



Alexandria Drive

An example of recycling a former housing development into affordable homeownership

Habitat for Humanity Northumberland

- Founded in 1998
- To date built 44 homes serving 46 families
- ReStore opened 2004
 - Revenue covers HFHN's operational costs
- ReNew It program helps low-income homeowners stay in their home



Alexandria Drive: Background

- Location: Town of Cobourg
 - 100 km east of Toronto, Population of 18,000
- In 1998, the original board was looking for property for their first project
 - Decommissioned military base housing from the 1950's was offered, then owned by the Ontario Development Corporation
 - Property included 24 houses, five vacant lots, green space
 - Original development was done by the Government of Canada (exempt from planning requirements)
 - Only one large parcel of land – no subdivision of lots

Alexandria Drive: The Property in 1998

- Whole property – originally 20 acres of land
- Houses were run down, boarded up and often vandalized
- Several houses required extensive construction or demolition due to the disrepair



Alexandria Drive: Partnerships

- HFHN and the Town of Cobourg were key partners
 - Ensured mutual success of the project and redevelopment of the entire area
- Affordability and Choice Today (ACT project) had four tasks:
 - Determine alternative development standards for road and the lot subdivision
 - Assess and inspect existing units to determine the work needed to bring them up to occupancy standards
 - Prepare design guidelines, drawings and plans
 - Rehabilitate the houses
- ACT Project team included HFHN, local lawyers, church representatives, local contractors, and representation from the Town

Alexandria Drive: Acquiring the Land

- Partnership between HFHN and the Town of Cobourg was key to acquiring the land from ODC
 - HFHN: 24 houses, five vacant building lots
 - Town of Cobourg : Green space (10 acres) for recreational land
- Step 1: Habitat and Cobourg negotiated with Ontario Development Corporation to do the land survey
 - Determined the exact location of the homes and road allowance
 - Local surveyor donated services to do the subdivision of the parcels (saving \$15,000-\$20,000)
- Step 2: Town of Cobourg purchase the land parcel from ODC for \$200,000, average of \$8,333 per house

Alexandria Drive: Acquiring the Land (cont'd)

- Step 3: Cobourg declared half of the land surplus (the portion with the houses) and transferred title to HFHN for \$200,000
 - Cobourg kept the undeveloped portion to build soccer pitches
 - Cobourg took back the mortgage for Habitat (no interest, reasonable payments) saving > \$35,000 in borrowing charges
 - HFHN made a down-payment and regular payments until paying the mortgage off completely in 2004
- Each house was assessed at \$50,000 – total of \$1.2 million for the 24 houses
 - Collaboration with the Town saved HFHN \$1 million

Alexandria Drive: Land Development

- Partnership with Town of Cobourg ensured crucial cost savings for HFHN in the development of the land
 - Since Town of Cobourg is a municipal government they were able to transfer the 29 lots individually (instead of one single parcel of land)
 - Saved HFHN \$30,000-\$50,000 in subdivision costs
 - Town agreed to waive the fee associated with the development of a new subdivision
 - Saved HFHN an estimated \$145,000
 - Infrastructure upgrades and road work were deferred while HFHN homeowners contributed to a reserve fund
 - Saved HFHN \$65,000 in interest charges as no money needed to be borrowed

Alexandria Drive: Renovations

- HFHN planned to renovate the homes a few at a time, then sell them to Habitat partner families
 - In interim HFHN planned to rent houses that were not renovated right away to low-income families, below-market rent
 - Five vacant lots would eventually be used to build new homes
- Original plan - start in 1998 and complete the “Beacon Homes Development” by 2005
- HFHN began to build up public support for the project including engaging local churches to help clean the units, developing a volunteer base to do the renovation, selecting local families to own the homes, and raising money in the community to cover the costs to renovate the homes

Alexandria Drive: Renovations (cont'd)

- Renovations improved the houses overall but special emphasis placed on energy efficiency for long-term affordability
 - Inside: New and more sufficient insulation
 - Outside: Rigid board insulation, new wrap, sheathing and siding
 - New windows and doors
 - Reduced operational costs by 50% once the home was renovated



Alexandria Drive: Challenges

- Delays
 - Final renovation project completed in 2011 (not 2005) due to many reasons including the need elsewhere in the County
 - Houses needed to meet family needs including accessibility
 - Project was a huge demand on HFHN's volunteer workforce
- Stigma
 - As some homes on the street have sold on the market, diversification of income has helped to reduce some of the stigma within the community
- HFHN's long-term role
 - One by-product - all HFHN families in one area helped create expectation HFHN involved as more than just a mortgage company

Alexandria Drive: The Result

- In the end...
 - 24 houses, 5 vacant lots was turned into....
 - 34 safe, decent and affordable homes = 34 families
 - With three more houses still to be completed (one vacant lot left)



Alexandria Drive: An entire Neighbourhood Rejuvenated

- 15+ year project has changed an entire section of the Town of Cobourg
 - Partners for the renovation of the houses have included colleges, local businesses, churches, rotary clubs, government and volunteers from all across Canada
- In 1998 this area of Town included two schools, a daycare, an industrial park, the old abandoned PMQ's from the military base, and social housing
 - In 2015 there are soccer fields, baseball diamonds, a large community centre, and at the heart of it a neighbourhood built on the principle of affordable homeownership

Alexandria Drive: Before and After



Alexandria Drive: Before and After



After Picture Coming!!

Alexandria Drive: Before...



Alexandria Drive: ...and After



Questions?



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