



Chartered
Institute of
Housing

Co/ownership

Mixed-tenure and local development plans - from strategy to delivery

June 2026





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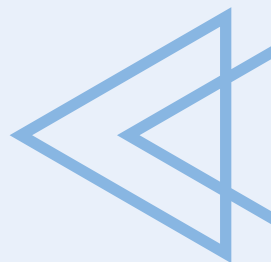
Executive summary

On 29 January 2026, the Chartered Institute of Housing (CIH) and Co-Ownership hosted a high-level, cross-sector workshop facilitated by Andrew Webb, Chief Economist at Grant Thornton. The event brought together around 30 key stakeholders including local council planners, private developers and housing association leaders to discuss ways of bridging the gap between emerging Local Development Plan (LDP) policies and the practical delivery of affordable housing in Northern Ireland.

Through a rigorous three-stage methodology – encompassing issue identification, root cause analysis and impact/effort prioritisation – delegates diagnosed the systemic ‘blockers’ currently delaying mixed-tenure developments.

Key findings include:

- **Systemic friction:** Significant delays are caused by a lack of standardisation in Section 76 planning agreements and a technical ‘skills gap’ regarding intermediate products
- **Data gaps:** Current district-level data is insufficient for site-specific delivery; a shared methodology for determining local intermediate need is a critical requirement
- **Viability & mission:** There is a pressing need to align commercial development realities with the social missions of providers to ensure sites remain deliverable in a challenging economic climate.

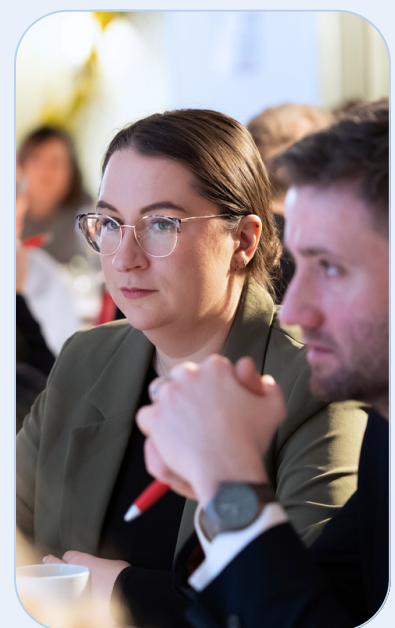


The path forward

The workshop identified a suite of ‘quick wins’, such as the creation of a sector-wide ‘glossary of terms’ and formalising early engagement at the Pre-Application Discussion (PAD) stage. These are supported by ‘major projects’, including the development of a Northern Ireland-wide model Section 76 agreement, an accredited skills programme, and a central, ‘front door’ source of information, all representing an appetite for collaborative solutions. This report serves as the strategic roadmap for continued engagement with the Department for Communities and local government to unblock the housing pipeline for 2026 and beyond.

Following the workshop, CIH and Co-Ownership facilitated the series of three thematic roundtables in April 2026. These sessions were designed to move the sector-wide conversation from theory to practice, engaging a broad spectrum of stakeholders – including developers, planners and statutory bodies – to address the specific technical ‘blockers’ identified in the initial workshop. Conducted under the Chatham House Rule to ensure candid and productive dialogue, these meetings focussed on developing tangible, operational solutions for the delivery of mixed-tenure housing across Northern Ireland.

This report summarise the findings, discussions and strategic actions that were developed arising from each of the stages. These will now be taken forward by a working group of key stakeholders.





Methodology: A three-stage strategic approach

The workshop's three-stage methodology was designed to identify key challenges and potential solutions. The proposed actions and recommendations that emerged from this process are intended to serve as a starting point for further discussion and collaboration with the relevant stakeholders, including those with delivery responsibility for these areas. It is acknowledged that additional work will be required to fully explore, develop and implement these solutions, and to ensure their effective integration with existing policies and processes.



Stage 1: Issue identification and theming

The session began with an independent “big three” exercise, where each delegate identified their primary challenges. These were then discussed at table level and clustered into themes. Through a plenary feedback session, the facilitator distilled these into core ‘deep-dive’ topics that formed the basis for the remaining stages.



Stage 2: The “root cause tree” analysis

To ensure solutions addressed the source of problems rather than just the symptoms, groups used a “root cause tree” visualisation:

- The trunk represented the core problem
- The branches represented the visible symptoms or knock-on effects
- The roots represented the underlying causes; delegates were encouraged to keep asking “why?” until they identified a root cause they could genuinely influence.



