of factors. In addition to the risks associated with tenure rights described in [Chapter 4](#), their poorer health, mobility, and socioeconomic characteristics increase their vulnerability. These factors are further intensified by lower housing standards and higher levels of unfitness.

This chapter has shown that older private renters are more likely to experience poverty and fuel poverty, and to live in homes that are poorly maintained and insufficiently adapted to their health and mobility needs. All these factors are amplified by the legal and social vulnerabilities of old age—and of older renters in particular. The available evidence strongly suggests that an older person in the private rented sector faces cumulative disadvantages and higher risks, an issue that is likely to worsen as population ageing advances.

Summary tables of older private renters' vulnerabilities

HOUSING CONDITIONS

Quality of homes

- Private rentals are consistently the poorest quality tenure in Northern Ireland.
 - 26.3% of private renters live in fuel poverty, compared to only 9% in social housing).
-

Unfitness

- Lack of double glazing (5.5%) and wall insulation (27.4%) is far more common in privately rented homes than in other tenures.
 - Repair costs of private rentals are approximately 20% higher than for owner occupied or social housing homes.
 - 6.5% of private rented homes are unfit or defective—higher than owner occupied homes and twice the social housing rate.
-

Cumulative effect

- 33.9% of older households live in fuel poverty, twice as much as other adult households.
- Lack of wall insulation rises with age, and repair needs are between 30% and 55% higher for older households than for adult households.
- The combined effect of older age and private renting reflects a cumulative disadvantage in the housing quality of older people.

SOCIOECONOMIC CHARACTERISTICS AND DEPRIVATION

Housing costs and income

- Older private renters experience a combination of low income and high and rising housing costs.
- 21.2% of older private renters live in relative poverty, compared to 15.6% of social renters and 10.4% of homeowners.
- Between 2015 and 2024 the average rent rose by 60% (£560 to £896), while older renters' income rose by 50% (not adjusted to CPI).
- Since 2022, rent inflation has averaged 8.6% annually, far outpacing income and CPI.
- Older renters' households spent approximately 30% of their income on rent in 2024 (up from 28% in 2016).
- Single renters spent 56% in 2024 (up from 51% in 2016).

Cumulative effect

- Women and the oldest renters—often living alone—face the heaviest financial stress.
- Income declines sharply with age: renters of 85+ have 26% lower income than the average pensioner.
- The proportion of income spent on rent by single pensioners increases with age (56% is the Northern Ireland average; 63% for those aged 75-84; 71% for those 85+).
- The proportion of income spent on rent by single women (63%) is higher than the proportion spent by single men (50%).

HEALTH STATUS AND ADAPTATIONS

General health

- Older private renters report worse health than homeowners, although slightly better health than social renters.
- Older private renters present higher prevalence of mobility, dexterity, and long-term health problems compared with homeowners.

Adaptation ratio

- Older private renters experience a gap in their access to essential home adaptations.
- The lowest adaptation ratio (homes adapted relative to health/mobility needs) in Northern Ireland is experienced by private renters.
- Tenants experience barriers to adapt their homes due to the requirement of landlord consent—even when they can access funding.
- Many older private renters remain today in unsafe and unsuitable housing that increases their health risks.

8. Recommendations

This report highlights the challenges facing older private tenants, many of whom are both financially and physically vulnerable. This situation deserves attention and action from government. It requires a targeted strategy that includes legislative measures to strengthen legal protections for tenants and the development of policies to increase the availability of suitable housing.

Matters such as access to funding, removing infrastructural barriers to building homes, improving the provision of social housing, and strengthening social security protections fall outside the scope of this report. This, however, does not imply that these issues are unimportant or unrelated to the experiences of older renters. On the contrary, while this office does not make detailed recommendations on these matters, it strongly urges the government to take action to address them.

A series of recommendations are outlined in this section, all of which are focused on enhancing the protection of older private renters by aligning Northern Ireland with practices from other jurisdictions.

Recommendation 1 – No-fault evictions

RECOMMENDATION 1

Introduce provisions in Northern Ireland's private tenancy legislation to ban no-fault evictions.

Northern Ireland does not have legislation that regulates no-fault evictions. As a result, any landlord in Northern Ireland has the right to evict a tenant at any point during a tenancy as long as the Notice to Quit period is respected.¹⁴⁷ Landlords are not required to give any reason for their decision.

A no-fault eviction ban would require landlords to provide reasons to evict a tenant. An eviction would only be lawful under one of the statutory grounds for eviction observed

¹⁴⁷ Landlords can evict tenants at any point of a periodic tenancy and at the end of a fixed-term tenancy.

by legislation. Housing experts consulted as part of this study referred to the absence of a no-fault eviction ban as a clear shortfall in Northern Ireland's housing legislation.

