Housing Rights

https://www.housingrights.org.uk/housing-advice/social-tenants-rights/buying-your-home

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Buying your home

This information is for people living in Northern Ireland.

Buying your home

Only certain Housing Executive tenants can buy their social home. Housing association tenants are ineligible as the right to buy for housing association tenants ended in 2022.

Buying your home is a big step. Once the sale completes, you will be responsible for all repairs to the property. Your home will not be included in any Housing Executive improvement schemes.

Buying your Housing Executive home

You can apply to buy your Housing Executive home if you've:

- rented from the Housing Executive or another social landlord for the last five years, or
- inherited the tenancy from someone else

This is sometimes known as having a 'right to buy'.

You cannot buy your Housing Executive home if it's:

- a bungalow with one or two bedrooms
- in a sheltered housing development

Apply to buy your Housing Executive home

You can apply online or ask the Housing Executive to send you a paper application. After you submit your application:

- you'll get a letter confirming the Housing Executive got your application
- your landlord will review the application

Buying with other people

Joint tenants can apply to buy a property together. If you want to buy the property, but your joint tenant does not, you must get their permission to buy the home without them.

You can apply with up to four people. All applicants must be one of the following:

- a secure tenant of the property
- the spouse or civil partner of the secure tenant
- living with the secure tenant in the property for at least one year

Buying a share of a home

You can buy a share in your Housing Executive home. You can start with at least 25% and increase your shares in increments of 5%.

You still need to pay rent on the share of the property you do not own.

Landlord accepts your application

After your landlord accepts your application to buy your Housing Executive home:

1. an independent valuer will figure out the price for your home
2. you'll get an offer letter with the price for your home and historic cost
3. you have six weeks to respond to the offer letter

Figuring out the price for your home

The valuer figures out the price of your home based on the market value minus your discount.

You can get a discount of 20-60% off the market value up to £24,000, depending on:

- how long you have been a tenant
- if you're buying a share or the entire property
- if you're a joint tenant
- if you inherited the tenancy

Your offer letter should have details about how much your landlord spent to buy, build, or improve the property in the last 10 years. This is called the 'historic cost.'

You will not get a discount if:

- it would make the price less than the historic cost
- the current market value is less than the historic cost

You may have to repay the discount if you sell the property within five years of buying it.

Challenging the price for your home

You can get a second opinion if you think the independent valuer set the price too high. You may have to pay to get a second opinion.

Landlord rejects your application

The Housing Executive can refuse your right to buy if you:

- owe money
- are in the process of being evicted
- caused antisocial behaviour and they may take legal action
- are living in the property illegally (sometimes called 'squatting')

Speak to our advisers if the Housing Executive rejected your application.

Selling a former Housing Executive property

Make sure you know the rules you need to follow if you want to sell the property you bought from the Housing Executive.

Paying back your discount

Usually, you must pay back your discount if you sell the property within five years of buying it. But there are exceptions.

You do not need to pay back your discount if:

- you’re selling it to a family member
- you’re selling part of the property you do not live in
- the court ordered you to sell it to your partner after you split up
- you’re selling the property because the owner died
- you inherited the property and the owner bought it more than three years ago

Offer it to your old landlord first

If you want to sell within 10 years of buying your social tenancy, you must offer it to your old landlord first. They do not need to take it, but you should give them enough time to see if other social landlords want to buy the property.

Selling your share of a property

If you want to sell your share of a property, you must offer it to your old landlord first. If they refuse, you can sell it but you must give the landlord a percentage of the purchase price. The percentage depends on how much of the property the social landlord still owns.