Stage 3: Impact vs. effort prioritisation

Finally, groups brainstormed actions to resolve the identified root causes. These were mapped onto a 2x2 matrix to categorise them as:

- Quick wins: High impact / low effort (priority items)
- Major projects: High impact / high effort (strategic, resourced items)
- Fill-ins: Low impact / low effort
- Thankless tasks: Low impact / high effort (to be avoided).





Summary of stage 1: Issue identification and theming

The individual and table exercises generated a volume of data which have been distilled into sub-themes:

A. Process and procedural bottlenecks

- Section 76 inconsistency: Recurring concerns regarding the lack of standardisation in Section 76 clauses and agreements, including the approach to their negotiation, the methodology for determining affordable housing requirements, and the inconsistent enforcement of these requirements, featuring delays and variability in their application
- Council variability: Feedback highlighted “inconsistency between council areas” regarding monitoring, enforcement and the management of affordable housing triggers
- Early engagement: A strong consensus on the importance of engagement with planners and the Northern Ireland Housing Executive (NIHE) before a planning application is submitted (e.g. at the PAD stage).

B. Financial viability and market dynamics

- Viability gaps: Direct feedback on “financial viability in a challenging market”, specifically how rising costs interact with fixed affordable percentages, particularly for developers who have already been on-site for extended periods
- City centre specifics: Discussions on the delivery and management of one-bed apartments, lender appetite for these units, and the risk of market failure in high-density urban settings
- Information and stigma: Points raised regarding the “stigma of social housing”, and the need for better information for consumers to build understanding of mixed-tenure development and intermediate homes, ensuring they are attractive to the ‘squeezed middle’.

C. Capacity, knowledge and education

- Understanding of 'intermediate' housing: A perceived “lack of skills and understanding” within statutory bodies and at a political level regarding the different types of intermediate products and the mechanics of intermediate rent (which has yet to launch)
- Intermediate rent evolution: Concerns regarding the current pilot status of intermediate rent, and the need to consider how it can be scaled up and evolve into wider delivery, maximising its contribution to mixed-tenure developments
- Resource constraints: Concerns regarding “capacity within council planning teams” to assess complex viability appraisals
- Sector-wide collaboration and education: The need for a ‘front door’ approach – potentially a central source of information for developers, facilitated through sector-wide knowledge-sharing and collaboration
- Expert working group: The need for an expert working group to develop a shared methodology and framework for sector-wide education, ensuring a consistent and effective approach to educating stakeholders on affordable housing products and processes.

D. Strategic alignment and evidence

- Defining need: “Lack of data on affordable need at a local level” and the difficulty in translating 15-year Strategic Housing Market Assessments (SHMA) into granular, site-specific requirements
- Provider purpose: Concern over “conflicting objectives for housing associations” – balancing their core social mission with the requirement to deliver tenures (like intermediate rent) where they may lose management control; likewise concern over conflicting objectives for private developers – balancing demand-led housing in a needs-based framework.

The top four challenges

Following the table feedback, the facilitator synthesised the room's input into four core themes:

1. Capacity and skills

Addressing the educational gap within statutory bodies and delivery partners

2. Viability and purpose

Examining financial mechanics and the core mission of housing providers

3. Section 76 standardisation

Developing a consistent, predictable framework for agreements

4. Determining intermediate need

Creating a robust, shared methodology for local market evidence.





Summary of stage 2: Root cause analysis (technical deep-dive)

Delegates used a 'root cause tree' methodology to diagnose the four core challenges. This approach separates observable symptoms (branches) from fundamental causes (roots).

A. Capacity and skills

- Symptoms: Operational inefficiency; pushback on planning rules due to lack of 'big picture' context; and poor value for money
- Root causes: Lack of commercially tested policy; vague high-level guidance; absence of case studies; and a need for technical training.

B. Viability and purpose

- Symptoms: Stalled delivery of sites; mission drift for HAs (building private to subsidise social); and market failure risks in city-centre apartment schemes
- Root causes: Macro-economic inflation; lack of specialised commercial expertise in councils; "clash of cultures" between social mission and commercial profit; and inflexible policy application.

C. Section 76 standardisation

- Symptoms: The "postcode lottery" of requirements; negotiation gridlock; high transaction costs; and ambiguous monitoring/enforcement roles
- Root causes: Lack of an NI-wide model template; undefined lead roles (Department for Communities [DfC] vs NIHE vs council); risk-aversion in legal drafting; and inconsistent "trigger point" definitions.

