



What we think about:

The House Sales Scheme (Right to Buy) in Northern Ireland

NOVEMBER 2025

EXECUTIVE SUMMARY

With record high numbers of people officially homeless, a skyrocketing social housing waiting list and a severe social housing shortage, it's clear that we need to do things differently to ensure everyone in society has a safe place to call home.

The current housing and homelessness crisis in Northern Ireland requires a wide-ranging and holistic solution to both prevent and end homelessness for people and ensure we have enough social homes to meet urgent and rising need. Simon Community believe that one part of this solution should be a reform of the House Sales Scheme, which currently allows Northern Ireland Housing Executive (NIHE) tenants to purchase their home at a substantial discount. While enabling home ownership for many, we believe the **scheme has become unsustainable** due to several reasons:

- With around 400 homes sold each year, **the scheme is contributing to a reduction in much-needed social housing stock** as income is reinvested in maintenance of existing stock rather than new social home development.
- Social homes are being **sold for significantly less than what it costs to replace them** with new stock.
- **Some sold homes are ending up in the private rental market** which results in higher housing benefit expenditure by government.
- A lack of social homes means **public money is being increasingly spent on costly temporary accommodation**, including hotels and B&Bs, rather than being invested in enhancing social and affordable housing.
- Northern Ireland is the **only UK nation to not have ended or significantly reformed their House Sales Scheme** in recent years to protect social housing stock.

Simon Community therefore want to see a moratorium on the House Sales Scheme until the availability of social housing in Northern Ireland meets levels of need.

Ideally, we would like to see the scheme paused until the NIHE are in a position to be able to replace each sold home with a new build home. We believe that **placing a temporary pause on the sale of NIHE social homes could help retain up to 6,000 homes in the social housing sector over the next fifteen years.** If this action is taken alongside ambitious investment in building new social and affordable housing, we believe the social housing sector could be placed on a more sustainable footing, helping thousands of individuals and families to find a permanent and affordable home of their own.

INTRODUCTION

At Simon Community, our vision is of a society where everyone has a safe and secure home from which they can build their lives and futures. Unfortunately, that is not the case for many people in Northern Ireland today with the rising cost of living and a lack of affordable and social homes forcing many individuals and families into homelessness.

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 young people living without hope for their futures. **Over 61,000 people are now officially homeless in Northern Ireland – that's 1 in every 31 people.**ⁱ And this is just what the official figures show – our research estimates there may be as many as an additional 25,000 people in Northern Ireland experiencing 'hidden homelessness' as they are not engaging with statutory services and are therefore invisible to the official system.ⁱⁱ

