

# Final evaluation



November 2025

Key learnings and impacts from the “You’re Home” Project

“You’re Home” is a pilot, place-based community-led homeless housing model in East Belfast. The project has been advanced through social investment and technical support coordinated by Commonwealth Housing and delivered in partnership with a local social enterprise organisation called East Belfast Mission.



# YOU'RE HOME EVALUATION



Commonweal's aim is to find housing solutions to social injustice; the You're Home model, detailed in this report, helps answer just such a pressing housing social injustice in Northern Ireland and beyond. Commonweal is well aware of the challenges homelessness move-on presents amidst a housing crisis. Individuals - be they young people, single parents, or anyone else - cannot begin to rebuild their independent lives stuck in a hostel. Too often people are stuck in the catch-22 of not being eligible for the limited and rationed social housing as their needs are not great enough; whereas their financial and other circumstances and needs means the private rental sector is too often just as inaccessible at that stage.

What has excited Commonweal throughout our partnership with East Belfast Mission has been their ambition and the scaling potential of the project, providing a replicable, viable model of homelessness move-on accommodation. We are a charity with the greatest faith in our sector, but we understand, nevertheless, that the housing crisis cannot be solved by philanthropy alone. Viable models of crucial housing provision must be found, tried and tested, and replicated after successful execution. We wish to extend our thanks to all at East Belfast Mission and Hosford Community Homes for all their efforts and for bringing their idea to us in the first instance.

We would also like to express huge thanks to Dr Andrew Grounds, Deputy Director of Queen's Communities and Place at Queen's University Belfast and Prof Brendan Murtagh, School of Natural Built Environment at Queen's University Belfast, who have managed to capture both the project's commercial structure *and* the human stories of the You're Home residents. The experiences of residents remind us of the utter centrality of housing security, and we hope many more households will be helped by the housing and finance model described in this report. Thank you for reading.

**Ashley Horsey, CEO, Commonweal Housing**

# EXECUTIVE SUMMARY



**"You're Home" is a community-led housing pilot providing secure, community-based accommodation for homeless individuals in East Belfast. The project addresses the critical gap between emergency hostels and permanent housing, specifically supporting households who face structural barriers to accessing stable accommodation. Delivered through a partnership between Commonweal Housing and East Belfast Mission, the model has provided high-quality properties with flexible support services, enabling tenants to rebuild their lives and transition to independent living.**

## HOUSING DELIVERY AND IMPACT

- 5 properties acquired across East Belfast
- 23 properties assessed, demonstrating rigorous selection process supported by professional and technical expertise
- Properties selected in mixed, transitional residential neighbourhoods
- Total Commonweal investment: £570,886
- Average renovation cost: £10,372 per unit
- Cost-benefit ratio: £2.39 for every £1 invested
- Additional funding leveraged: £553,800

## INNOVATIVE PILOT APPROACH

- **Strategic Property Selection:** Geographic mapping identified optimal locations balancing affordability, community safety, and service access, whilst acknowledging Belfast's segregated residential geography. Properties were located near East Belfast Mission's Skainos Centre, improving access to services and community integration.
- **Secure Tenancies Without Time Limits:** Unlike some transitional housing models, tenancies operated without fixed time limits. Tenants were selected from East Belfast Mission's hostel based on their move-on potential and capacity to benefit from medium- or long-term stability. This person-centred approach allows residents to stay as long as necessary to build genuine stability, recognising that sustainable transitions cannot be rushed to meet arbitrary deadlines.
- **Financial Innovation:** Social investment sourced by Commonweal Housing as a conduit, combined with negotiated Northern Ireland Housing Executive rental rates and upfront grant funding (Dormant Accounts

- Fund and Nationwide), created a viable community-based transitional housing delivery model. This blended financing approach covered the two-year development period before rental income was generated after the acquisition of the 5 properties.
- **Flexible Support:** Wraparound services through East Belfast Mission's embedded service networks provided responsive, voluntary support whilst maintaining tenant autonomy. Services included mental health support, employment assistance, and life skills programmes through the Skainos Centre.
- **Community Integration:** Properties geographically located within walking distance of essential services and open spaces, with geographic clustering enabling peer support networks and community integration.