Research conducted in other jurisdictions indicates that the absence of a no-fault eviction ban has direct effects on tenants' willingness to exercise their rights due to fear of retaliatory eviction, with knock-on effects on their health, children's education, and rental properties' state of repair.¹⁴⁸

“Landlord doesn't do any repairs; they are at my own expense or not done at all. If I contact the landlord about repairs, my rent goes up and I'm left feeling anxious about possible eviction. (64)”

Representatives of Housing Rights suggested that, based on the experience of the advice sector, the absence of a ban increases stress for tenants and discourages them from making complaints, even in cases where tenancy agreements clearly outline that repairs fall under the remit of the landlord's obligations. In practice, any landlord obligation is difficult to enforce if landlords retain the right to evict tenants at any time and replace them with others who are willing to accept the property's condition.

In Scotland, a no-fault eviction ban has been in place since the 2017 introduction of private residential tenancies by the Private Housing (Tenancies) (Scotland) Act 2016.¹⁴⁹ In England, no-fault evictions will be banned from May 2026 through the Renters' Rights Act 2025.¹⁵⁰

No-fault eviction bans introduce a series of valid grounds for repossession and eviction. Under the Scottish legislation, a landlord can repossess their property if they satisfy any of the eighteen eviction grounds, including:¹⁵¹

- Selling the property
- The property is to be sold by the mortgage lender

¹⁴⁸ House of Commons Library (2023) [The end of 'no-fault' section 21 evictions](#) (Research Briefing CBP-8658). UK Parliament.

¹⁴⁹ [Private Housing \(Tenancies\) \(Scotland\) Act 2016](#).

¹⁵⁰ [Renters' Rights Act 2025](#).

¹⁵¹ Scottish Government (2025) [Eviction if you have a private residential tenancy](#).

- Refurbishing the property
- Landlord intends to live in the property
- Landlord's family member intends to live in the property
- Landlord intends to use the property for non-residential purpose
- Tenant breached a term of the tenancy agreement
- Rent arrears over 3 consecutive months
- Tenant's criminal conviction
- Antisocial behaviour

Concerns exist, however, about the effect that such a ban could have on landlord behaviour and on the housing market.

First, some critics argue that a ban on no-fault evictions may influence landlord behaviour and could potentially affect the availability of rental properties, driving up rental prices.¹⁵² These critics believe that landlords might perceive the ban as a restriction on their property rights and, as a result, choose to sell their properties, removing them from the rental market. This could lead to the unintended consequence of reducing the overall supply of rental properties and increasing rental costs.

Second, some argue that a no-fault eviction ban—if wrongly designed—could risk non-compliance with human rights' legislation.¹⁵³ Therefore, the fundamental right to adequate housing¹⁵⁴ must be balanced with the right to property protected under Article 1 of the First Protocol of the European Convention on Human Rights (ECHR).¹⁵⁵ In the context of a no-fault eviction ban, this balance should be ensured through the inclusion of statutory grounds for eviction.

Evidence suggests that these concerns are not substantial, considering the experience of other jurisdictions. First, the experience in Scotland demonstrates that a no-fault eviction ban can be respectful of the right to property while providing enhanced

¹⁵² See for instance Ibrahim, R. (2024) [Landlords are being punished through no fault of their own](#), CapX, 15 February, Accessed: 8 April 2026); and Snowdon, C. (2024) [Why no-fault evictions shouldn't be banned](#). The Spectator, 12 February (Accessed: 8 April 2026).

¹⁵³ In a conversation with COPNI, Justin Cartwright, Director of the CIH Northern Ireland, stated that the CIH would generally support a no-fault eviction ban, provided that it respects and complies with the principles of the ECHR.

¹⁵⁴ Just Fair (2018) [No-fault evictions violate human rights: Section 21 must end](#).

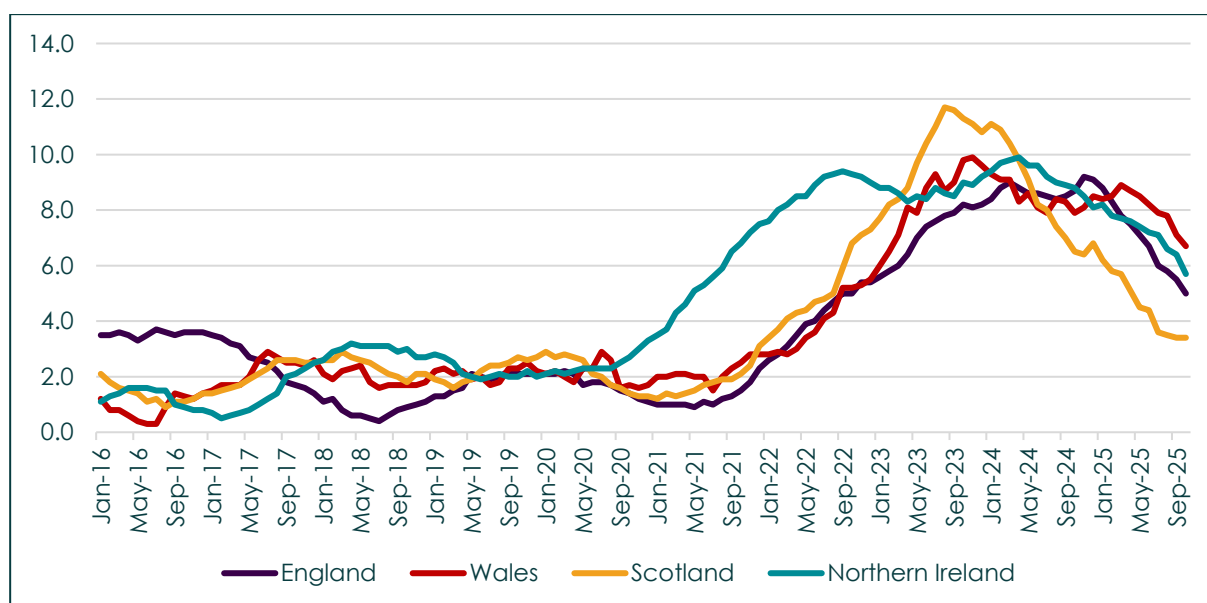
¹⁵⁵ Equality and Human Rights Commission (2021) [Article 1 of the First Protocol: Protection of property](#).