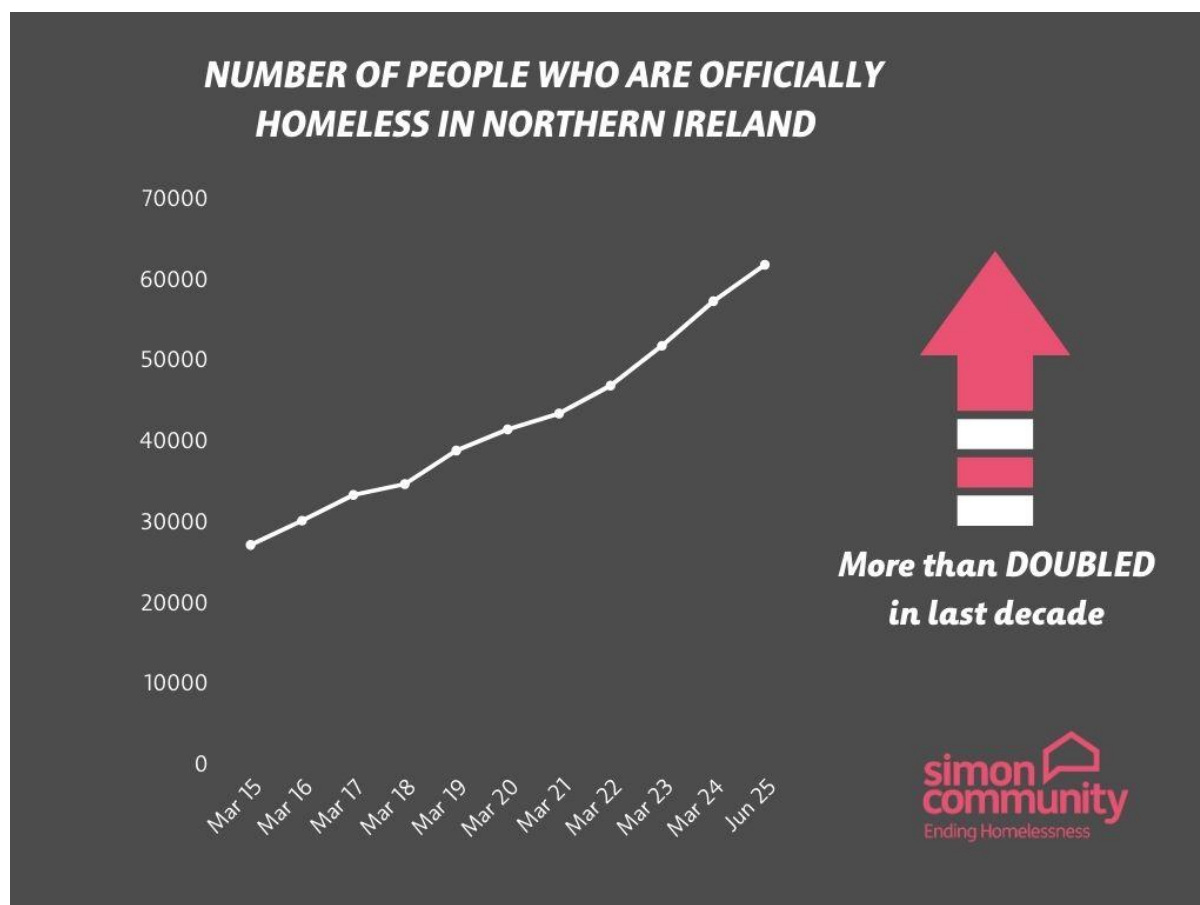


Figure 1: Number of people with official homelessness status in NI over the past decade. (Source: AQW 14882/22-27 & FOI 869)

For the growing number of people who cannot afford to buy their own home, there are two main options available – the private rented sector or social housing. Due to the housing supply crisis, the private rented sector is being depended upon more and more

with around 16% of households in Northern Ireland now renting privately (compared to 13% in 2020/21).ⁱⁱⁱ Yet affordability is increasingly becoming a barrier to accessing and sustaining suitable, high-quality homes in the private rented sector, particularly for low-income households. According to Property Pal, the average monthly rent in Northern Ireland is now £987 and has risen 6.1% in the last year.^{iv} Coupled with the supply of properties in this sector reaching historically low levels, this is creating a situation where people are desperate for a home and are therefore forced to pay a high price or live in unsuitable conditions. And ultimately it is forcing many people and families into poverty and homelessness.

Social housing is a vital part of the housing sector, often providing secure and affordable accommodation for those who cannot afford to live in the private rented sector. In addition, social landlords provide more secure tenancies, additional support for tenants and investment in local community resources. Enhancing the availability of social housing is therefore necessary to ensure a sufficient supply of homes for low-income households and a more balanced housing market.

Unfortunately, increasing demand and years of underinvestment in social home development has resulted in **Northern Ireland's social housing waiting list reaching a record high with over 90,000 people now in need of a safe and secure social home.**^v Many have been waiting for years: as of the end of 2024, the average waiting time for a social home was 50 months, which is just over four years.^{vi} In some parts of Northern Ireland, households face an even longer wait - an average of 67 weeks or five and a half years.^{vii}

