

Housing Matters

The housing newsletter of the St Helena Government Edition 3
September 2013

Inside: Help for First Time Buyers, Half Tree Hollow – your kind of place? - Buy your home – Help for low income tenants – Saints Abroad – Housing Register - Consultation Results

Help for First Time Buyers

With land and building costs constantly rising few young people cannot afford their own home. The Government is now looking at options to help them on to the ownership ladder. Some will require Government subsidy while others will only require discounted land. If you are interested in owning your own home please make an application at Essex House to be on our Housing Register.

PURCHASE OPTION	What does it mean?
Discounted land	SHG provides free or discounted land. The deeds contain an agreement which ensures that when the home is sold it remains affordable for future generations of first time buyers.
Discounted serviced land	SHG provides free or discounted serviced land. The deeds contain an agreement which ensures that when the home is sold it remains affordable for future generations of first time buyers.
Discounted completed homes	SHG sells discounted completed homes. The deeds contain an agreement which ensures that when the home is sold it remains affordable for future generations of first time buyers.
Discounted ex- Government Landlord homes	Where Government Landlord Homes are uneconomic to repair the tenants are rehoused and the vacated property is offered for sale to purchasers who commit to refurbishing it

	themselves.
'Off the shelf' equity share	SHG meets the gap in funding to allow local first time buyers to purchase homes on the open market.

Developing Half Tree Hollow

Over the last few months we have been developing an estate layout for the large site in Half Tree Hollow, capable of taking at least 60 homes. As most people know, it's a very difficult site to develop but it is located in one of the most popular parts of the Island. We've been faced with problems of water retention, the state of the sewerage system, the soil conditions and the presence of Wirebirds. Our proposal has been the subject of several meetings and a planning application will have been submitted by the time you read this. If you still haven't commented you should have until the end of September to do so.



News for Tenants

Help with Decorating

We can now offer a maximum of £100 of paint once every three years to tenants on the lowest of incomes (IRB/Disability allowance). Please contact Tracy Thomas for an application form.

New Opportunities to Buy your Home

If you have been a tenant of a Government home for five years and have been a good rent payer you may be entitled to buy your home. If you would like more details or would like to apply please contact Gina Henry at Essex House on 2270.

Who should the Housing Register help?

If you or a member of your family need a place to live, but can't afford to buy, we are trying to make it simpler and fairer. We suggest that housing applications should be open to:

- People with a permanent right of residence on St Helena.
 - People not having any other home
- People who cannot afford to buy or rent on the open market

We think that applications should be split into those with housing need (overcrowding, in homes below the national minimum standard or homeless) with extra priority on certain medical grounds. After this, offers will be made of suitable housing in date order. 'Suitable' housing will depend upon the income and size of the household. This could include one of the low cost home ownership solutions that we aim to offer.

Do you agree with these suggestions? If so please let us know. For more information please contact Andy Crowe at Essex House on 2270.

Q&A: Consulting You

Our commitment is to respond to each comment we receive. We may not be able to agree with every comment but where we don't we'll explain why. We will also use future editions to reply to each and every comment.

1. Why has so much been spent on Chief Secretary homes, compared with Government Homes?

Chief Secretary homes are funded differently by the Department for International Development. Rents on the Chief Secretary homes are up to 20 times higher than Government homes. This has meant that there has been far more money to bring these homes up to a higher standard. It has now been recognised that the condition of the Government Landlord Homes is unacceptable. This is why we now have a

minimum housing standard and a 'backlog repairs' programme to bring the wiring, windows, roofing and facilities up to the required standard.

2. I pay my rent on time – why can't you carry out all these repairs now?

It's all down to money. Because many Government tenants are on low incomes or IRB the rents have always been very low. They average rent is £16.60 a week compared with £100 plus in the private sector. There has never been enough to meet the cost of the service and so many homes are in a poor condition. The budget for day to day repairs is close to what we receive in rents. But rents do not cover the cost of major works (such as the electrical rewires in Jamestown) or routine maintenance (such as external painting). Then there is the rest of the cost of the service such as rent collection that has to be met. We will always carry out repairs to keep your homes safe and fit to live in, but over the next year we will be working out how to fund the service in a way that low income families can afford as well as looking to make the service more cost effective.