The model supported 7 households in total: 6 from homeless accommodation into community-based housing and 1 referred from a social housing tenancy. 2 households progressed to other forms of independent accommodation through planned transitions.

## VALUE CREATED ACROSS MULTIPLE BENEFICIARIES

The cost-benefit analysis revealed a measurable impact over the 5-year Commonweal loan period for multiple stakeholder groups, capturing financial returns for investors, fiscal savings to public services (such as reduced healthcare or social services costs), and wellbeing value—the worth that individuals place on life improvements. To translate these outcomes into monetary terms, financial proxies from two specialised databases were applied: HACT and MeasureUp, which help provide evidence-based values across the following impact areas:

### Individual Tenants and Families:

- **Health and Wellbeing:** £701,831 – Mental health improvements, increased physical activity through connectivity with local parks and green spaces
- **Housing and Safety:** £594,879 – Secure accommodation, improved housing conditions, enhanced safety
- **Employment Outcomes:** £475,719 – Career progression, skills development, enhanced employability prospects



- Autonomy and Self-Efficacy: £435,966 – Increased self-efficacy, independent decision-making, life planning and transition skills
- Community Integration: £269,088 – Volunteering participation in social enterprise projects across East Belfast Mission, local group engagement, and developing positive neighbourhood relationships

#### **Social Investors (brokered by Commonweal):**

- Property Return: £595,397 – Growth at Year 5 (end of loan period) at 2.52% annual return plus residual value.

#### **East Belfast Mission Organisational Benefits:**

- Strengthened organisational capacity to advance community-led housing projects.
- Proven model and operational expertise for facilitating move-on from hostel accommodation.
- Enhanced investment readiness and ability to attract further funding.
- Staff development, skills and increased capacity in property acquisition and housing management.

## **EVALUATION RECOMMENDATIONS**

#### **Immediate Scaling Pathway**

- The proposed £2 million Financial Transactions Capital investment could deliver 18 additional units, demonstrating progression from pilot to scaled response.
- The You're Home pilot directly aligns with the Loan to Acquire Move on scheme (LAMA), which is a £10 million FTC-funded programme launched in December 2024 and provides proven evidence of financial viability and social impact for the business case.

#### **Housing Policy Development**

- Establish a formalised subsidised rental product above Local Housing Allowance rates to enable effective financial planning and support viability.
- Strengthen measures to address the uneven treatment of certain groups (e.g. migrants or single adults) in private rental markets through landlord education and equality enforcement.
- Integrate community-led housing within broader housing supply planning, recognising these models complement but cannot replace social housing investments.

#### **Social Finance and Investment**

- Strengthen Northern Ireland's social finance ecosystem by attracting additional providers and developing the work of specialist or existing intermediaries to provide relevant technical support tailored to advance community-led housing responses.
- Systematically capture and share learning from the Commonweal portfolio to inform policy development and support replication.

#### **Sector Capacity and Integration**

- Provide investment readiness support for organisations transitioning from grant-dependent to mixed-financing approaches.
- Incorporate community-led housing within mainstream homelessness strategies, commissioning frameworks, and community planning structures.
- Support capacity building across the voluntary sector in financial literacy, risk management, appropriate legal vehicles or models and impact measurement.

#### **Replication Success Factors**

- Effective property selection, high-quality housing stock investment, flexible tenancies without time limits, blended financing, strong partnership approaches, wraparound support, and strategic community service hub location—all transferable to similar projects with appropriate policy support and capacity building.