It's clear to all that we must urgently build more social and affordable homes in Northern Ireland. This has been recognised by the Northern Ireland Executive who have committed to the provision of more social, affordable and sustainable housing in the *Programme for Government 2024 – 2027*, including starting at least 5,850 new homes by the end of the current mandate.^{viii} The Department for Communities has also recently published a new *Housing Supply Strategy 2024 – 2039* which sets out a long-term framework for the policies and actions needed to deliver Northern Ireland's housing supply needs and commits to delivery of around 33,000 new social homes in the next 15 years.^{ix} The targets in these strategies roughly align with the NIHE's estimate that we need to deliver around 2,000 new build social homes per year to meet housing need.^x However, funding for the Social Home Development Programme over the past few years has been insufficient, with only 1,410 social homes completed in 2024/25 - a drop in the ocean compared to what is needed.^{xi} Unfortunately, this trend looks set to continue in 2025/26 with budget allocations to the Department for Communities to date only sufficient for around 1,135 new social home starts this year, and only one new social home started in the first quarter of 25/26.^{xii xiii xiv} **Despite our mounting housing**

and homelessness crisis, we are simply not building enough homes to meet increasing need.

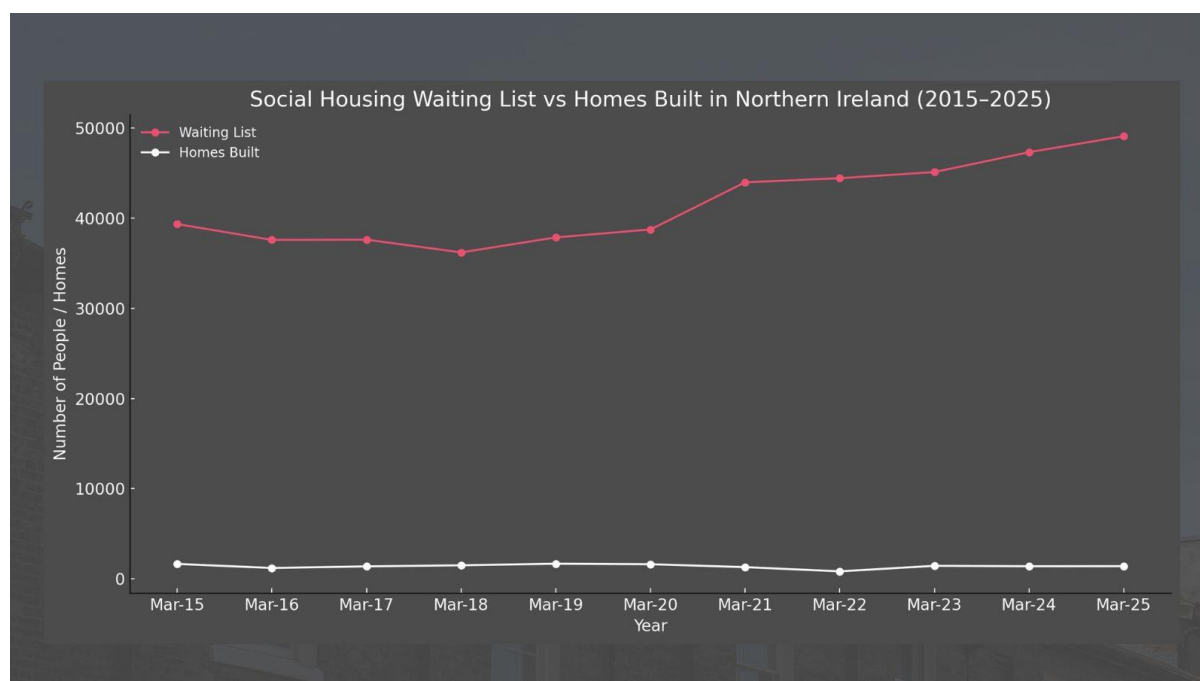


Figure 2: Number of households on the social housing waiting list in NI vs number of new social homes completed over the past decade. (Source: DfC Housing Bulletins & AQW 14882/22-27)

To truly tackle the housing crisis, we must not only build new social homes, we also need to protect the social homes we already have. NIHE stock has worryingly decreased over the past few decades from 93,400 homes in 2006^{xv} to just under 83,000 homes in 2024/25.^{xvi} One initiative that has caused much deliberation over recent years is the NIHE's House Sales Scheme. While the scheme has enabled home ownership for many people over the past 45 years, the long-term implications of the scheme has sparked debate about its' sustainability and impact on availability of social housing.

