

**Habitat for Humanity Northern Ireland**

**Revised 6 September 2010 (further to a proposal on 20 May 2010)**

**Submission and bid to Belfast District Council regarding Templemore Avenue site, Belfast**

This proposal outlines HFHNI's desire to develop more affordable ownership on Council owned land in Templemore Avenue, East Belfast, following the success of its current similar project in nearby Madrid Street.

**1. Habitat for Humanity NI**

- HFHNI has built 85 homes in Northern Ireland and is currently on site for a 6 house project in Madrid Street, East Belfast (off Templemore Avenue).
- In Madrid Street, HFHNI and Tyrone Timberframes Ltd are piloting a 6 house replacement housing project to introduce 'no central heating technology' with an energy performance equivalent to level 5 of the Code for Sustainable Homes. Due to the higher land cost in this revised proposal, HFHNI intends to complete a 6 house project in Templemore Avenue with an energy performance equivalent to level 3 of the Code for Sustainable Homes. (The current standard required for new build social rental properties).
- As in Madrid Street, HFHNI would also develop the Templemore Avenue site as a self-build, community-based and volunteer-supported project.
- HFHNI houses will be sold at market value and HFHNI will select home partners (self-builders) according to the following criteria:
  1. Housing Need (through a points system prioritising those in greatest need)
  2. Lower Household Income (unable to purchase a home due to low income)
  3. Willingness to Self-Build (typically a minimum of 300 hours on site over 8 months)
  4. Local Associations (eg family connections or employment links to the area)
- HFHNI will sell the homes through a supported shared equity arrangement with:
  - 5% as a charitable grant from HFHNI (non repayable)
  - 45% mortgage secured by selected applicants from Ulster Bank
  - 50% shared equity funding from a registered housing association or NI Co-ownership
- HFHNI has a track record of delivering this financial package. Many mortgage products were withdrawn in 2008, but even in those difficult times HFHNI assisted home partners in securing mortgages from Halifax. HFHNI has now agreed a mortgage arrangement with Ulster Bank for Madrid Street and all future projects. HFHNI has supported home partners in obtaining shared equity funding from Northern Ireland Co-ownership and Clanmil Housing Association.

## **2. Project Objectives to:**

- Contribute to the sustainability and continued regeneration and visual improvement of the area.
- Deliver high quality affordable homeownership opportunities to low income families through HFHNI's unique self-build programme, in a community where ownership tenure is just 25% compared with the NI average of 75%.
- Provide home ownership for local people through a recruitment and selection process that prioritises those in greatest housing need, who aspire to first time home ownership, and who have local associations and connections to the project area.
- Build energy efficient, highly insulated homes with low running costs to address fuel poverty.

## **3. Templemore Avenue Local Community**

- HFHNI has already established good relationships with community groups in the Templemore Avenue area through the development of a project in Madrid Street and will continue to work both with and for the benefit of the local community.
- The area ranks in the most disadvantaged (top 2%) areas in Northern Ireland and is very suitable for a Habitat project. 75% of households are rented (NI average 30%). The area has more properties in rental tenure and fewer in ownership tenure compared with the NI averages. The population is predominantly of Protestant identity and has fewer young people and more elderly people, compared with the NI averages. The population has low levels of educational qualifications and mobility, and high levels of benefit dependency and health problems, compared with the NI averages.
- The promotion and recruitment process for Madrid Street project concluded with 26 completed applications for 6 available homes. 15 applications were deemed suitable and ranked in priority order for allocation purposes. Since the commencement of work on site early in 2010, 7 further families have expressed interest and this is expected to continue as the Madrid Street project moves towards completion and attracts more media attention. The high demand for the HFHNI self-build programme in Madrid Street demonstrates the need for a follow-on project in Templemore Avenue.
- The local community has expressed strong support for Habitat's project in Madrid Street and Lower Castlereagh Community Group, and a local church, have been inspired by HFHNI's project in Madrid Street and pointed to other possible sites in the area for further projects.

## **4. Some benefits for the local community of a Habitat project in Templemore Avenue**

- Affordable home ownership option for low income families in the area who are currently excluded from the housing market.
- Helping to sustain the local population numbers and intakes into local schools.



- Cross community relations including a school programme (16-18 years) partnering schools of different types and identities together for on-site volunteering and school-based citizenship sessions.
- HFHNI was recently awarded funding from Belfast City Council under Peace 3 Shared Cultural Space. Hope Builders is an interdenominational programme designed to provide a safe space for 240 young people from 24 faith based organisations from across the Belfast City Council area (and 4 groups from the Republic of Ireland) to explore beliefs, stereotypes and prejudice. The Templemore Avenue construction site would be one of the venues for group sessions in 2011.
- Bringing up to 6 teams of US volunteer teams to East Belfast in 2011-2012 for a 10 day programme of house building and peace building.
- Contributing to the physical regeneration and visual improvement of this part of East Belfast.

## 5. Timeline

- The Madrid Street project is now due for completion in March 2011 and, subject to the outcome of a further submission to Planning Service, HFHNI would be on site in Templemore Avenue from April 2011 for enabling works. House construction would commence in August 2011 with 6 affordable homes completed by the summer of 2012.

## 6. Offer

- HFHNI's architect advises that 6 x 3 bedroom townhouses would meet the constraints of the site and planning approval would be sought. (See sketch enclosed)
- HFHNI's valuer reports the market value of 3 bedroom townhouses on the Templemore Avenue site at £90,000. Based on this information above, HFHNI's valuer recommended an offer for the Templemore Avenue site of £70,000. This was the basis for the proposal dated 20 May 2010.
- However, further to discussions with BCC staff on 2 September 2010, and HFHNI's decision to build 6 homes to Code 3 rather than Code 5, a higher offer is hereby submitted.
- ***HFHNI OFFERS £120,000 TO BELFAST CITY COUNCIL FOR THE TEMPLEMORE AVENUE SITE***
- HFHNI is a not-for-profit charitable organisation that does not receive public funds. Consequently, HFHNI would appreciate an opportunity to discuss stage payments, but this request is not a condition of this offer.

HFHNI's Executive Director & NI Programme Manager will make themselves available for meetings with Belfast Council officers or elected representatives regarding HFHNI's plans for this site and the benefits a Habitat project would bring to the people of East Belfast.

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