

Appendix 3

Comments from the Housing Executive

The Housing Executive believes that the City Centre can provide an opportunity to support mixed tenure developments, which will help ensure that the aim of the City Centre as a shared space can be achieved. The Housing Executive strongly supports mixed tenure housing development in all locations, including the City Centre and is of the view that provision of affordable housing as an integral element within new housing areas can create balanced and sustainable communities. NIHE believe that it is important that the City Centre is a location where affordable housing is available; to increase housing choices and to promote equality of opportunity. The Housing Executive would like to see the Council adopt development policies that entail an element of social and intermediate housing within residential developments.

The Housing Executive supports emphasis on good design and would like to see more imaginative and high quality schemes encouraged throughout the City. NIHE believe that a well-designed place can be economically attractive, improve well-being and enhance the environment. They believe that plans for the City Centre should incorporate the principles contained in 'Living Places' Urban Stewardship and Design Guide. The Housing Executive believes that adherence to these principles can allow the public and private sector to jointly develop a vision for Belfast which will enhance the City's environment and image.

The Housing Executive supports the reuse of vacant or under used heritage buildings for housing. They strongly support town centre living initiatives such as 'Living Over the Shop'. These initiatives have been successful in towns across Northern Ireland, in bringing life and vitality to town centres.

NIHE - Shared Future Housing Programme

NIHE have established the Shared Future Housing Programme. The central purpose of this programme is to develop neighbourhoods where people choose to live with others regardless of their religion or race, in a neighbourhood that is safe and welcoming to all, and threatening to no-one. It also aims to support and protect existing areas where people of different backgrounds live together. The Housing Executive has adopted a twin track approach to developing shared areas; firstly through the social new build programme and secondly through existing housing areas. NIHE currently have plans in place for an

expansion of Shared Future new build schemes as well as an extensive Shared Neighbourhood Programme for existing estates.

Co- Ownership Housing

Co-Ownership is a Do It Yourself Shared Ownership scheme (DIYSO) exclusively for Northern Ireland. For people who want to own their own home but can't quite afford it, Co-Ownership may help. Co-Ownership is more affordable than a mortgage or a private rent and a deposit is often not required. Purchasers take as large a share as they can afford to start with, between 50% and 90% (known as the 'starter share') pay rent on the remaining share. They can then increase that share at any time ('staircasing').

A mortgage is required to pay for the share of the purchase price with an ability to buy more shares any time after you become the owner. The current cap on the purchase price of the house is £150k. This under review and there may be the flexibility to increase this in certain housing markets such as a city centres. Co-Ownership Housing also provides a complimentary product called Rent to Own which allows people who cannot currently get a mortgage to rent for 3 years with an option to purchase the house after that period. People pay a market rent, but 25% of the rent they pay is saved towards a deposit on the purchase. BCC officers have met with Co-ownership housing and will continue to work with them to see how this could be integrated into appropriate city centre housing and a mixed use model.