protections for tenants, as demonstrated by the lack of significant legal challenge to its provisions.

Second, since the introduction of the eviction ban in 2017, rental prices and availability of rental properties in Scotland does not seem to have significantly been affected—compared to other parts of the UK (see Figure 10 and Table 25).¹⁵⁶

Average rent inflation between 2017 and 2025 has been generally higher in Northern Ireland than in Scotland (see Figure 10), and private rental prices have increased for a larger proportion of property types in Northern Ireland compared with lower levels of growth in Scotland.¹⁵⁷ As of October 2025, rent inflation in Scotland was the lowest in the UK and had remained so for 15 consecutive months.

FIGURE 10. Private rents annual inflation by UK region (2017-2025)¹⁵⁸



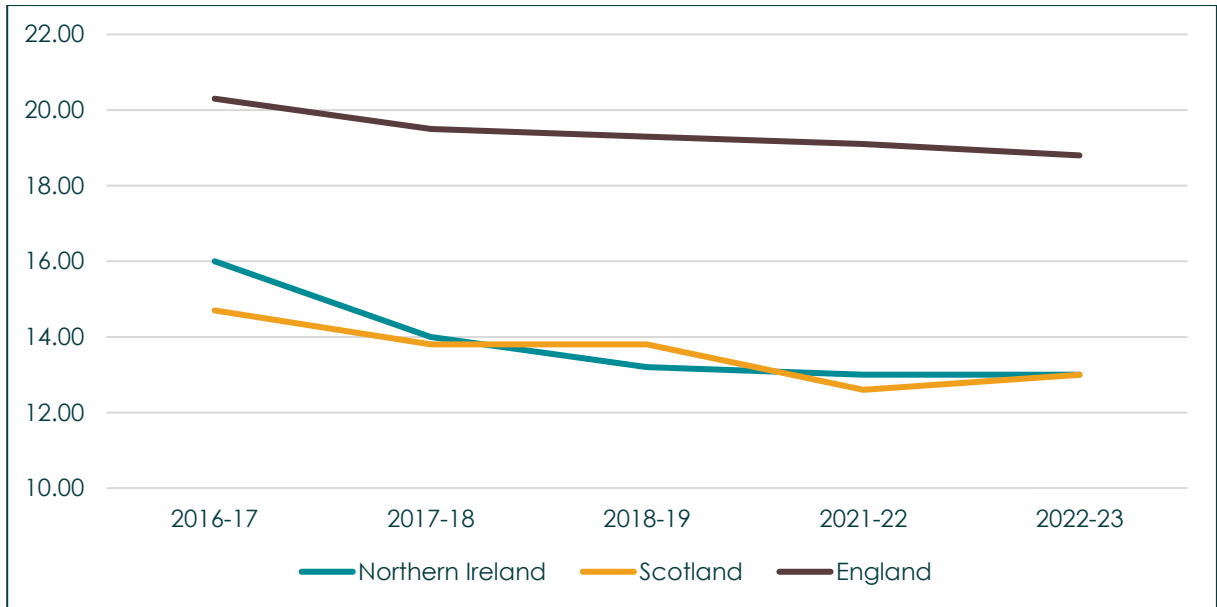
¹⁵⁶ The DfC submitted a review to this report indicating that recent evidence has shown that a significant reduction of available private rented properties has been experienced in Scotland. 'Between 2017 and 2022, the number of homes in the Scottish private rented sector (PRS) reduced by 5-13%, depending on data sources used. Recent Census data for 2022 also show a more recent drop in the proportion of households in the PRS. The number of private landlords has reduced by 11% since 2017. The number of homes available to let to tenants has reduced by 17% since 2020.' See Indigo House Group (2022) [RentBetter research programme: Wave 3 executive summary](#). While this is true, the recent dynamic of the private rental market in Northern Ireland does not seem to be significantly different, with overall reductions in the number of private rented households (see Figure 12), and a sharp reduction in private rental transactions over the past decade [Ulster University (2024) [At a Glance. Private rental market performance 2024](#)].