# THE YOU'RE HOME PROJECT



## THE HOMELESSNESS CHALLENGE

Northern Ireland is experiencing an unprecedented homelessness crisis. Data from the most recent Housing Bulletin published by the Department for Communities indicates a significant deterioration in housing security as of June 2025. Current figures demonstrate the severity of the housing shortage: 49,129 households are registered on the social housing waiting list, with 32,159 classified as homeless under statutory definitions. This represents approximately 65% of applicants lacking adequate housing provision.

Longitudinal analysis reveals an accelerating trend over the preceding decade. While the total waiting list has expanded by 25%, households with a statutory homelessness designation have increased disproportionately by 136%, rising from 13,644 in 2015 to 32,159 in 2025. Traditional responses prove increasingly inadequate, trapping vulnerable individuals in cycles of housing instability and subjecting them to the following challenges:

**Provision Gap:** Many households become trapped between crisis accommodation and permanent community-based housing, suffering in a service vacuum where neither temporary nor long-term solutions adequately meet their needs.

**Affordability Crisis:** Private rental affordability is a significant challenge for vulnerable tenants in Northern Ireland, with high rents and low Local Housing Allowance (LHA) rates leading to substantial shortfalls between benefits and rent for individuals.

**Systematic Discrimination:** Individuals experiencing homelessness face landlord reluctance due to perceived risks and inability to meet deposit requirements or lack of guarantor, creating systematic exclusion from private rental markets.

**Allocation Inequities:** Points-based social housing systems prioritise families with children, leaving single adults facing decade-long waiting periods.

**Cross-cutting Needs:** Households frequently present with interconnected challenges, including mental health issues, language barriers, and criminal records that compound housing instability. These complex circumstances require coordinated wraparound support across multiple services rather than housing provision alone.

## YOU'RE HOME PILOT RESPONSE

In response to these systemic challenges, the You're Home pilot emerged as a departure from traditional homelessness interventions, investing in high-quality transitional housing to provide stability while residents rebuild their lives. The pilot addressed these barriers through an integrated six-component intervention:

**Strategic Property Selection:** Five residential properties were acquired in socially mixed neighbourhoods in sub-prime markets, ensuring accommodation quality while maintaining cost-effectiveness for the intervention model.

**Secure Tenancies:** The 'You're Home' tenancies had no fixed time limit and tenants were selected from the hostel based on their move-on potential and ability to benefit from medium- or long-term housing stability. This flexible approach has allowed tenants to stay as long as needed rather than an arbitrary timeframe, recognising that successful transitions cannot be rushed.

**Financial Innovation:** A lease-based rental structure utilising patient capital investment, supplemented by housing allowance top-ups to bridge the gap between benefit rates and actual rental costs, ensuring long-term financial viability.

**Flexible Support Framework:** Wraparound services tailored to individual circumstances and delivered on a voluntary rather than mandatory basis, allowing residents to access mental health, employment, and social support according to their specific needs and readiness.

**Community Integration Strategy:** Acquired homes strategically located within walking distance of essential services and public transport networks, with geographic clustering to facilitate peer support networks among residents and promote community inclusion.

**Catalytic Investment Model:** The pilot functions as a practical demonstrator, leveraging initial funding to enable East Belfast Mission to secure additional resources to advance its community-led housing approach and wider service provision. It also serves as an adaptable learning model for other organisations in the homelessness sector working to adopt similar loan or patient capital interventions.



# THE YOU'RE HOME PROJECT



## THE DELIVERY PARTNERSHIP

Two organisations collaborated to deliver the You're Home pilot, bringing together complementary expertise and resources:

**Commonweal Housing:** Provided social finance expertise and sourced patient capital investment totalling £570,886, covering property acquisition, renovation costs, and technical surveying support. This flexible investment approach enabled the pilot to remain financially viable whilst serving homeless clients selected for their move-on potential and capacity to benefit from stable, community-based housing.