With record high numbers of people who are officially homeless, a skyrocketing social housing waiting list and a severe social housing shortage, it's vital that we take all possible actions to protect and enhance our social housing stock. **Simon Community believes this should involve a moratorium on the House Sales Scheme.**

WHAT IS THE HOUSE SALES SCHEME?

The House Sales Scheme was introduced in Northern Ireland on a voluntary basis in 1979 (becoming statutory in 1993), with the aim of providing an affordable route into home ownership for some households. Under the scheme, eligible social housing tenants can purchase their home at a discounted rate.

Up until 2022, the scheme was open to all social housing tenants in Northern Ireland. However, the Housing (Amendment) Act (Northern Ireland) 2020 reversed a previous decision to classify Housing Associations as public bodies, thereby removing the statutory House Sales Scheme for Housing Association tenants.

The scheme is still offered by the NIHE to their tenants under the following arrangements^{xvii}:

- Tenants may be eligible if they have lived in a NIHE property for at least five years as a secure tenant.
- The level of discount provided is dependent on how long a tenant has lived with the NIHE, and ranges from a 20% discount if they have lived with the NIHE for five years and increasing by 2% each year up to a maximum of 60% discount or £24,000 (whichever is lowest).
- If a purchaser sells their home within five years of buying it, they must pay back the full discount received. If they sell within ten years of purchasing, they must give the NIHE the opportunity to buy the property back.

Over the past 45 years, 122,946 NIHE properties have been sold under the House Sales Scheme.^{xviii} During the first 25 years of the scheme, house sales provided an important source of capital for the NIHE and enabled ongoing investment in improvements to their housing stock. However, sales (and associated income) have gradually decreased over the past few decades, thereby reducing the amount of resources available to the NIHE for maintenance and improvement of their ageing stock.

WHAT'S HAPPENING ELSEWHERE?

A summary of the status of similar schemes across the UK and in the Republic of Ireland is set out in the table below. For further information on what's happening in each nation, including an overview of upcoming reforms to the scheme in England, see Appendix A.

	England	Wales	Scotland	Republic of Ireland	Northern Ireland
Scheme for social housing tenants to purchase home	Yes - Right to Buy	No – Right to Buy ended in 2019	No – Right to Buy ended in 2016	Yes – Incremental Tenant Purchase Scheme	Yes – House Sales Scheme for NIHE tenants.
Eligibility	You must be a secure tenant and have had a public sector landlord for three years. However, this will soon be extended to at least ten years as a tenant.	N/A	N/A	You must be in receipt of social housing supports for at least ten years and have a minimum reckonable annual income of €11,000.	You must have lived in a NIHE property for at least five years.
Discount available	Dependent on where you live and how long you have been a tenant. Maximum discount ranges from £16,000 - £38,000 depending on the region. However, the discount will soon be changed to between 5-15% of the property value.	N/A	N/A	Dependent on income and varies between 40% and 60%.	Dependent on how long you have been a tenant. Ranges from 20% up to 60% or £24,000 (whichever is lowest).
Restrictions on selling home	If you sell within five years of purchasing, you will have to pay back some or all of the discount received. If you sell	N/A	N/A	An incremental purchase charge (equivalent to discount received) is	If you sell within five years, you pay back the full discount. If you sell within ten years, you must

	within ten years of purchase, you must offer your old landlord or another social landlord the first opportunity to buy. However, this will soon change to repayment of some or all the discount up to ten years post sale.			placed on each purchased home and remains in place for 20-30 years, reducing by 2% each year until the charge is zero. If you wish to sell your home within this time, you must pay back the value of the outstanding charge.	give NIHE the opportunity to buy the property back.
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WHAT'S THE ISSUE?