¹⁵⁷ Rental price increase between 2017 and 2024 is higher in Northern Ireland than in Scotland for 1-bedroom properties (49.00% to 37.93%), 2-bedroom properties (55.31% to 37.68%), and 3-bedroom properties (50.26% to 44.18%). Only the rental prices of 4-bedroom properties have risen higher in Scotland than in Northern Ireland in this period (57.55% to 52.92%). Sources: Scottish Household Survey (2025) [Private Sector Rent Statistics, Scotland, 2010 to 2025](#); Ulster University (2024) [At a Glance. Private rental market performance 2024](#); Ulster University (2020) [At a Glance. Private Rental Market Performance 2020](#).

¹⁵⁸ Office for National Statistics (2025) [Private rent and house prices, UK: July 2025](#); and Office for National Statistics (2026) [Private rent and house prices, UK: January 2026](#).

Moreover, evidence also suggests that the share of households in the private rented sector has been unaffected by the ban, at least when compared to the housing market of other jurisdictions (see Figure 11).

FIGURE 11. Share of private rented households¹⁵⁹



While the proportion of private rented households in Scotland declined between 2017 and 2023, this reduction was similar to that observed in England and smaller than the decrease in Northern Ireland. This suggests that any changes experienced by the rental sector are largely unrelated to the no-fault eviction ban.

Thus, it seems that a no-fault eviction ban as implemented in Scotland is compliant with human rights' legislation and has not had a significantly adverse impact on rent levels and rental property availability, at least compared to other jurisdictions.¹⁶⁰

Justin Cartwright, Director of the CIH Northern Ireland, argues that one of the most important elements of any future no-fault eviction ban would be effective communication of the policy to landlords, ensuring that property owners clearly understand the impact of the ban on their rights. As Cartwright notes, a no-fault eviction ban would provide tenants with a greater sense of security and establish a clear process for evictions¹⁶¹

¹⁵⁹ English Housing Survey (2025) [Data on tenure trends and cross tenure](#); Scottish Household Survey (2024) [Housing data tables, Local authority level](#); NISRA (2023) [Continuous Household Survey, Accommodation and Tenure - Household Tenure](#).

¹⁶⁰ See footnote 156.

¹⁶¹ An improvement already noted by COPNI in the latest extension of Notices to Quit periods by the DfC. See Department for Communities (2026) [Consultation on notice to quit periods](#).

while not fundamentally altering landlords' property rights. It is therefore essential that this distinction should be clearly communicated if a ban were to be introduced.

Research conducted by the CIH shows that in 61% of cases, the tenancies in Northern Ireland were ended by tenants, compared to just 6.5% of cases of landlord-led terminations and 27% of cases in which contracts ended.¹⁶² Among the reasons for landlord-led terminations, the most common include selling the property, repairing the property, breach of tenancy agreement, and landlord's or relative's use of the property.¹⁶³

Another survey—conducted by Renters' Voice—offers similar results, with selling the property being the most common reason for landlord-led terminations (48%) followed by landlord seeking a higher rent (11%), landlord being reported (10%), relationship breakdown (8%), landlord's or relative's use of the property (8%), and repairs/renovations (8%).¹⁶⁴ Therefore, the majority of tenancy terminations in Northern Ireland are not landlord led, and in the cases in which landlords end tenancies, the reasons normally correspond to valid grounds recognised in the Scottish legislation.

In conclusion, it appears that the introduction of a no-fault eviction ban would not fundamentally alter landlords' rights, but would significantly enhance tenants' protection, procedural safeguards, and peace of mind. The experience of the ban in Scotland further supports this necessity.

Recommendation 2 – Age discrimination

RECOMMENDATION 2

Enact age discrimination legislation, including specific provisions relating to housing and property management and a duty to make reasonable adjustments.

The number of rental transactions has decreased in Northern Ireland to approximately half of the level of a decade ago.¹⁶⁵ Therefore, the environment for securing a rental

¹⁶² Chartered Institute of Housing (2021) [Private rented tenancies in Northern Ireland and notice to quit periods](#).

¹⁶³ Chartered Institute of Housing (2021) [Private rented tenancies in Northern Ireland and notice to quit periods](#). The "Other" category comprised contract coming to an end on its own and involving tenant-led reasons."

¹⁶⁴ Housing Rights (2021) [Renters' Voice: No-fault eviction survey report](#).

¹⁶⁵ Ulster University (2024) [At a Glance. Private rental market performance 2024](#).

property today is extremely competitive. In these circumstances, older people experience an additional difficulty: the absence of discrimination legislation in goods, facilities and services.

