

**Co/ownership**

# Working with Co-Ownership

## A guide for developers

*April 2026*



Delivering new intermediate homes  
for sale under planning requirements.

## Introduction

The Northern Ireland Executive’s Housing Supply Strategy (2024) aims to deliver at least 100,000 homes over the next 15 years. Among its long-term policy commitments are to encourage mixed tenure and to ensure that the planning system including Local Development Plans, helps support the delivery of the appropriate supply of housing.

Under Local Development Plans and planning guidance, some developments may be required to include intermediate homes as part of their affordable housing contribution. This may be set out as a planning condition, or form part of a Section 76 agreement under the Planning Act (NI) 2011.

This document sets out how Co-Ownership can help you fulfil that requirement, and reflects our current understanding and approach.

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## **About Co-Ownership**

At Co-Ownership, we have been making home ownership more accessible in Northern Ireland since 1978. In that time, we have helped over 34,000 homeowners. We are a registered housing association, a charity, and an industrial and provident society with a clear mission: to bridge the gap between what buyers can afford and the cost of a home.

## **What is affordable housing?**

The Department for Communities states “Affordable housing is:

- Social rented housing; or
- Intermediate housing for sale; or
- Intermediate housing for rent

that is provided outside of the general market, for those whose needs are not met by the market.

Affordable housing which is funded by Government must remain affordable or alternatively there must be provision for the public subsidy to be repaid or recycled in the provision of new affordable housing.”

Co-Ownership products are classed as intermediate housing for sale by the Department for Communities.

## **Co-Ownership - a straightforward solution**

In Northern Ireland, Co-Ownership is currently the only government funded way to sell intermediate homes. If your site requires intermediate homes, making them available through Co-Ownership is a recognised and established way to meet these requirements.

By selling eligible homes in your development through Co-Ownership, each purchase by one of our customers can contribute toward fulfilling the intermediate housing element of your planning obligation. When a customer buys out our share in the home, the government funding is repaid or recycled to help deliver more affordable homes.

The exact terms will be set by you and your local council, but many developers find Co-Ownership is a practical, market-tested way to deliver intermediate housing, while helping more people into home ownership.

Co-Own is our shared ownership product. It's designed for people who want to buy a home but face challenges like affordability or high deposits.

Here's how it works:

- The buyer purchases a share of the home (between 50% and 90%) with a mortgage.
- Co-Ownership buys the remaining share.
- Over time, the buyer can increase their share all the way to full ownership, if they choose.

Buyers can choose from new build or existing homes, anywhere in Northern Ireland, up to a market value of £215,000.

## Co-Own for Over 55s

Co-Own for Over 55s is our shared ownership option for people later in life who want to move to a home that better suits their needs, whether that's being closer to family, downsizing or finding a property that's easier to manage and more energy efficient.

Here's how it works:

- Buyers use savings or equity from a previous home to buy a 50–90% share in a new home.
- Co-Ownership buys the remaining share.
- Over time, the buyer can increase their share all the way to full ownership, if they choose.

Buyers can choose from new build or existing homes, anywhere in Northern Ireland, up to a market value of £215,000.

**Further details on our products are available at [co-ownership.org](http://co-ownership.org)**

## **Early engagement with Co-Ownership**

To make the process as smooth as possible, it's best to involve Co-Ownership early, ideally during the design stage of your development.

### **Check the affordable housing requirements**

If your planning application requires affordable housing, speak to the Northern Ireland Housing Executive (NIHE). They will confirm whether social housing or intermediate housing (or both) is needed in that area.

### **Involve us if Co-Ownership is part of the plan**

If you're planning to offer intermediate homes for sale through Co-Ownership, get in touch with us. Please share any correspondence you've received from NIHE that outlines the requirement. We can provide you with evidence of your engagement with us.

### **Social housing is separate**

Co-Ownership supports intermediate housing for sale. If social housing is required, you will need to contact a registered housing association who deals with social housing. A full list is available on the Northern Ireland Federation of Housing Associations website ([nifha.org](http://nifha.org)).

### **Clarify ownership and sales roles**

It's useful to confirm who owns the site, whose name the site will be in and who will sell the homes to Co-Ownership as soon as you can.

## **Making intermediate homes available through Co-Ownership**

When Co-Ownership homes are included in a development, there are a few key things to think about to help make sure the homes will be suitable for Co-Ownership, and avoid issues later in the process.

If your planning agreement includes intermediate housing for sale, you may agree with the council that some homes will be offered through Co-Ownership for a set period. This is known as the marketing period.

The length and timing of the marketing period will be defined by the council, so it's important to check this with them in advance. You should also agree with the council what the next steps will be if you don't sell the homes.

As every development is different, it's important to confirm with your council that your proposed approach meets the intermediate housing requirements for your specific site.

Here's what you need to know:

- Homes sold through Co-Ownership must meet the same design, planning and building control standards as homes on the open market. They must also meet Co-Ownership's property criteria and be suitable for mortgage lending.
- The market value of the home must be within our property value limit. This limit is normally reviewed annually, so please check our website for the latest information.
- We will carry out a pre-sales valuation in advance of the marketing period. Once a sale is agreed, each home will also be formally valued by a RICS-registered valuer. This valuation sets the price Co-Ownership will pay for the home. We can only buy homes at their market value, and we are not able to pay more, or less, than the property is worth.
- If a customer applies to buy a home, we will assess their application. If successful, we will issue a formal offer and instruct solicitors to progress the purchase. Once the sale completes, that home will count towards your planning obligation for intermediate housing.
- You may also have other homes in the development that meet our criteria and are priced within our property value limit. If a Co-Ownership customer chooses one of these and completes a purchase, this may also count toward the planning requirement. This should be discussed and agreed with the council in advance.