The House Sales Scheme is contributing to a reduction in social housing stock

Over the past 45 years, 122,946 NIHE properties have been sold under the House Sales Scheme.^{xix} This includes around 4,000 homes sold in the past ten years.^{xx} Just under 14,000 new social homes have been completed over the past decade^{xxi} which means that **the equivalent of just under a third (28%) of newly added social housing stock has been lost due to the House Sales Scheme.**

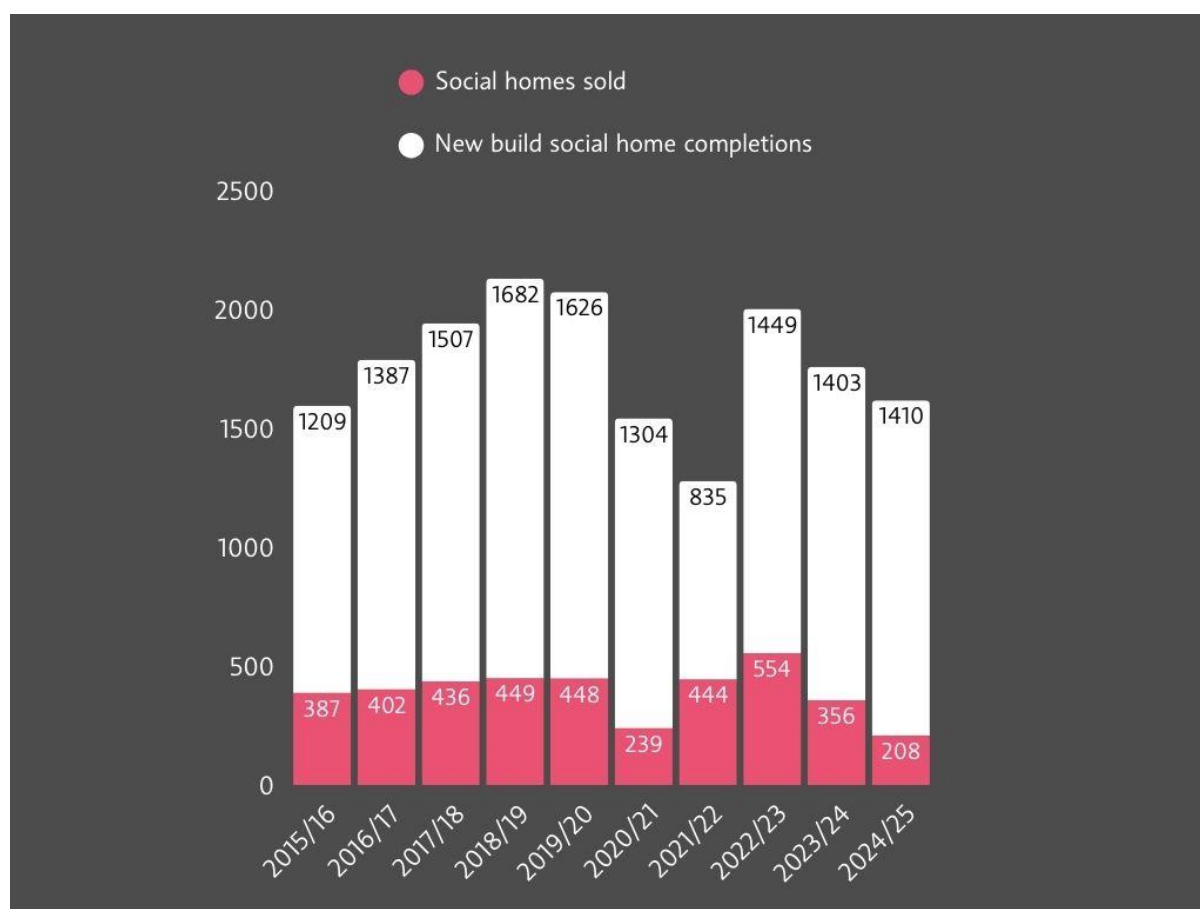


Figure 3: Number of new build social home completions vs number of homes sold via the House Sales Scheme over the past decade (Source: DfC Housing Bulletins & NIHE FOI 797 – June 2025)

As the NIHE cannot build new homes to replace the ones sold, this has left them with an ageing and gradually decreasing stock. Virtually **all income from the sale of homes through the scheme is being invested back into maintaining and retrofitting ageing NIHE social homes, rather than replacing the ones lost with newer, more energy efficient homes.**^{xxii}