The absence of age discrimination protections in Northern Ireland means that practices which may constitute direct or indirect discrimination elsewhere in the UK can occur without equivalent legal challenge. Landlords and letting agents may be reluctant to rent to older individuals based on a range of perceptions and assumptions. For instance, they may view older tenants as financially less secure because their income derives primarily from pensions or social security. They may also anticipate the need for property adaptations, fear a higher likelihood of accidents, or simply prefer to let to younger tenants. Socioeconomic characteristics commonly associated with older age—such as lower income or increased physical needs—may be interpreted as disadvantages in the letting process, and reliance on social security can be viewed as a negative indicator.

In an increasingly competitive rental market, practices that disproportionately disadvantage older people may further restrict their ability to secure appropriate housing. In previous publications, COPNI has argued for the necessity of enacting age discrimination legislation in goods, facilities and services to outlaw all forms of discrimination based on age.¹⁶⁶ In the other three UK jurisdictions, equality legislation that prevents landlords and letting agencies discriminating against tenants in advertising, applications and tenancy management based on age, is in place through the Equality Act 2010.

Sections 33 to 38 of the Equality Act 2010¹⁶⁷ contain provisions for disposal, letting and management of properties, while sections 20 to 22¹⁶⁸ contain provisions on duties to make reasonable adjustments for disabled individuals that apply to landlords and letting agencies. Under the conditions established by the Equality Act 2010, it is generally illegal for landlords and letting agents to discriminate against tenants based on age. Moreover, landlords must comply with their duties around reasonable adjustments to ensure that vulnerable and disabled people are not discriminated against in the access or use of the property.

In addition, interpretations of the Equality Act 2010 have indicated that blanket refusals to consider applicants who receive benefits may amount to indirect discrimination.

¹⁶⁶ Commissioner for Older People for Northern Ireland (2023) [At the centre of government planning: The Programme for Government and preparing for an ageing population](#); pages 33-35.

¹⁶⁷ [Equality Act 2010](#), section 33.

¹⁶⁸ [Equality Act 2010](#), section 20.

This is because such policies can place people with a protected characteristic—such as disability, sex, or age—at a disadvantage.¹⁶⁹

For example, disabled people and older people are more likely to rely on benefits due to their protected characteristics, and a policy excluding all benefit recipients may constitute indirect discrimination towards these groups under the Equality Act.¹⁷⁰ Possible examples of this type of treatment—asking for a higher deposit and refusal to let after a financial assessment—were found in COPNI’s engagement with older renters.

In light of the increasing competition within the private rental sector, a legislative framework that ensures equal treatment and a duty to make reasonable adjustments is essential for Northern Ireland.

Recommendation 3 – Minimum Standards and Fuel Poverty

RECOMMENDATION 3

The Government should advance the introduction of MEES legislation by 2027 and should ensure that the Fuel Poverty Strategy is supported by adequate, long-term funding. This funding must enable the enforcement of improved fitness and energy efficiency standards for all rented properties by 2030, in line with the commitments of the Department for Communities.

The minimum fitness standards for a property to be deemed unfit for human habitation in Northern Ireland are low. In practice, landlords are only required to undertake improvements in cases of severe disrepair.¹⁷¹ In such circumstances, improvements to properties occupied by long-term sitting tenants are often tenant-led.

This adds an additional layer of vulnerability for private renters. As discussed throughout this report, the limited security of tenure and the financial instability of older tenants frequently discourage them from seeking repairs. For this reason, a strengthened

¹⁶⁹ See Shelter England (2024) [Direct and indirect discrimination in housing](#) and House of Commons Library (2023, 30 October) [Can private landlords refuse to let to benefit claimants and people with children?](#).

¹⁷⁰ See Shelter England (2024) [Direct and indirect discrimination in housing](#) and House of Commons Library (2023, 30 October) [Can private landlords refuse to let to benefit claimants and people with children?](#).

¹⁷¹ See [Housing Rights: Housing Law in Practice](#); Chapter 5, Sections 5.

statutory requirement to raise minimum fitness standards would provide better conditions, without forcing tenants to initiate action—such as complaining or funding the repairs.

Northern Ireland currently lacks Minimum Energy Efficiency Standards (MEES) for the private rented sector.¹⁷² While energy efficiency is not the sole indicator of a property's overall condition, adequate energy performance is closely linked to improved living standards for tenants. Higher energy efficiency can contribute to better heating, lower energy bills, and a reduced risk of damp and mould, all of which are particularly significant for older renters.

While the Private Tenancies Act (Northern Ireland) 2022¹⁷³ introduced powers to set such standards, mandatory requirements are not in force and have not been consulted on yet. The situation is different in other jurisdictions. In England and Wales, private tenancies must have a minimum Energy Performance Certificate (EPC) rating of E (with an aim to raise this to C by 2030).¹⁷⁴ In 2025, Scotland consulted on minimum energy efficiency standards for rental properties, proposing a minimum EPC Heat Retention Rating (HRR) band C from 2028 for new tenancies and by 2033, for all privately rented homes.¹⁷⁵

One step towards addressing minimum standards and energy efficiency is the Fuel Poverty Strategy, which has been commended by COPNI for its commitment to raising standards in the private rented sector. However, as noted in COPNI's response to the Strategy,¹⁷⁶ its potential effectiveness is constrained by two uncertainties: the availability and sustainability of funding, and the Department's capacity to enforce enhanced standards in the private rented sector in the absence of regulation.