## Meeting our requirements

When a home is being sold through Co-Ownership, it must meet our requirements and appeal to buyers, just like any other new build home.

We have standard property criteria that homes must meet to be eligible for Co-Ownership. These may change from time to time, so please check with us.

You'll find full details of property criteria on our website, but in general:

- Homes must have had no previous occupants to be considered new build.
- They must be ready to occupy now or within six months.
- Only turnkey properties are considered.
- The purchase price must include utility connection fees.
- Roads and sewers must be bonded or adopted. Private water treatment plants are not acceptable.
- Any service charges must be reasonable.
- A suitable 10-year structural warranty is required (we do not accept architect-certified properties).
- The home must meet all the necessary consents and approvals (such as planning and building control approvals).
- If your development has any unusual or bespoke features, please get in touch so we can consider them.

Some non-standard construction methods may not be accepted by mortgage lenders. If you are using alternative materials or approaches, please check with us in advance.

We carry out a full property assessment, including a valuation, before any home is approved. It must be mortgageable and within our property value limit at the time of purchase.

All developments should meet the requirements set out in the planning permission.



- **Specification**

Customers expect a high-quality turnkey finish, similar to other new build homes in the development. We would usually expect that a turnkey finish would include, for example, floor coverings, painting of walls, and ceilings, tiling, white goods, and a boundary fence/wall. Fixtures and fittings should be in line with what is offered to private buyers. If a developer plans to include upgrades or extras, they should check with us first to confirm if they are acceptable.

- **Energy efficiency**

We welcome homes that are energy efficient and cost-effective to run. Solar panels and other renewable features, such as heat pumps, are generally acceptable if they will be owned outright by the customer. Leased systems are not suitable. If your development includes any renewable technologies or other non-standard features, please check with us so we can confirm they are suitable.

- **Site design**

The overall layout and design of the development can affect the suitability of homes for shared ownership. Consider:

- Where Co-Ownership homes will be located in the development.
- Whether the surrounding environment may affect desirability or access.
- How any non-residential elements (such as shops or offices) will interact with the homes.

Homes for Co-Ownership customers should look and feel like any other home in the development.

- **Common areas and service charges**

If the development includes shared spaces like green areas, playparks or communal facilities, these must be managed appropriately. This could be done by you or a third-party management company.

If a service charge will apply, it must be reasonable. Co-Ownership customers pay their service charge directly.



- **Legal and title considerations**

Any property we buy must have a good and marketable title. If there are any title restrictions across the site, please get in touch. For example, resale restrictions or clauses that limit when or how a property can be sold may affect eligibility for Co-Ownership.

- **Mortgages**

Most Co-Ownership customers take out a mortgage to buy their share of the home. The property must therefore be suitable for mortgage lending and meet lender requirements.

All purchases are subject to a customer having been accepted for Co-Ownership and choosing to buy a home in your development.

## **Sales and marketing of the development**

If your development includes Co-Ownership homes, they may be marketed on your usual platforms.

It's important to keep a record of the marketing activity for homes 'only available through Co-Ownership'. This will help demonstrate to the council that you've made reasonable efforts during the marketing period.

We can guide you on how to market your homes through Co-Ownership. To help you get started, here are some key things to consider:

- Make sure the homes are clearly advertised as only available through Co-Ownership.
- Include Co-Ownership messaging in your own materials, signage and online listings.
- Highlight the eligibility criteria to attract suitable buyers.
- Co-Ownership will work with you and your agent on PR activities.

It is up to you, and your estate agent, how you agree the sale of homes to Co-Ownership customers. This must be done in a fair, open and transparent way, such as first come first served basis.

Customers should be free to choose where they get their financial advice, whether from a financial adviser or mortgage lender, and should also be free to choose which solicitor acts for both them and Co-Ownership in their purchase.

## **Marketing support from Co-Ownership**

We have a dedicated team who will support the promotion of Co-Ownership within your development and help make sure buyers understand shared ownership. Our team has experience working across Northern Ireland on mixed tenure developments. We regularly collaborate with developers and estate agents to support Co-Ownership sales.

We can:

- Support you and your estate agents to help understand how Co-Ownership works, including specifically in mixed tenure developments.
- Attend your development launches, open days or show homes.
- Provide guidance and answer questions from potential buyers to help move applications forward.
- Supply bespoke resources such as brochure inserts, suggested website wording and 'only available through Co-Ownership' materials.
- Give you access to our brand assets, such as logos, and guidance on how to present Co-Ownership clearly and correctly.
- Provide Co-Ownership branded materials, such as brochures, for use in show homes and by estate agents.
- Share your development with our audience on social media if our team is attending an event or open day.

Please speak to us so we can discuss what's possible based on your plans.

## **Key contacts**

**Glynis Hobson, Director of Customer Service**

ghobson@co-ownership.org

**Niall McNulty, Business Development Manager**

nmcnulty@co-ownership.org

**Marketing team**

marketing@co-ownership.org

## Co-Ownership customer journey

We offer a fully online application process that makes things easier for your buyers. Customers can apply directly through our website or with the help of a mortgage adviser. Here is the customer journey for people applying to these homes.



**This guide is for information only. It does not form a contract between Co-Ownership and any other party.**

Terms & conditions and criteria apply.

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