D. Determining intermediate need

- Symptoms: Building the "wrong type" of property; negotiation stalemates; and private developer hesitation to commit without sales data
- Root causes: Relying on outdated/high-level district data; siloed data sets; inconsistent methodologies for defining 'need'; and a lack of real-time local market intelligence.



Summary of stage 3: Impact vs. effort matrix

Following the root cause analysis, groups mapped potential interventions onto an impact/effort matrix. The goal was to filter the ‘roots’ identified into actionable projects, focussing on those that provide the best return on effort.

Capacity and skills	The consensus was that upskilling is a high-impact necessity; targeted education for all stakeholders was seen as a ‘quick win’, while establishing a “front door” or affordable housing unit for the sector was categorised as a ‘major project’ requiring DfC leadership
Determining need	Improving the flexibility of waiting lists and DPG (Development Programme Group) approvals were seen as impactful ‘quick wins’; transitioning to site-specific market evidence and shared data hubs (e.g. using NIHE Data Hub more effectively) were identified as high effort but important long-term projects
Section 76 agreements	The group strongly prioritised the creation of clear guidance as a ‘quick win’; however, the development of a standardised model agreement – while high effort – was deemed the most critical ‘major project’ to prevent gridlock
Viability	Early engagement at the PAD stage was viewed as a high-impact, low-effort ‘quick win’; developing specialised expert working groups or viability review teams was categorised as a ‘major project’ that could be funded via planning fees.

Suggested actions

The following actions have been distilled from the workshop as potential ways forward for the sector. To ensure effective implementation, these actions will be taken forward through a structured and collaborative approach.

Quick wins (high impact / low effort)	1. Develop a “glossary of terms”: Create a shared language for intermediate products to prevent communication breakdown 2. Library of case studies: Use local and UK-wide mixed-tenure examples to demonstrate “what works” to planners and developers, including monitoring and enforcement 3. Clarify ‘intermediate rent’: Launch a targeted promotion and education campaign to explain the mechanics of the emerging intermediate rent tenure.
Major projects (high impact / high effort)	1. Northern Ireland ‘model Section 76 agreement’: Work with legal and planning leads to create a standardised template/clauses to reduce bespoke drafting delays 2. PAD stage integration: Formalise ‘early engagement’ to discuss Section 76 and viability before a full application is submitted 3. Accredited skills programme: Launch a technical training suite for council planning functions, focussing on development appraisals and intermediate products 4. Shared methodology for need: Commission a data-informed methodology to bridge the gap between district-level SHMA and site-specific market reality 5. Sector ‘front door’: Establish a centralised approach to act as a source of information and commercial testing for developers and councils.

Roundtables

Following the workshop, CIH and Co-Ownership facilitated the series of three thematic roundtables in April 2026. These sessions were designed to move the sector-wide conversation from theory to practice, engaging a broad spectrum of stakeholders – including developers, planners and statutory bodies – to address the specific technical ‘blockers’ identified in the initial workshop. Conducted under the Chatham House Rule to ensure candid and productive dialogue, these meetings focussed on developing tangible, operational solutions for the delivery of mixed-tenure housing across Northern Ireland.





Roundtable 1: Information and consistency

1.1 The 'sector front door': A centralised information resource

- The roundtable discussed the need for a 'sector front door' – a primary digital portal designed to serve as a single source of information for both developers and councils. Currently, the landscape of local development plans (LDPs) and supplementary planning guidance is fragmented, with each of the 11 councils maintaining distinct approaches. This fragmentation represents a barrier for developers.
- Mapping and live data: Participants proposed an online mapping tool that mirrors existing council map viewers but incorporates real-time data on housing need and planning history. This would allow stakeholders to conduct preliminary commercial testing before committing to a site.
- Maintenance and governance: While the initial creation of this portal is viewed as a 'major project', the group concluded that its long-term viability depends on a shared maintenance model. A standardised data-entry partnership between the Northern Ireland Housing Executive (NIHE) and local councils was suggested to ensure the platform remains current.