According to the Strategy, it is crucial that tenants are guaranteed a home in which they can live, and to ensure this, landlords must be bounded by strict house fitness conditions if they want to rent out their properties—and in certain cases, the Strategy suggests that landlords could be financially assisted.

Houses in the Private Rented Sector (PRS) are more likely to be older and less energy efficient. In the absence of regulation, market forces are unlikely to drive improvements

¹⁷² Department for Communities (2026) [Warm Healthy Homes Strategy 2026–2036: A new fuel poverty strategy for Northern Ireland](#).

¹⁷³ [Private Tenancies Act \(Northern Ireland\) 2022](#).

¹⁷⁴ Department for Energy Security and Net Zero (2025) [Domestic private rented property: minimum energy efficiency standard – landlord guidance](#), GOV.UK.

¹⁷⁵ Scottish Government (2025) [Draft Energy Efficiency \(Domestic Private Rented Property\) \(Scotland\) Regulations: consultation](#) (Consultation paper).

¹⁷⁶ Commissioner for Older People for Northern Ireland (2025) [Response to consultation on a draft Fuel Poverty Strategy](#).

in energy efficiency in this sector. We will therefore introduce proportionate Minimum Energy Efficiency Standards (MEES) for this sector and shape its design through consultation with stakeholders. The availability of guidance and financial support to those landlords who need it will also be considered in the development of energy efficiency schemes.¹⁷⁷

...

Strategic actions: ...

8 Introduce a revised and updated Decent Homes Standards for social housing by 2026;

9 Introduce MEES legislation for the PRS by 2027 with an operational date to be confirmed following consultation;

10 Establish improved fitness standards for all tenures by 2030.¹⁷⁸

To achieve these goals, both adequate funding and robust enforcement capacity are essential. This requires a clear and sustained commitment from government to properly resource the Fuel Poverty Strategy and to support its effective implementation. It also requires a legislative framework that enables the enforcement of landlords' obligations to improve housing standards.

Conclusion

These three proposals are intended to provide higher levels of security and living standards for older people in the private rented sector. However, without broader reforms to the current housing situation, implementing these recommendations alone is unlikely to significantly improve security, housing availability, or quality of life for older tenants.

These recommendations are short-term, enforceable measures and should not be considered in isolation. They must be complemented by wider, more impactful policies aimed at increasing the supply of social and private rental housing. While such measures fall beyond the scope of this report, the government must act swiftly to address the imbalance between housing supply and demand in both the public and private rental markets.

¹⁷⁷ Department for Communities (2026) [Warm Healthy Homes Strategy 2026–2036: A new fuel poverty strategy for Northern Ireland](#); page 20.

¹⁷⁸ Department for Communities (2026) [Warm Healthy Homes Strategy 2026–2036: A new fuel poverty strategy for Northern Ireland](#); page 36.

9. Conclusion

Protecting vulnerable sections of society is the cornerstone of the welfare state. This requires a recognition that there cannot be a homogeneous approach to any social group.

Homeownership is the norm among older adults, and with it, lower housing costs, better food security and lower levels of poverty. But the norm does not define the whole. Thousands of older adults in Northern Ireland experience poverty, deprivation, food insecurity, inadequate housing and high housing costs, and they matter.

The fact that three out of four pensioners own their home means that the flipside of the coin is also true: one out of four does not. In effect, when it comes to their housing situation, one out of four older adults in Northern Ireland are unprotected from poor housing and financial precarity.

This report has illustrated how older people in the private rented sector experience enormous vulnerabilities such as insecurity of tenure, disrepair, hazardous conditions, higher rates of poverty and high, rising and unpredictable costs. These vulnerabilities are often hidden behind the simplistic image of the average pensioner, but they represent the day-to-day struggles of a significant number of older individuals—more than 17,000 people in Northern Ireland. This figure has increased significantly over the past decade and is projected to rise further over the next two decades. Under the present trajectory, the share of older people renting privately could exceed 10% of the older population, with the total number of older private renters approaching 50,000 by 2040.

The private rented sector is not a socially objectionable tenure type. When working adequately, it fulfils an important social role. However, insecurity of tenure ensures older renters live constantly with the threat of eviction and relocation, an issue that is arguably worse in old age than at other life stages. In addition, rising rents and soaring costs constitute another hardship for older renters, who have no reason to believe that their renting costs will remain at an attainable level in the near future.

Moreover, the housing conditions of older private tenants are worse than their counterparts who own their homes or live in social housing. As people age, they are more likely to experience health issues and disability, requiring adaptations to reduce hazards in the home. Older private renters enjoy the worst ratio of home adaptations in relation to their health and mobility issues, indicating that older private renters' homes do

not provide the level of safety and wellbeing that should be guaranteed to our older adults.

