

Housing Rights

Consultation Response

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**Housing Rights' response to the Consultation
on proposed amendments to The House Sales
Scheme**

March 2026

1.0. Introduction

1.1. About Housing Rights

Housing Rights is Northern Ireland's leading independent provider of specialist housing advice. For over 60 years, we have been helping people to find and keep a home. We believe that prevention is better than the cure. Our work seeks to ensure that individuals and families living in Northern Ireland do not reach this crisis point. We recognise, however, that this is not always possible, and we also provide advice and assistance to help ensure that the experience of homelessness is rare, brief and non-recurrent.

Housing Rights passionately believes that no one should be without a home and work towards the goal that every citizen in Northern Ireland has a good quality, affordable and sustainable home that meets their needs. In particular, the organisation's services are targeted at people who need help to:

- Prevent them from becoming homeless;
- Find suitable rented accommodation;
- Sustain their tenancies;
- Explore their housing options;
- Avoid repossession and eviction;
- Tackle disrepair or poor conditions in their homes; and
- Meet their housing costs;
- Repay mortgage and/or rent arrears;
- Resolve disputes with their landlord and/or lenders.

In the year ending March 2025, our advice services dealt with queries from 13,162 households on 67,828 housing issues. We provide a specialist housing helpline open Monday to Friday, complemented by a digital Live Chat service accessed through a comprehensive user-led advice website www.housingrights.org.uk. Our busy frontline advice service is supported by an advocacy and representation service staffed by dedicated caseworkers and a small legal team who prevent and alleviate homelessness by liaising with landlords, lenders, and other agencies, as well as providing representation for County and High Court.

In addition to preventing homelessness, our services also assist in promoting access to justice by providing an emergency court representation service (Housing Possession Court Duty Scheme), which assists households at risk of homelessness due to mortgage or rent arrears who are unrepresented in court proceedings. Since December 2019, we have also administered a Housing Mediation Service to address and avoid the escalation of disputes to prevent homelessness.

The reach and expertise of our advisers also extends to Northern Ireland's prisons to assist those entering or leaving custody to safeguard tenancies and/or to access appropriate support to prevent homelessness on release.

We work to support communities and other frontline advisers across Northern Ireland by providing a well-established practitioner support programme, through our Community Housing Advice Partnership and through a comprehensive training and legal information service.

In addition to frontline specialist advice, representation and support services, Housing Rights has a policy and participation service that influences government policy decisions to improve housing and homelessness in Northern Ireland. Our policy work is informed by the views and experiences of the people who contact us for advice, aiming to support the identification of evidence-based, informed solutions.

2.0. The nature of this response

Housing Rights welcomes the Northern Ireland Housing Executive's (NIHE) consultation on proposed amendments to the House Sales Scheme.

The consultation proposes five amendments:

- Exclude from sale adapted/accessible dwellings that have been subject to major adaptations
- Extend the Option-To-Purchase (OTP) period from 10 to 20 years
- Exclude flats/leasehold properties from sale
- Exclude periods as a secure tenant in a Housing Association dwelling when calculating the House Sales Scheme discount for Housing Executive tenants

Housing Rights will provide comment on each of the proposed amendments individually, as well as provide additional comment on the HSS.

3.0. Overarching Comments

Housing Rights has held concerns about the House Sales Scheme in its current form for several years. While it has been a longstanding housing policy in Northern Ireland, and Housing Rights acknowledges that the Scheme has aided 122,916 households into homeownership, evidence from the long-term impacts of 'Right to Buy' policies across the UK indicates that the Scheme has likely had significant negative consequences for the social housing system.

It is Housing Rights' view that the scheme reduces the State's capacity to maintain an adequate supply of social housing, particularly in the policy context established in 2002, when the NIHE ceased developing new housing stock. As building has not been sufficient to replace lost stock, it has weakened both supply and social housing's capacity to absorb short-term shocks.

The likely impacts of this policy direction include increased expenditure on housing benefit, Universal Credit housing costs, and increased costs associated with the use of temporary and non-standard accommodation, particularly following the Covid-19 pandemic.

Right to Buy Schemes have resulted in the loss of substantial equity and rental income for the NIHE and local authorities across the UK¹. In addition, it has facilitated the transfer of social housing into the private rented sector, where rents are typically higher and property standards are more variable but generally poorer.

At a time when approximately 50,000 households are on the waiting list and allocations are falling, demand for social housing significantly exceeds supply and the projections set out in the Housing Supply Strategy. The continuation of the House Sales Scheme limits the ability to address this gap and is inconsistent with Objective 2 of the Housing Supply Strategy, which commits to protecting existing social housing stock.²

While Housing Rights supports the proposed amendments in the HSS Consultation, we believe they do not go far enough. We support the ending of the Scheme and believe it is the only sensible and reasonable response in light of the evidence on the policy's detrimental impacts and the housing crisis in Northern Ireland.