1.2 Bridging the 'at-risk' gap in housing need

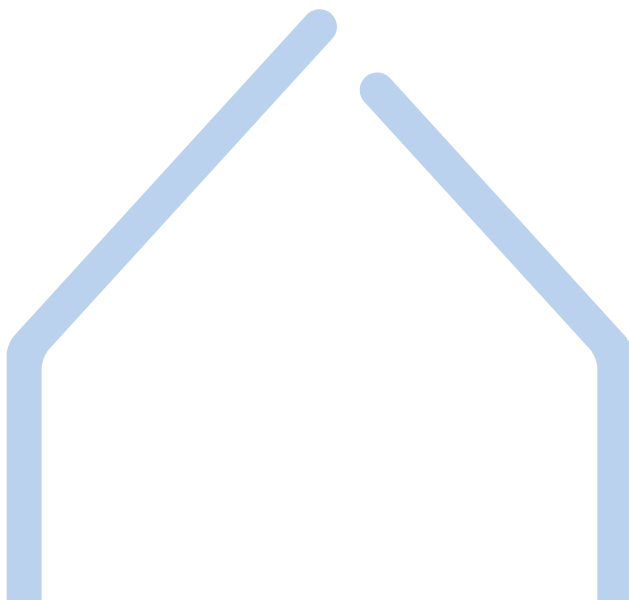
- A source of friction in mixed-tenure delivery is uncertainty during land acquisition. Developers highlighted that they are bidding for land "at risk", without access to granular, site-specific data regarding social or intermediate housing need.
- The engagement paradox: While the NIHE holds comprehensive daily data on housing need, their current engagement model prioritises housing associations (HAs) thus avoiding perceptions of commercial preference. Private developers reported being in an information vacuum during their acquisition phase.
- The Commissioning Prospectus: The group acknowledged the housing commissioning guide and commissioning prospectus as vital tools. However, they stressed that a shared methodology was needed to bridge the gap between high-level district assessments and the granular market reality required for site-level underwriting.

1.3 Standardisation of Section 76 (S.76) planning agreements

- The lack of standardised S.76 clauses was identified as a contributor to the length of negotiations. Without a common template, each agreement becomes a bespoke legal negotiation.
- Model clauses: One local council demonstrated that a ‘bank’ of pre-agreed model clauses for social housing, Co-Ownership and intermediate rent can help accelerate the process. The group called for these clauses to be published as a Northern Ireland-wide standard to promote a predictable environment for all 11 councils. More work needs to be undertaken in relation to the commuted sums aspect of this.
- Enforceability: S.76 agreements were championed as the most effective vehicle for securing affordable housing, primarily because they are registered as a statutory charge, ensuring long-term compliance and monitoring.

1.4 Optimising the planning process (PADs)

- To reduce friction, the group advocated for a ‘frontloading’ approach to Pre-Application Discussions (PADs).
- The ‘homework’ requirement: There was a consensus that due diligence regarding housing mix and need should be completed before entering the PAD process. This ensures that the PAD is used for finalising terms rather than initiating basic negotiations.
- Prioritisation: For ‘major’ affordable housing schemes, the group suggested a prioritised pathway within the PAD process to provide developers with the underwriting certainty needed to proceed.





Roundtable 2: Consumer understanding and education

2.1 Clarifying intermediate rent and policy alignment

The roundtable opened with a focus on the new intermediate rent (IR) model, which is currently in a 'test and learn' phase with approximately 300 homes in the delivery pipeline.

- **The policy distinction:** Discussion highlighted that as a trailblazer development, Loftlines predated the Department for Communities (DfC) Intermediate Rent policy. Stakeholders argued that to build banking and consumer confidence, future products should be delivered consistently, whether by a HA or a private developer.
- **Viability and demand:** Participants noted that intermediate rent is difficult to deliver without public subsidy, particularly in high-cost areas. There was an appetite

2.2 Addressing gaps in consumer understanding

A recurring theme was the systemic misunderstanding of the term 'affordable housing' in the planning context. It is frequently used as a loose catch-all, whereas it should be understood as an umbrella term encompassing social housing, Co-Ownership and intermediate rent.

- **Demystifying the narrative:** There is a perceived lack of appreciation for what mixed-tenure delivery entails. Participants suggested that "sector front door" initiatives should include citizen-facing information (potentially via NI Direct) to explain the purpose and benefits of mixed communities.
- **Combatting stigma through design:** The group discussed the stigma sometimes associated with social housing. Evidence suggests that mixed-tenure does not negatively impact house prices, particularly when developments are 'tenure blind' – ensuring that all homes, regardless of tenure, are built to the same high-quality specification and quality.