These shortfalls are likely to worsen with the trajectory of social housing in Northern Ireland. An older person on the social housing waiting list will wait on average between two and three years to get a home, while older people at risk of homelessness may be required to move homes twice during the process of securing a social home. This process is lengthy, difficult and stressful.

As with many challenges associated with an ageing population, the issues outlined in this report require clear and decisive government action. Inaction will not preserve the status quo; it will inevitably deepen the present difficulties faced by older renters. Given current demographic trends, many of us are likely to find ourselves renting privately in later life. Without stronger protections, older private renters will continue to face their dual burden: on the one hand, high costs, weak regulation, limited adaptations, and low availability; on the other, health problems, disability, lower incomes, and an unfulfilled need for security. A perfect storm.

10. Appendix 1. Methodology

Interviews and questionnaires

For the completion of this report, four in-depth personal interviews were conducted. Three experts on the housing sector were interviewed:

- Stephen Morrison, Policy Lead at Housing Rights.
- Ruairi McMenamin, Advice Helpline Coordinator at Housing Rights
- Justin Cartwright, Director of the Chartered Institute of Housing Northern Ireland

An in-depth interview was conducted with a member of the public who is a private renter. Additionally, a qualitative online survey was completed with the participation of 24 private renters aged 60 and over. Six questions were asked in this survey:

- Have you ever experienced eviction or been asked to leave a privately rented home? If so, please tell us about what happened and how it affected you.
- Have you experienced problems with repairs or the condition of your privately rented home? If so, please describe what happened and how it was handled.
- Have rent increases, eviction, or the risk of eviction caused you any financial difficulties? If so, please describe how they affected you.
- Have you experienced any problems with the physical safety or suitability of your home? For example, difficulties getting adaptations (such as handrails, ramps, or bathroom changes). Please tell us about your experience.
- Have you attempted to move into the social housing sector? Please tell us about your experience.
- Is there anything else about your experience of renting privately that you would like to share with COPNI?

NICOLA data

The secondary data utilised for this report included evidence gathered by the Northern Ireland Cohort for the Longitudinal Study of Ageing (NICOLA) in the Computer Assisted Personal Interview (CAPI), Wave 2.

NICOLA is the Northern Ireland's largest health and social care longitudinal study of ageing. The study comprised an initial randomised and stratified sample of 8,478 participants in Wave 1 (8,283 aged 50 years or older and 195 spouses or partners at the same address aged under 50 years). Data collection for Wave 1 took place between December 2013 and March 2016.

Data for Wave 2 was collected between May 2017 and November 2019, obtaining CAPI responses from 6097 individuals from the initial sample. The NICOLA data used in this report utilised this sample.^{179,180,181}

We would like to thank all the participants of the NICOLA study, and the whole NICOLA team for their support, guidance and generosity throughout the completion of this project. The use of the NICOLA data has strengthened the evidence of this report. COPNI is responsible for the interpretation and analysis of the data, and the views and opinions expressed in this report represent only those of the authors, and not the NICOLA team.

The data used in this report was filtered by participants aged 60 years and older. This sample was crossed with a housing tenure category, and responses were analysed by housing tenure.

Housing tenure was derived using two NICOLA Wave 2 CAPI questions. The first asked whether respondents owned or rented their accommodation ("own outright", "own with a mortgage", "co-ownership", "rent", or "rent-free"). The second asked renters to identify their landlord ("private landlord", "Northern Ireland Housing Executive (NIHE)", "housing association", "family", or "other").

Ownership categories were retained as Own outright and Own with mortgage. Rental tenure was disaggregated by landlord type into Private renter, NIHE renter, and RHA

¹⁷⁹ Queen's University Belfast (no date) [The Northern Ireland Cohort for the Longitudinal Study of Ageing \(NICOLA\)](#).

¹⁸⁰ Neville, C., Burns, F., Cruise, S., Scott, A., O'Reilly, D., Kee, F., and Young, I. (2023) [Cohort Profile: The Northern Ireland Cohort for the Longitudinal Study of Ageing \(NICOLA\)](#), *International journal of epidemiology*, 52(4), e211-e221.

¹⁸¹ Neville, C. E., Young, I. S., Kee, F., Hogg, R., Scott, A., Burns, F., Woodside, J., McGuinness, B. (2023) [Northern Ireland Cohort for the Longitudinal Study of Aging \(NICOLA\): Health Assessment Protocol, participant profile and patterns of participation](#), *BMC Public Health*, 23(1), 466.

renter. Categories with small sample sizes or limited relevance (co-ownership, rent-free, and other renter) were excluded from the final analysis.

The final housing tenure categories used were **RHA renter**, **NIHE renter**, **Private renter**, **Own outright**, and **Own with mortgage**.

