

Simon Community response to:

**NI Housing Executive consultation on
Amendments to the House Sales Scheme**

June 2026

Who is Simon Community?

Simon Community is Northern Ireland's largest homelessness charity, working to help people who are experiencing or at risk of homelessness. We are determined in our commitment to end homelessness and work across Northern Ireland offering preventative services, temporary accommodation and specialised support to help people rebuild their lives. We also amplify the voice of people impacted by homelessness and push for policy change through story-telling, campaigning and research. Our aim is not only to provide immediate assistance but also long-term solutions that end the cycle of homelessness for good.

Response

Simon Community recognise the legacy of the House Sales Scheme but in the context of a rapidly escalating housing and homelessness crisis, we believe it is unacceptable and unsustainable to be selling off hundreds of social homes every year.

Currently in Northern Ireland, 63,426 people are experiencing homelessness – that's 1 in every 30 people here.ⁱ This includes over 19,000 children and young people who are growing up without a safe place to call home.ⁱⁱ The number of people in need of a social home has hit a record high of around 92,000 people in over 50,000 households.ⁱⁱⁱ Yet just under 1,800 new social homes started development last year (25/26) - far below the estimated 2,200 that is needed annually to help meet agreed Programme for Government and Housing Supply Strategy targets.^{iv}

Given this context, while Simon Community welcome and agree with the proposed changes to the Scheme, we are very disappointed that the Housing Executive are not going further to protect much needed social housing stock by proposing an end to or moratorium on the Scheme.

Simon Community have long called for an end to or moratorium on the Scheme until social housing stock is on a more sustainable footing and supply of new stock is at sufficient levels to meet need. A FOI that we submitted to the Housing Executive in June 2025 showed that since the Scheme was introduced in 1979, 122,946 social homes have been sold over the past 45 years (until 24/25).^v A response to a recent Assembly Question also shows that, over the past 25 years, sales have been highest in the two council areas with the highest rates of homelessness and social housing need today – Belfast and Derry and Strabane.^{vi}

While sales have gradually decreased over the past few decades, hundreds of homes are still sold every year, contributing to the steady eradication of Housing Executive social housing stock.

Simon Community want to see the Scheme ended or paused for several reasons:

- **It is contributing to a steady reduction in social housing stock:** Over the past decade, 15,350 new build social homes have been completed.^{vii} However, in that same period, over 4,100 social homes have been sold via the Scheme,^{viii} meaning the equivalent of just under a third (27%) of newly added social housing stock has been lost via sales over the past decade. And as the Housing Executive stopped building homes 25 years ago (bar a few small-scale schemes in recent years), it has not been possible to replace lost homes, leaving them with an ageing and gradually decreasing stock.
- **Homes are being sold for far less money than it costs to replace them:** Through the Scheme, social homes are being sold at a significant discount – up to £24,000 in some cases – and often for far less than what it costs to build a new home to replace sold stock. According to the latest Housing Executive annual report, 208 homes were sold through the Scheme in 2024/25 resulting in net capital receipts of £13.5 million.^{ix} In contrast, the current estimated cost for building a new three-person, two-bedroom home -considered to be the most typical house type delivered by the Social Home Development Programme - is around £184,000^x, meaning it would cost around £38 million to build 208 new replacement homes.
- **Some sold homes end up in the private rented sector:** A 2020 report by the Housing Executive suggested that by 2019, 60,800 of the homes sold via the Scheme had been transferred from the ownership of the original purchaser to another owner or was being privately rented.^{xi} Loss of private rented accommodation is one of the main drivers of homelessness in Northern Ireland, with many people being forced out of their homes due to unaffordable rents, insecure tenancies and low standards.
- **A lack of social homes is leading to increased public expenditure:** The severe shortage of social homes is forcing many people into an expensive and insecure private rental sector or costly temporary accommodation. Ultimately, this has resulted in increasing amounts of public money being directed to the private sector – either to landlords via housing benefits or to non-standard accommodation – rather than into enhancing the supply of social and affordable homes. For example, in 24/25, £15.6 million was spent on non-standard temporary accommodation such as hotels and B&Bs.^{xii}

Every day at Simon Community, we see the devastating impact of the growing homelessness crisis here – it is families torn apart, children growing up in uncertainty

and people living without hope for the future. It is vital that we take all opportunities to stem the rising tide of homelessness and protect vital social housing.

Simon Community welcome the proposals to amend the House Sales Scheme but we will continue to call for an end to or a moratorium on the Scheme as a necessary step to protect social housing. We believe this is the only option that aligns with the Housing Executive's ambition to protect social housing and with the aims of the Programme for Government and the Housing Supply Strategy.