4.0. Consultation Questionnaire

Housing Rights has input the questionnaire responses into the online questionnaire, and includes them here as part of the written response for the sake of completeness.

To what extent do you agree that the House Sales Scheme has contributed to a reduction in available social housing stock?

Strongly agree

Please indicate the importance of the following issues, when considering the future of the House Sales Scheme.

	Very Important	Important	Moderately Important	Slightly Important	Not Important	Not Sure
Loss of adapted homes from the NIHE stock to allocate to households on the waiting list	x					
Loss of flats/maisonettes from the NIHE housing stock to allocate to households on the waiting list.	x					
Reduction of social housing stock in high demand areas.	x					

Do you agree or disagree that the current rate of sales makes it difficult to expand the overall supply of social housing?

Strongly agree.

Do you agree or disagree that retaining social homes is necessary to address rising housing need and housing stress?

Strongly agree.

Do you support the policy objective of retaining social housing stock wherever possible?

Yes.

To what extent do you agree that this policy objective aligns with the aims of the Housing Supply Strategy?

Strongly agree

Proposal 1: Do you agree or disagree with the proposal to exclude adapted properties from sale?

Strongly agree.

Proposal 2: Do you agree or disagree with extending the Option to Purchase period from 10 to 20 years?

Strongly agree.

Proposal 3: Do you agree or disagree with the proposal to exclude flats and maisonettes from sale?

Strongly agree.

Proposal 4: Do you agree or disagree with the proposal to exclude flats and maisonettes reacquired by the Housing Executive from resale?

Strongly agree.

Proposal 5: Do you agree or disagree that periods as a secure tenant in a housing association dwelling should be excluded when calculating discount for Housing Executive tenants?

Strongly agree.

Do you think a transitional period should be introduced if changes are made to the House Sales Scheme?

Yes.

If yes, what length of transitional period do you think would be appropriate?

1 year.

To what extent do you agree that (a) further reforming and/or (b) ending the House Sales Scheme is necessary to ensure there is adequate supply of social housing in Northern Ireland?

	Strongly Agree	Agree	Neither agree nor disagree	Strongly Disagree	Not Sure
To ensure an adequate supply of social housing, it is necessary to further reform the scheme.	x				
To ensure an adequate supply of social housing, it is necessary to end the Scheme.	x				

To what extent do you agree that the eligibility criteria for the Scheme should be updated?

Strongly agree.

The Scheme currently includes a minimum 5-year tenancy qualification period for eligibility. Do you think this qualification period should be changed?

Yes, it should be increased.

To what extent do you agree that the current discount levels should be reviewed?

Strongly agree.

Do you think the Housing Executive's approach appropriately balances individual rights with the public interest?

Yes.

While Housing Rights understands homeownership aspirations, social housing, at its best, remains a safe, sustainable home for life for NIHE tenants. Their right to a home is therefore protected and catered for. Given the current housing crisis, and slowing rates of allocations, there are thousands of households across Northern Ireland for whom that need is not being met, causing widespread impacts across society. Public interest, therefore, lies in ensuring that we retain and expand our social housing stock.

Do you agree that the proposals would have no differential impact on any Section 75 Group?

Agree.

Do you agree with the Housing Executive's assessment that the proposals will have no differential impact on rural communities?

Not sure.

Overall, do the proposed amendments strike the right balance between retaining social stock and supporting homeownership?

No.

Are there any final comments you would like to make about this consultation, or the House Sales Scheme?

Although Housing Rights supports the proposed amendments as a means of limiting the HSS and retaining important social housing stock, our view is that only the ending or long-term pausing of the Scheme is consistent with the policy ambitions of the NIHE to retain stock, and with the Department for Communities' and wider Northern Ireland Executive's commitments under the Programme for Government and the Housing Supply Strategy.

The Scheme has resulted in the loss of more than one hundred thousand social homes, and these have not been adequately replaced. The design of the Scheme makes one-for-one replacement unachievable, resulting in a sustained reduction in available stock.

As the waiting list passes 50,000 households and allocations slow, housing need will continue to exceed even the best-case scenario projections in the Programme for Government and the Housing Supply Strategy. This will, in turn, frustrate the policy objectives of the current and future NIHE

Homelessness Strategies. As the three major guiding lights of policy in the housing and homelessness sectors, it is imperative that all relevant policy levers be activated to ensure that policies are pulling in the same direction and maximise their chances of success.

The House Sales Scheme is inconsistent with the aims of the Programme for Government, the Housing Supply Strategy, and the Homelessness Strategy, and has had a measurable negative impact on social housing supply and the capacity to respond to homelessness. To ensure policy coherence and support the stabilisation and recovery of social housing stock, it is therefore necessary to end or pause the Scheme.

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