Commissioner for **Older People** for Northern Ireland

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To whom it may concern

RE: Consultation on amendments to the House Sales Scheme

I am writing to you on behalf of the Commissioner for Older People for Northern Ireland regarding the consultation on the Amendments to the House Sales Scheme. This office is pleased that the Northern Ireland Housing Executive (NIHE) and the Department for Communities (DfC) are taking steps to improve the protection of the housing supply in Northern Ireland, which is currently under significant stress.

This office is greatly interested in social housing issues, as this sector represents an essential safety net for older people in Northern Ireland. The number of older people who request the protection of social housing is increasing due to Northern Ireland's ageing population. In the year 2024-25, 14.7% of households presenting as homeless to the NIHE were pensioner households,[1] the highest proportion on record, showing the growing relevance of social housing for older people.

The need to expand the supply of social housing is evident from the NIHE's assessment of current housing need. Across Northern Ireland, housing need has increased by 56% over the past five years and by 73% between 2015 and 2023.[2] In a recently published report, the Commissioner for Older People has studied trends in social housing and private renting, and has concluded, similarly to the NIHE's claims, that the social housing demand is outpacing the capacity of the system to supply

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

[2] Northern Ireland Housing Executive (NIHE) (2026) Consultation on amendments to the House Sales Scheme; page 7.

homes. The ratio of applicants in housing stress per annual allocation has grown significantly in the past decade, growing from 2.75 in 2013 to 6.15 in June 2025.[3] Similarly, the ratio of full duty applicants per allocation has grown in the same period from 2.01 to 5.47.[4] This indicates that the competition levels for social housing have increased significantly, and more than twice as many applicants compete for each allocated property. As a consequence, the social housing mean waiting time has significantly increased in recent years for all applicants from 25.1 months to 34.8 months on average—for older people, waiting times have grown from 24.1 months to 27.8 on average.[5]

Similarly, the type of applicants in the waiting list also points at a growing number of vulnerable households and households in need. In June 2025, 77% of all applicants in the waiting list were in housing stress, up from 54% just over a decade ago.[6] As for Full Duty Applicants, the share of these in the waiting list has grown in the same period from 30% to 65%,[7] again demonstrating that not only the demand for social housing has grown, but also the needs and vulnerabilities of applicants.

In these circumstances of high need, it is reasonable to analyse the role played by the House Sales Scheme in the availability of social housing for those who need it the most. According to the NIHE, while increasing the social housing stock is a central priority, this growth has been significantly constrained by the House Sales Scheme. Over the past five years, an average of 1,640 new social homes were built annually, while approximately 360 were sold each year.[8] Annual sales were therefore equivalent to around 22% of the number of new homes delivered, substantially reducing the net increase in social housing stock.

In the opinion of this office, social housing should protect those most in need, and in the present circumstances, evidence shows that a growing number of vulnerable people are experiencing issues to access a social home. Therefore, ending the house sales scheme seems to be a reasonable step forward. As such, this office would be supportive of the five proposed amendments presented in the consultation:

[3] Information obtained through an FOI response by the NIHE.
[4] Ibid.
[5] Ibid.
[6] Ibid.
[7] Ibid.
[8] Ibid.

- **Proposed Amendment 1:** exclude from sale adapted/accessible dwellings that have been subject to major adaptations

- **Proposed Amendment 2:** extend the Option-to-Purchase (OTP) period from 10 to 20 years

- **Proposed Amendment 3:** exclude flats/leasehold properties from sale

- **Proposed Amendment 4:** clarify that former leaseholders of flats re-acquired by the Housing Executive (via buy-back) who become secure tenants cannot subsequently re-purchase the same property under HSS

- **Proposed Amendment 5:** exclude periods as a secure tenant in a Housing Association dwelling when calculating HSS discount for Housing Executive tenants

However, the consultation details that the House Sales Scheme is not going to end fully and limits its action to the five amendments proposed above. The consultation limits the end of the Scheme to certain dwellings and most particularly to those dwellings that have been adapted or have had major adaptations. While this office is, in principle, supportive of expanding the availability of adapted homes, it is concerned with the equality implications of such proposed limitation.