We are selling homes for less money than it costs to replace them

Through the House Sales Scheme, **the NIHE are selling social homes 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.** A 2020 survey of households who had purchased their current home through the House Sales Scheme found that 89% had paid £40,000 or less for their home after the discount, while 72% had paid 20,000 or less.^{xxiii}

According to the latest NIHE annual report, 208 homes were sold through the House Sales Scheme in 2024/25 which resulted in net capital receipts of £13.5m^{xxiv}. This equates to around £64,904 in income from the sale of each home, nowhere near enough to fund a like-for-like replacement.

The current estimated cost for building a new three-person, two-bedroom house - which is considered to be the most typical house type delivered by the Social Home Development Programme - is £183,617.^{xxv} This means that the NIHE are selling homes for around £119,000 less than what it will cost to replace them.

Some sold homes are ending up in the private rented sector

Research from other parts of the UK suggests that a large proportion of homes sold via these schemes end up in the private rented sector and are lost to the social sector. For example, research in England has indicated that a considerable portion of Right to Buy stock has been ‘recycled’ into the private rented sector, resulting in higher Housing Benefit expenditure.^{xxvi}

While a home sold under the House Sales Scheme continues to be a home after the sale, it does result in an often permanent loss of social housing stock. This, coupled with the low levels of new build social homes, means there are fewer permanent and affordable homes for those in need.

In Northern Ireland, a 2020 NIHE report suggested that by 2019, 60,800 of the homes that had been sold had been transferred from the ownership of the original purchaser to another owner or was being privately rented.^{xxvii} With the recent announcement by the NIHE that they will be purchasing 600 homes over the next three years to use as temporary accommodation, there is therefore a risk that the NIHE will be purchasing homes at market value that they had previously sold at a discount. Unfortunately, it will be difficult or impossible to know for sure as the NIHE’s Housing Management System does not include a specific indicator to show if a property is a new acquisition or a reacquisition of formerly sold stock^{xxviii}.

A lack of social homes means public money is being spent in the private sector

The severe shortage of social homes is forcing many people and families into an expensive and insecure private rental sector, where some low-income households may be entitled to support from government in the form of housing benefits such as Local Housing Allowance. However, despite the rising costs of rent, Local Housing Allowance is effectively frozen this year, meaning payments will not keep pace with rent increases. The burden of this freeze will be felt most by low-income households, forcing many into poverty, homelessness and costly temporary accommodation.

A recent Northern Ireland Audit Office report found that in 2023/24, the NIHE spent £75.3 million on responding to homelessness, including £38.6 million on temporary accommodation.^{xxix} Of this £38.6 million, £12.2 million was spent on non-standard accommodation such as hotels and B&Bs. This compares to £0.9 million in 2018-19 and works out at roughly £33,425 per day. The Audit Office report concluded that such spending is unsustainable and is significantly hampering efforts to prioritise homelessness prevention efforts. The report authors also highlighted the lack of social housing as a key barrier to tackling homelessness in Northern Ireland.

Ultimately, **inadequate social housing supply 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.**

Housing Associations are also selling social homes

Due to the nature of the Housing Selection Scheme and allocations process in Northern Ireland, tenants have no control over whether the social home they are allocated is owned by the NIHE or by a registered Housing Association. As mentioned above, the statutory House Sales Scheme was removed for Housing Association tenants in 2022, limiting their opportunities to own their social home. The Housing (Amendment) Act 2020 does however include provisions that gives Housing Associations the discretion to offer a voluntary house sales scheme for their tenants and to avail of Department for Communities grants to do this. While no Housing Association to date has notified the Department for Communities of any intended voluntary schemes, 537 homes have been sold by Housing Associations between 2021/2022 and 2023/2024.^{xxx} While this is much less than sales under the NIHE scheme during this same time period, **it is further adding to the continual eradication of social homes across Northern Ireland.**

WHAT NEEDS TO HAPPEN?