Feedback from recent consultations

Housing Design Competition:

We displayed the finalists of the St Helena Housing Design Competition for over a month in Jamestown and at Prince Andrew School. We received 30 comments from members of the public, almost all of whom identified what we now call the 'Bamboo House' as their first choice. It was also the first choice of the Jury of local people. We are now working with the winning architects BAT HUT! on a prototype house and have been invited to present the awards at the Annual Conference of the National Housing Federation in the UK. Housing Executive, Andy Crowe will be taking time off from his annual leave to attend, along with Kedell Worboys, SHG UK Representative

Quality of Housing

We had very little feedback about the National Minimum Housing Standard so have adopted this as our target for all Government homes. Only eight so far meet the standard so we have a long way to go. One suggestion made was that the standard should apply to all homes on the Island. We agree in principle but this will need legislation and a means of enforcing the standard. In the UK disability legislation gave businesses up to ten years to ensure that their buildings could be used by disabled people. Could we give private landlords between five and ten years – and what should we do if they don't meet the standard?

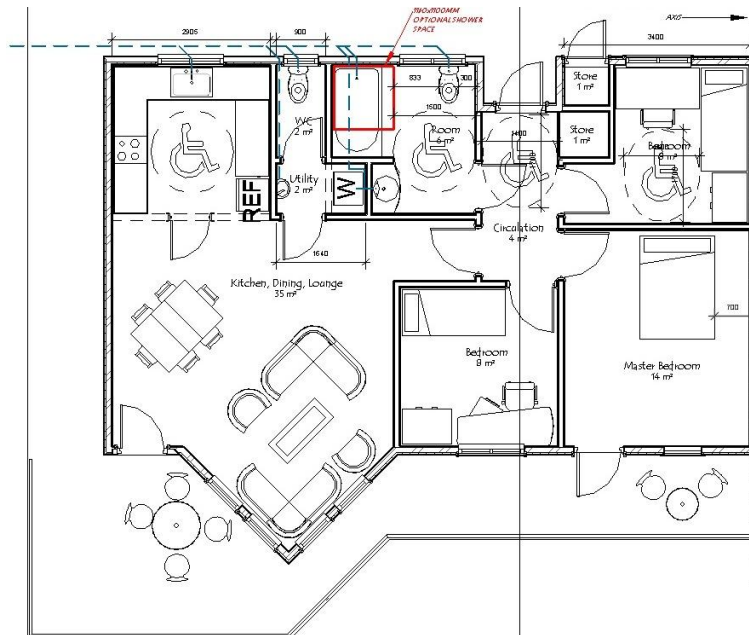
Rents

We asked for comments on the £1 rent increase and also for suggestions on how we might make rents fairer in the longer term but did not receive any comments. We're now looking at how in the long term we can meet the deficit in running the

service and at the same time introduce more financial help for tenants on the lowest incomes.

Half Tree Hollow

We held two evening meetings, drop in sessions and the Open Day at the new steel houses at Bottom Woods to find out what people would like to see us develop at HTH. Almost every comment has been incorporated into the designs.



Saints Away: Heading Home?

Information for Saint Helenians thinking about returning to St Helena

For the first time in many years the population of St Helena is on the increase.

While some of this is down to the presence of airport workers and other expatriate staff, there are also many Saints returning home to set themselves up in business, ahead of the new airport opening.

This is great news, but can also be the source of heartbreak if people don't plan ahead.

Things are most likely to go wrong if you haven't found a permanent, long term home for yourself and your family. For some people, with a family home to return to or an unfinished home to complete, it's not so much of a problem. If you've sold a home abroad or have been able to save up while working away then that should make it easier. But if you've not made any plans then you could be in for a shock. This is because it's very difficult to find anywhere to rent on the Island and it will remain this way for the next few years.

This question and answer sheet is for people wishing to return to St Helena who don't own a home. If you have any more questions or helpful hints then please let us know.

Can you afford to rent or buy?

Rents in the private sector have risen steeply due to demand, with £400 and more a month being quite common for a two bedroom bungalow. Buying a house on the open market depends a great deal on where it is and what condition it is in, but homes can often change hands for over £100,000. This is well beyond what most local people can afford. If you think you might be able to buy, the Bank of St Helena will normally allow you to borrow three times the salary you are earning and one times the salary of your spouse, based upon local (St Helena) salaries. Will you be able to earn enough to meet such housing costs? How long will your hard earned savings last?

Can your friends or family look after you?

If your parents have a spare room or two they may be able to help out, but it might only be a temporary measure. If you plan to move in with your parents you'll need to be sure how long for and if they are tenants of a Government house then they will need permission (and it may affect any benefits they receive).

Do you know the owner of an empty property?

There are still plenty of homes lying empty on the Island. Sometimes it is because the owners don't know who to trust with their home. Well, if they trust you then can you do a deal? If there is still some fear of non-payment or their home or belongings being damaged, SHG is aiming to introduce a rent guarantee scheme for some selected households next year.