11. Appendix 2. Access to Social Housing

This appendix provides additional information on the application and allocation process for social housing. The section is based on the *Housing Law in Practice* handbook by Housing Rights.¹⁸²

Any person can make an application to social housing. All applicants are evaluated based on several criteria that contribute points to their application. The evaluation of applications for social housing conducted by NIHE assessors are based on the criteria of the Housing Selection Scheme. The main criteria include:¹⁸³

- **Homelessness:** under the Housing (NI) Order 1988,¹⁸⁴ four tests are conducted to determine the level of help a person may receive if applying for social housing as homeless. The level of help will depend on the outcome of their homelessness assessment conducted by the NIHE and can range from advice and assistance to FDA status.
 1. The person is homeless or threatened with homelessness. A person may be homeless if they do not have a roof over their head, or if their accommodation is not reasonable for them to continue living there.¹⁸⁵
 2. The person is eligible for assistance. According to article 7A of the Housing (NI) Order 1988, as amended by Article 137 of the Housing (NI) Order 2003,¹⁸⁶ there are 2 distinct categories of persons who can be considered as ineligible for assistance: a) Certain persons from abroad; and b) Persons guilty of unacceptable behaviour.¹⁸⁷
 3. The person is in priority need. 'The following situations can give rise to priority need: a) they are pregnant; b) they have dependent children living with them; c) they are vulnerable.' Article 5(1)(c) of the Housing (NI) Order 1988 states: 'The following have a priority need for accommodation: ... A person

¹⁸² [Housing Rights: Housing Law in Practice](#).

¹⁸³ For a full description of the points-based system of the social housing selection scheme, including a breakdown of points allocation, please refer to [Housing Rights: Housing Law in Practice](#) Chapter 3; Section 4 – Assessment Under the Housing Selection Scheme; and Chapter 3; Appendix 2 – Selection Scheme Points Schedule.

¹⁸⁴ [The Housing \(Northern Ireland\) Order 1988](#).

¹⁸⁵ See [Housing Rights: Housing Law in Practice](#), Chapter 2, Section 3.1 – Test 1 (Homelessness).

¹⁸⁶ [The Housing \(Northern Ireland\) Order 2003](#).

¹⁸⁷ See [Housing Rights: Housing Law in Practice](#), Chapter 2; Section 3.2 – Test 2 (Eligible for Assistance).

who is vulnerable as a result of old age, mental illness or handicap or physical disability or other special reason, or with whom such a person resides or might reasonably be expected to reside'. 'Vulnerability is determined by assessing whether or not the person has more difficulty than someone who is not vulnerable in finding and keeping accommodation and finding for themselves while homeless';¹⁸⁸

4. The person is unintentionally homeless. The fourth test aims to assess that the person is not at fault for losing their accommodation, for instance, by deliberate acts of non-payment or voluntarily leaving their accommodation when they had security of tenure;¹⁸⁹

If a person satisfies the four tests, they will be granted FDA status, receive 70 points under the Housing Selection Scheme, and have the right to suitable temporary accommodation, alongside other help, including the NIHE taxi service, the NIHE furniture service, or out of hours help and social services. In addition, if the person is entitled to other points under the Housing Selection Scheme, they will be added to the points of their FDA status.¹⁹⁰

Rule 23 of the Housing Selection Scheme included "Intimidation". Intimidation included persons that had been granted FDA status as "homeless due to intimidation", with 200 points under the Selection Scheme. This rule used to provide a substantial number of points that guaranteed a high status in the Waiting List. The rule has been removed with effect from 1st of April 2025.¹⁹¹

- **Insecurity of tenure:** under this category, points are awarded to people that experience any insecurity of tenure. It includes FDAs and people who are homeless or at risk of homelessness for several reasons (marital or civil partnership breakdown, eviction, financial hardship, etc.) but are not FDAs.
- **Housing conditions:** under this category, points are awarded to people on the basis of their housing conditions being inadequate due to sharing, overcrowding, lack of amenities and disrepair.

¹⁸⁸ See [Housing Rights: Housing Law in Practice](#), Chapter 2; Section 3.3 – Test 3 (Priority Need).

¹⁸⁹ See [Housing Rights: Housing Law in Practice](#), Chapter 2, Section 3.4 – Test 4 (Intentionality).

¹⁹⁰ See [Housing Rights: Housing Law in Practice](#), Chapter 3, Section 6 – Other Help for Homeless People.

¹⁹¹ See Northern Ireland Housing Executive (2025) [Housing Selection Scheme Rules](#); Rule 23.

- **Health and social wellbeing:** applicants are also evaluated on the basis of their ability to function adequately in their existing home, based on criteria of functionality, support and care needs, social needs and complex needs.

After a person has been assessed by the NIHE, and points have been allocated to the person's application, the person will be placed on the Social Housing Waiting List. Allocations of homes are based on the points system, and that the person with the most points will be the first to receive the home when it becomes available. If two or more persons have the same number of points, the person that has been on the list for longer will receive the home. The allocated social home may belong to the NIHE or to participating RHAs. Whenever a home becomes available, the NIHE and RHAs make accommodation offers using the Social Housing Waiting List.¹⁹²

¹⁹² [Housing Rights: Housing Law in Practice](#), Chapter 3, Section 5 – Allocation of Accommodation.



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