On the one hand, expanding the availability of adapted homes is clearly needed. Evidence of this is the proportion of households accepted as FDAs for "accommodation not reasonable" reasons, which now constitutes the largest share of applicants to social housing at 30.5% in 2024, up from 21.7% in 2005.[9] The department also notes that the proportion of households with one member with at least one limiting condition is larger in Northern Ireland than in any other UK region.[10]

For older people, having access to adapted homes is essential to ensure their wellbeing. Older people are more likely to experience health issues and disabilities,[11] and those living in social housing tend to report worse general health than older people living in other tenure types.[12] Approximately half of the properties that older

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[9] Source: Department for Communities (2025) Northern Ireland Housing Statistics 2024-25 Section 3 Tables – Social Renting Sector; table 3.11.

[10] Northern Ireland Housing Executive (NIHE) (2026) Consultation on amendments to the House Sales Scheme; page 7.

[11] Source: NISRA, 2021 Census, Age - 4 Categories by Health Problem or Disability (Long-term) - 2 Categories.

[12] The share of people aged 65 and older that report bad or very bad health in social housing is 34.22%, as compared to 22.01% of private renters and 13.34% of those who own their homes. Source: NISRA, 2021 Census, Health in General by Age - 4 Categories by Household: Tenure - 5 Categories; similarly, 77.47% of social tenants older than 65 have a long-term health problem or disability, compared with lower rates for private

people inhabit in the social housing sector have been designed or adapted (46.6%) as compared to less than 1 in 5 of owner occupied homes and private rentals.[13]

For people older than 65, social housing has not only a financially protective role but also an important role in protecting older people's physical safety.. Health issues and disability increase as people age, and those older people living in social housing tend to be placed in homes in which accommodation has been adapted. Preserving and augmenting the existing stock of homes adapted for individuals with disabilities constitutes an essential protective mechanism to ensure the safety and well-being of vulnerable individuals.

However, the limitations of these proposals may cause concern and could be perceived as disadvantaging older and disabled people. Although increasing the supply of adapted homes should improve access to suitable accommodation for this demographic, excluding particular categories from the House Sales Scheme may raise questions of equality and fairness. In practice, the properties excluded from the Scheme are those primarily occupied by older or disabled tenants, while tenants in other types of accommodation would retain the right to purchase their homes. This could create the perception that older and disabled people are being disproportionately denied access to the Scheme. If the NIHE considers that the House Sales Scheme should be brought to an end, it would therefore be fairer and more equitable to apply that decision consistently to all tenants.

In conclusion, this office supports taking all reasonable and appropriate steps to ensure that social housing supply attains a sustainable level that would ensure that the housing needs of older people are met. This office believes that housing stock levels should grow in order to ensure that older people are protected and will back any measure aimed at this goal. Therefore, we see ending the House Sales Scheme as a step towards increasing the social housing stock. During the Commissioner's research on private rents, we had the opportunity to discuss the effects of the Scheme on the housing supply with relevant stakeholders, and we understood that many organisations—such as the CIH and Housing Rights—saw the scheme as potentially affecting the social housing stock, thereby reducing the availability of homes.

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renters (62.15%) and homeowners (50.89%). See NISRA, 2021, Age - 4 Categories by Household: Tenure - 5 Categories by Health Problem or Disability (Long-term) - 2 Categories.

[13] Source: NISRA, Census 2021, Age - 4 Categories by Household: Tenure - 5 Categories by Household: Adaptation to Accommodation - 3 Categories.

The right to buy scheme ended for housing associations in Northern Ireland from August 2022,[14] and in other jurisdictions, it has been ended in Scotland[15] and Wales[16] for all tenants (local authority and housing associations). While the house sales scheme is a positive right for tenants, when social housing stock is diminishing—affecting availability, competition, and waiting times—ensuring stock levels that protect those who need it most is a higher priority.

Social housing should aim to safeguard the most vulnerable. In a time of high competition, high demand and low supply, it is imperative to ensure that social housing can fulfil its duty of protecting those that need it most, and this requires securing acceptable stock levels. For this reason, this office generally agrees with the proposals of this consultation but is concerned with the potentially discriminatory implications of excluding adapted dwellings from the Scheme while retaining access for tenants in other properties.

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[14] Northern Ireland Housing Executive (NIHE) (2026) Consultation on amendments to the House Sales Scheme; page 6.

[15] Source: Scottish Government (n.d.) Council housing.

[16] Powys County Council (n.d.) The Right to Buy Scheme.