And if we combine this with ambitious investment in building new social and affordable homes, we can enable thousands more people to find a safe and long-term home and move one step closer to ending homelessness here for good.

To read more on why Simon Community want to see a moratorium on the House Sales Scheme, read our policy briefing: [What-we-think-about-The-House-Sales-Scheme.pdf](#)

Response to online survey questions

Q1: Are you responding as:

Community / voluntary organisation

Q2: Are you responding as individual or on behalf of organisation:

Organisation

Q3:

NA

Q4: In which council area(s) do you operate:

All of Northern Ireland

Q5: To what extent do you agree that the House Sales Scheme has contributed to a reduction in available social housing stock?

Strongly agree

Q6: Please indicate the importance of the following issues when considering the future of the Scheme:

- **Loss of adapted homes from the NIHE stock to allocate to households on the waiting list**
Very important
- **Loss of flats / maisonettes from the NIHE housing stock to allocate to households on the waiting list**

Very important

- **Reduction of social housing stock in high demand areas**

Very important

Q7: Do you agree or disagree that the current rate of sales makes it difficult to expand the overall supply of social housing?

Strongly agree

Q8: Do you agree or disagree that retaining social homes is necessary to address rising housing need and housing stress?

Strongly agree

Q9: Do you support the policy objective of retaining social housing stock wherever possible?

Yes

Q10: To what extent do you agree that this policy objective aligns with the aims of the Housing Supply Strategy?

Strongly agree

Q11: Proposal 1: Do you agree or disagree with the proposal to exclude adapted properties from sale?

Strongly agree

Q12: Proposal 2: Do you agree or disagree with extending the Option to Purchase period from 10 to 20 years?

Strongly agree

Q13: Proposal 3: Do you agree or disagree with the proposal to exclude flats and maisonettes from sale?

Strongly agree

Q14: Proposal 4: Do you agree or disagree with the proposal to exclude flats and maisonettes reacquired by the Housing Executive from sale?

Strongly agree

Q15: 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

Q16: Do you think a transitional period should be introduced if changes are made to the House Sales Scheme?

Yes

Q17: If yes, what length of transitional period do you think would be appropriate?

6 months

Q18: To what extent do you agree that (a) further reforming and / or (b) ending the Scheme is necessary to ensure there is adequate supply of social housing in NI?

- **To ensure adequate supply of social housing, it is necessary to further reform the scheme**
Agree
- **To ensure adequate supply of social housing, it is necessary to end the scheme**
Strongly agree

Q19: To what extent do you agree that the eligibility criteria for the Scheme should be updated?

Strongly agree

Q20: 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

Q21: To what extent do you agree that the current discount levels should be reviewed?

Strongly agree

Q22: Do you think the Housing Executive's approach appropriately balances individual rights with the public interest?

Yes

Any additional comments? We acknowledge that the Scheme has provided lower-income households with the opportunity to enter homeownership. We agree that people should have the opportunity to own their own home if they wish to - but not at the cost of reducing housing for those in need, ultimately leading to people becoming homeless. With the rising cost of

living, our social housing stock must be protected. We believe there are other options available to those who wish to purchase their own home, such as Co-Ownership, and would like to see these scaled up by the government.

Ultimately, we believe that protecting social housing stock and ending homelessness will benefit everyone in our society by reducing costs, improving people's lives and strengthening communities.

Q23: Do you agree that the proposals would have no differential impact on any Section 75 group?

Agree

Q24: Do you agree with the Housing Executive's assessment that the proposals will have no differential impact on rural communities?

Agree

Q25: Overall, do the proposed amendments strike the right balance between retaining social stock and supporting homeownership?

No

Q26: Are there any final comments you would like to make about this consultation or the Scheme?

See our response above.

ⁱ NIHE FOI 1156. (May 2026)

ⁱⁱ NIHE FOI 1156. (May 2026)

ⁱⁱⁱ NIHE FOI 1156 (May 2026) and DfC Housing Bulletin Jan – Mar 2026.

^{iv} DfC Housing Bulletin Jan – Mar 2026.

^v NIHE FOI 797 (June 2025).

^{vi} AQW 45305/22-27 (20 May 2026)

^{vii} DfC Housing Bulletin Jan – Mar 2026.

^{viii} AQW 45305/22-27 (20 May 2026)

^{ix} NIHE (2025). 2024/2025 Annual Report and Accounts.

^x NIHE FOI 797 (June 2025).

^{xi} NIHE. (2020). House Sales Scheme: Outcomes and Experiences (1979 – 2019).

^{xii} NIHE FOI 869 (Aug 2025).