In the context of a housing supply crisis, **Simon Community believe it is unsustainable and unacceptable to be selling an average of around 400 social homes every year**, particularly when we are unable to deliver the required annual number of new social homes. While the House Sales Scheme is by no means the sole cause of our housing supply crisis, it is one element that is leading to the steady eradication of much-needed social housing stock. We believe any reduction in the number of homes available for social rent is contributing to the growing waiting list and homelessness levels in Northern Ireland. If we continue to sell NIHE properties, we are concerned that efforts to increase the supply of social housing in Northern Ireland will be undermined and commitments made in the *Programme for Government* and *Housing Supply Strategy* will go undelivered.

Simon Community therefore call on the Department for Communities and the NIHE to:

Introduce a moratorium on the House Sales Scheme until social housing stock is on a more sustainable footing and at sufficient levels to meet need.

We believe temporarily pausing the sale of NIHE homes could help retain up to 6,000 social homes over the next fifteen years^{xxxi} – the lifetime of the *Housing Supply Strategy*. We also believe this recommendation aligns with the results of the 2018 Department for Communities consultation on the future of the House Sales Scheme which showed that the majority of stakeholders who responded were in favour of ending the scheme for all social tenants (i.e. both NIHE and Housing Association tenants).^{xxxii}

Rather than an immediate pause, we suggest that transitional arrangements should be put in place to allow time for existing tenants to be informed of the changes and the opportunity to exercise their right to purchase their home if they wish to do so. This could follow a similar format to Wales where eligible social tenants were given one year to purchase their social home if they wished before Right to Buy was fully abolished.

In terms of when the moratorium ends, we suggest it should be at whatever point in time the NIHE are able to deliver sustained like-for-like replacement for any social home that would be sold through reinstatement of the scheme. We would also suggest that at this point consideration should be given to a review of the scheme to determine if it remains fit for purpose in the current context.

We appreciate that during any moratorium, many people and families will still desire to enter homeownership and believe they should have the opportunity to do so, but not at the sake of losing much-needed social homes. Instead, during the lifetime of the moratorium and beyond, we would like to see enhanced efforts from the Department

for Communities to scale up initiatives such as Co-Ownership. This could involve further investment in the scheme, continued raising of property value limits to ensure the scheme keeps pace with house prices or consideration of expansion of the eligibility criteria for the scheme to make it accessible to even more people.

We also acknowledge that in the event of a moratorium there may be some concerns around availability of resources to maintain current NIHE stock, given that current income from sales goes towards the maintenance and retrofitting of ageing stock. However, we believe that with potential progress on NIHE's borrowing powers following the UK Spending Review in June 2025, there will hopefully soon be an alternative source of income in place for maintenance of existing properties.

The current housing supply crisis requires a wide range of solutions and we must adopt as many of these solutions as we can if we are to stem the rising tide of homelessness in Northern Ireland. Simon Community believe that a moratorium on the House Sales Scheme is a necessary step forward in protecting social housing here. If we combine this with ambitious investment in building new social and affordable housing, we can enable thousands more individuals and families to find a safe and affordable long-term home, protecting them from the trauma of overcrowding, insecure and costly private rentals and homelessness.

APPENDIX: OVERVIEW OF SIMILAR HOUSE SALE SCHEMES IN OTHER NATIONS

England

The Right to Buy scheme was introduced in England in 1980 (following a pledge in the 1979 Conservative Party manifesto) and allows eligible tenants to buy their council home at a price lower than the full market value. Like the Northern Ireland scheme, the discount available to eligible tenants is dependent on how long you have been a tenant in the social home and increases up to a maximum of 70% or the maximum discount for your region, which ranges from £16,000 - £38,000 depending on where you live.

Prior to November 2024, the maximum discounts available in England were substantially greater - £136,400 in London and £102,400 outside of London. However, as part of their efforts to deliver a significant increase in social and affordable homes, the UK government committed to reforming the Right to Buy scheme to better protect the existing stock of social homes. One of the changes that has been recently implemented was a reduction in the level of discounts given to eligible tenants. The government have also increased the flexibilities on how local councils can use income from the sale of homes under the scheme to accelerate the delivery of replacement homes.^{xxxiii} These changes align with previous calls from stakeholders such as the Local Government Association^{xxxiv} and Shelter^{xxxv} who have been calling for amendments or an end to the scheme in response to the mounting homelessness crisis in England.