2.3 The role of conveyancing and marketing

- The roundtable identified a gap in the home-buying process where consumers may be surprised by things like the mixed-tenure nature of their development.
- Legal transparency: There is a potential role for the Law Society and conveyancers in general to ensure that Section 76 conditions and management company obligations are clearly explained to purchasers during the legal purchase process.
- Marketing mixed-tenure: Some Section 76 agreements now include requirements for developers to market properties explicitly as part of a mixed-tenure scheme. The group suggested that platforms like PropertyPal could be utilised to “bring the map to life”, showing available Co-Ownership and intermediate rent homes in real-time.

2.4 Skills programme and professional education

Education was identified as a two-tier requirement: targeting both the technical professionals and the elected officials who decide on planning applications.

- Political awareness: There is a need for further learning among elected members (councillors) on the implications of planning policies. The group proposed a partnership with NILGA to deliver specialised learning for councillors to promote understanding of mixed-tenure in their local areas.
- Technical officer development: For planning officers, the focus should be on ‘thematic sessions’ rather than formal qualifications. This would involve shared learning on development appraisals and the mechanics of intermediate products, potentially facilitated by NILGA and the Royal Town Planning Institute (RTPI).
- A pipeline of talent: Engagement with universities was suggested to ensure that the next generation of planners is educated on modern delivery models before they enter the workforce.





Roundtable 3: Determining need

3.1 Current methodologies and the granularity gap

The final roundtable focussed on the disconnect between high-level strategic assessments and the granular data desired for site-specific delivery. While the policy framework for mixed-tenure is emerging, the methodology for proving need remains a work in progress.

- **Waiting lists as a proxy:** Currently, the social housing waiting list is the primary evidence base for establishing need. While this provides a snapshot of social housing demand, it is an imperfect proxy for intermediate products like Co-Ownership or intermediate rent.
- **The need for sub-local data:** Participants noted that 15-year housing market assessments are typically conducted at a council-wide level. This data is often “too broad to be meaningful” for developers needing to underwrite a specific site. There was support for the need for sub-local or postcode-level data (e.g. BT-level) to provide the granularity necessary for commercial decision-making.

3.2 Rethinking mobility and supply-led demand

The group challenged traditional assumptions regarding tenant mobility, arguing that data models must evolve to reflect the flexibility of the modern intermediate markets.

- **The mobility factor:** While social housing has traditionally been viewed as a less mobile tenure, those seeking intermediate homes – particularly those interested in Co-Ownership or intermediate rent – are more mobile in practice.
- **Supply creates demand:** Discussion highlighted that the presence of high-quality intermediate stock can itself drive changes in household behaviour and demand. Rather than just meeting existing local need, mixed-tenure developments have the potential to facilitate a broader demographic into an area, provided the data methodology accounts for this ‘supply-led’ demand.

3.3 Incorporating economic and viability drivers

The session emphasised that need should be viewed through a broader economic lens.

- **Economic context:** Assessing need should involve looking at employment hubs and commuting patterns. For instance, city centres often have a high latent demand for affordable housing from service workers who currently commute from outside the area. Integrating these broader economic considerations would help justify intermediate delivery in high-cost, urban locations.
- **Viability and capital ceilings:** In affluent postcodes, high land costs combined with Co-Ownership capital ceilings can make intermediate delivery challenging. This can lead to a default toward social housing to meet affordable quotas, even where a localised intermediate product might be more contextually appropriate for the market.

3.4 The evolving role of statutory evidence

As the intermediate rent market is not yet fully “mature”, participants discussed the difficulty in obtaining the same surety for intermediate products as exists for social housing.

- **Evidence vs. support:** While the NIHE provides the evidence base for the affordable housing requirement in planning consultations, they do not currently provide localised, site-specific figures for intermediate rent.
- **A shared methodology:** To build sector confidence, there is a call to develop a shared methodology – potentially using income data (such as CACI) and the 30 per cent affordability ratio – to allow developers to work backwards from affordable rent levels to determine site viability during the acquisition phase.

Consolidated actions

Based on the detailed findings from the three thematic roundtables, the following consolidated actions have been agreed to help bridge the gap between LDP strategy and the practical delivery of mixed-tenure homes.

Agreed action plan

The purpose of this action plan is to further aid the practical implementation of mixed tenure as part of the affordable housing element of Local Development Plans, to recognise the learnings from examples of best practice and to further collaborate in the effective implementation of these new policies.

Information and consistency

1.

Action

Sector 'front door' development: Collaborative development of a centralised "single source of information". This resource would consolidate information including:

- LDP documents, supplementary planning guidance,
- Affordable housing definition
- Shared glossary of terms
- Existing research and information on mixed tenure.
- Library of mixed tenure case studies

to support the sector and the public. Could be an affordable housing team or a digital portal.