Can you wait a while?

There will be a gradual reduction in the number of airport-related employees from 2014 onwards. This will increase the supply of homes to rent. Rents may also reduce in real terms if there are fewer people chasing after every vacancy, but if demand remains as it is, the rents will remain high and beyond the reach of most people on local wages.

Can SHG assist?

At the moment the answer is 'sorry, but no' – in terms of rented housing. The Government would like to be building more homes, but has to balance this with equally important priorities – the Hospital, the Prison, the Police Station and Fire Station to name just three. We also need to rehouse 15 people from Ladder Hill Fort and already have 50 applicants on our housing register. By all means register, but it could be several years before we will be able to assist you.

For people who can't afford outright purchase but might be able to afford to buy a share in a home, we are developing a scheme for first time buyers which we aim to

launch in 2014. You will of course need to have a steady income to be able to purchase and the Bank of St Helena will be able to assist with this.

If the worst happens....

If you do become homeless St Helena is trying to address the need for temporary accommodation. We may be able to help you into temporary accommodation, but it could be anywhere on the Island and will only be for a short period to allow you to make your own arrangements. We can only help those who have become homeless through no fault of their own – simply arriving without a place to stay will not guarantee you anywhere to live.

For more information about housing in St Helena, here are some useful contacts:

Tourist Office - for details of both short term and long term lets

- Email: enquiries@tourism.co.sh
 - Telephone: +290 2158
- Post: The Canister, Jamestown, St Helena, STHL 1ZZ, South Atlantic Ocean

Bank of St Helena – for information on mortgages

- Email: info@sainthelenabank.com
 - Telephone: +290 2390
- Post: Jac's Building, Market Street, Jamestown, St Helena, STHL 1ZZ, South Atlantic Ocean

Health and Social Welfare – for housing applications (until November 2013)

- Email: socialservices@cwimail.com
 - Telephone: +290 2713
- Post: Brick House, Jamestown, St Helena, STHL 1ZZ, South Atlantic Ocean

Housing - for housing applications (from November 2013)

- Email: enquiries@enrd.co.sh
 - Telephone: +290 2270
- Post: Essex House, Jamestown, St Helena, STHL 1ZZ, South Atlantic Ocean

Join the Forum

Over the next year important questions will be asked about the future of government housing.

Should rents meet the full cost of the service?

Should we refurbish existing homes or try to replace them with modern new homes?

How can we afford any of this?

Should we create a housing association, housing charity or housing business?

Everyone needs housing and these issues will make a difference to you, whether you are a tenant or not. If you would like to be part of a small sounding board for these questions then please contact Councillor Ellick or the housing service at Essex House.

A note from the Housing Executive

I've been here ten months now and we're living in interesting times. St Helena is a place of extraordinary beauty but also extraordinary challenges. The need for more homes, to help the homeless, the number of empty homes and the way we manage our existing homes all present major tasks, far more than a distant observer would expect of such a small Island. Part of the job is to know which problems to deal with first, because it would be easy to get overwhelmed. So here's a brief summary of where we have got to so far.

On the 'plus' front the planning work to develop homes in Half Tree Hollow, Bottom Woods and Bunkers Hill is well under way. We are now consulting on the Half Tree Hollow masterplan and Bottoms Woods is not far behind. The design competition drew international attention and the winning design created a target for the Island to build its homes almost entirely from local materials. This all depends upon there being people with the drive and finances to make this happen. On Half Tree Hollow the biggest obstacle is not so much the houses as the time that is needed to design and build a new sewerage and drainage system. We can't build our homes until this is sorted but we plan to start in April of next year.



I'm delighted that we now have a housing budget and a Housing Management Officer post. This has all been achieved within the context of the savings that SHG needs to make. Your new Housing Management Officer Tracy Thomas (pictured) will be there to deal with the full range of housing management from the letting of new homes to advising tenants who are in rent arrears. We still have a long way to go to help people to pay the rent, turn around vacant government homes and improve the appearance of our estates, so Tracy's appointment couldn't have come sooner. There remains very little tenant participation although we have offered plenty of opportunities. One exception is the way in which we've worked with the residents of Ladder Hill to seek their views and keep them informed of the Mantis Hotel proposals. There have been a few surprises. First of all, I wasn't expecting to play Napoleon for the BBC and New Horizons but it's something I'll never forget. And I ought to apologise for producing a poor quality, undersized copy of the St Helena pound in the last edition. Apparently it's an offence to reproduce an image of the currency, however badly, so and one reader did take offence. It won't happen again!

Regards

Andy