In November 2024, the Labour government launched a public consultation on further proposals to reform the Right to Buy scheme. In July 2025, the outcome of this consultation was published with the government committing to making the following changes to the scheme:^{xxxvi}

- Increasing the eligibility requirement for purchasing your home from the current three years as a social tenant to ten years.
- Preventing existing property owners or those who have already used the scheme from applying again except in exceptional circumstances such as cases of domestic abuse.
- Further amending the discounts available so that discounts will now start at 5% of the property value and increase by 1% for every year someone is a tenant up to a maximum discount of 15% of the property value or the cash cap (whichever is lowest).
- Exempting new build social and affordable housing from the scheme for 35 years.
- Increasing the length of time that the local council can ask for the discount to be repaid upon sale of the property from the current five years post-purchase to ten years.

For more information on Right to Buy in England, see [here](#).

Scotland

Right to Buy operated in Scotland from 1980 up until 2016 when it was abolished by the Scottish Government in order to protect social housing stock.^{xxxvii} In the 35 years that the scheme was in operation, nearly 495,000 social homes were sold.^{xxxviii} The Scottish Government's decision followed a public consultation in 2012 on the future of the scheme where 83% of respondents agreed that the scheme should be ended.^{xxxix} Upon announcing the end of the scheme in 2016, the then Housing Minister stated that the decision would protect *"up to 15,500 social homes from sale over the next ten years"*.^{xl}

The decision to end Right to Buy was welcomed by Shelter Scotland, who had long advocated for the scheme to be abolished given their view that the loss of social housing had contributed to growing rates of homelessness in Scotland.^{xli} The Scottish Federation of Housing Associations also supported *"the end of a policy which has led to a considerable reduction in the availability of truly affordable social rented homes"*.^{xlii}

Wales

The Abolition of the Right to Buy and Associated Rights (Wales) Act came into effect in 2018 and allowed eligible social tenants one year to purchase their social home if they wished to before the scheme was fully abolished in 2019. Similar to Scotland, the decision to end the scheme was made by the Welsh Government to safeguard social housing stock. This was welcomed by Shelter Cymru who had long believed that the scheme was contributing to homelessness and housing need in Wales.^{xliii} Since the scheme was introduced in 1980, around 140,000 social homes in Wales were sold and total social housing stock fell from over 300,000 in 1980 to around 230,000 in 2018.^{xliv}

Republic of Ireland

The Incremental Tenant Purchase scheme opened in the Republic of Ireland in 2016, replacing an older scheme from 1995 (although the ability to purchase local authority dwellings at a significant discount has been available to tenants since the 1930s)^{xlv}. It allows eligible local authority tenants to apply to purchase their home at a discounted rate. To qualify, applicants must be in receipt of social housing supports for at least ten years and have a minimum reckonable annual income of €11,000. The discount on the purchase is dependent on income and varies between 40% and 60%. Certain homes are not eligible for purchase under the scheme such as houses that have been specifically designed for occupation by elderly persons.^{xlvi}

Once a tenant purchases their home, the local authority places an incremental purchase charge on the house which is equal to the discount received on the purchase. This charge remains in place for 20-30 years, reducing by 2% each year until the charge

is zero. However, if the purchaser wishes to sell their home within this time, they must pay back the value of the outstanding charge to the local authority.

It's estimated that 36,051 council homes were sold to tenants between 1990 and 2016, which represents 43% of the 82,869 council houses built during this period.^{xlvi} Given the severe shortage of social housing in the Republic of Ireland, some stakeholders believe that the scheme should be ended in regions where there is a high need for council housing. However, others highlight the benefits of the scheme such as supporting more stable communities and promoting home ownership among low-income households.^{xlvi}

For more information on the Incremental Tenant Purchase Scheme, see [here](#).

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This policy position will be updated in November 2026.

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