Who will own it?

NIHE will incorporate this as part of its new website. NIHE will establish a sub-group to consider this. CIH will develop a library of mixed tenure case studies from England and elsewhere and host these on their knowledge hub, with a link from the NIHE website.

Dependencies

NIHE development of new website.

Timeline

Medium term

2.

Action

Develop a set of model clauses regarding affordable housing in section 76 agreements (including provisions regarding commuted sums) and a model template for inserting heads of terms.

Who will own it?

Ed Baker will take this request to the Heads of Planning Group to establish the appetite for development of a model set of section 76 clauses. Belfast Council in principle would share their clauses with other councils.

DFC and NIHE further work on commuted sums required.

Dependencies

Agreement of Heads of Planning Group.

Timeline

Short term

3.

Action

Provide clarity and consistency on aspects of the planning process, in particular consider:

- Negotiation of section 76 agreement in parallel to the planning application
- Consideration of the monitoring and confirmations re section 76 agreements
- DFI and NIHE to consider if further guidance is needed in the Development Management Practice Note or NIHE guidance – could include clear expectations for developers, and provide information sources.
- Ensure the PAD process works effectively re affordable housing by having necessary information and personnel as part of this process.

Who will own it?

DFI and NIHE to consider if there is a need for further guidance in addition to that already provided in the DFI Development Management Practice Note and in the NIHE Delivery of Affordable Housing Advice Note.
Ed Baker to raise these issues with the Heads of Planning Group.

Dependencies

N/A

Timeline

Short term

Professional education and stakeholder engagement

4.

Action

Develop material for consumers on mixed tenure to build understanding and promote this as a concept in new developments.

Who will own it?

DFC to consider information on mixed tenure in the buying and selling a home section of NI Direct.

NIFHA/DFC to consider whether to update the mixed tenure draft thinkpiece.

Co-Ownership to put more information on mixed tenure on their website and consider further press releases as new developments with mixed tenure come online.

Dependencies

NIHE development of new website.

Timeline

Medium term

5.

Action

Autumn seminar (2026): DfC and the Housing Council will host a joint seminar specifically for elected members (councillors) between the end of summer and Christmas 2026 to enhance political understanding of mixed-tenure delivery.

Who will own it?

DFC will host this with the Housing Council.

Dependencies

Subject to the agreement of the relevant representative bodies.

Timeline

Short term

6.

Action

Develop awareness and consistency on mixed tenure, affordable housing and intermediate products among key stakeholders through their representative bodies, including:

- Councillors (NILGA), NILGA and DFI through the Planning Improvement Project.
- Council planning teams (Heads of Planning group), Ed Baker
- Planners (RTPI and Irish Planning Institute), CO'Neill to contact RTPI.
- Architects (RSUA), C O' Neill to contact Ciaran Fox of RSUA
- Surveyors (RICS), C O' Neill/Jan Sloan to contact RICS
- Solicitors (Law Society), C O Neill to contact the Law Society
- Estate agents (Propertymark),
- Universities and further education colleges – DFI can highlight to course leads, and also raise issue with RTPI/IPI contacts (as above).

Who will own it?

Agreed that awareness sessions should be taken forward through the representative bodies.

Dependencies

N/A

Timeline

Short term

Evidence, data that works

7.

Action

Given the introduction of intermediate rent, consider if further research is needed in relation to the assessment of affordable housing need in general.

Who will own it?

NIHE will update their Strategic Housing Market Analysis.

Dependencies

N/A

Timeline

Medium term

8.

Action

Clarify the steps for developers and housing associations in the process of engagement with key parties in affordable housing such as NIHE and DFC.

Who will own it?

NIHE will clarify the steps involved for developers and others in engaging with NIHE/ registered housing associations in relation to the need for affordable housing in a particular area and provide information on this.

Dependencies

N/A

Timeline

Short term



Conclusion

CIH and Co-Ownership would like to thank all those who attended the workshop and roundtable meetings for their invaluable and enthusiastic input into the discussion on bridging the gap between the emerging Local Development Plans and the practical delivery of affordable housing in Northern Ireland.

Everyone agreed that the introduction of local development plans and mixed tenure, while presenting initial challenges, provides an opportunity to increase the supply of affordable homes in Northern Ireland.

The work will now be taken forward through the action plan referred to above and we will update on progress in relation to this.



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