**East Belfast Mission:** Worked with the Commonweal Housing project team to facilitate delivery through its Hosford Homeless Services team, who also manage a dedicated homeless hostel. East Belfast Mission managed day-to-day housing operations—property maintenance, rent collection, and tenant liaison—with established protocols for supporting vulnerable tenants into stable, community-based housing. East Belfast Mission also provided wraparound support services, including dedicated mental health workers, employment support, and life skills programmes. The Skainos Centre hub offered additional integration opportunities, connecting tenants to broader community networks and services within walking distance of the housing units.



## EVALUATION METHODOLOGY

This evaluation draws on findings from three complementary learning papers, each using mixed-methods approaches:

**Learning Paper 1** examined property acquisition through Geographic Information Systems analysis, housing market assessment, and documentation of the operational support and investment mechanisms used to secure the 5 properties.

**Learning Paper 2** analysed the financial aspect of the model through investment structure assessment, market comparisons, and return on investment projections. It also provided a review of the current social finance landscape.

**Learning Paper 3** tracked tenant experiences and outcomes through longitudinal data collection, case study development, and a cost-benefit realisation analysis. It also benchmarked the pilot against similar transitional housing interventions.



This integrated intervention model facilitated comprehensive evaluation across four key dimensions: strategic effectiveness, operational delivery, financial sustainability, and social impact outcomes. The evaluation is structured to examine each of these dimensions systematically, concluding with critical learning insights and strategic recommendations for future implementation.

# PROPERTY ACQUISITION



## PROPERTY SELECTION

The property search process revealed both opportunities and challenges within Belfast's variegated housing market. Over 18 months, the team, with surveying support provided by Commonweal, viewed 23 properties before securing five terraced houses, demonstrating rigorous selection criteria that prioritised strategic value over rapid acquisition.

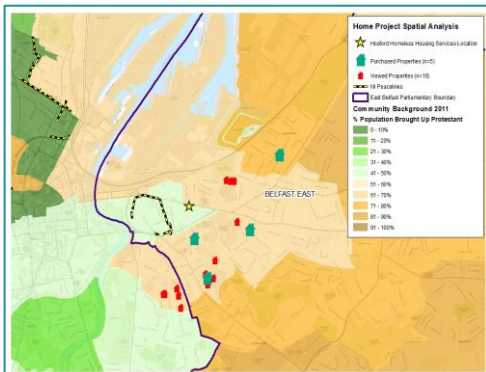
**Selection Methodology:** The average value of rejected properties was £95,703, compared with £98,525 for selected properties—a difference of just 3%. This minimal cost variation indicated that quality and location factors, rather than price alone, drove selection decisions.

**Geographic Distribution:** Properties concentrated in three electoral wards: Beersbridge (3 properties), Bloomfield (1 property), and Sydenham (1 property). This clustering enabled the planned delivery of support whilst distributing impact across multiple neighbourhoods.

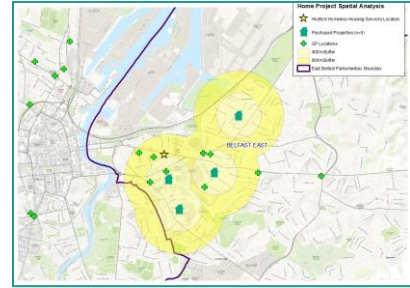
**Quality Standards:** Despite competitive pricing, all properties required some level of renovation, averaging £10,372 per unit. This investment created homes supporting dignity and self-worth—crucial factors for improving mental health and community integration outcomes.

## COMMUNITY LOCATION SELECTION

**Understanding Segregation:** Belfast's divided geography necessitated careful community analysis, supported by mapping tools such as GIS. Properties were deliberately selected in mixed rather than segregated areas to support liveability and community integration outcomes.



**Safety Assessment:** Hate crime data analysis compiled during the pilot showed declining trends across the three selected wards. Despite some local concerns about Loyalist paramilitary activity, data trends show incidents have been decreasing over recent years, demonstrating the transitional nature of the housing neighbourhoods selected.



**Service Connectivity Analysis:** Geographic Information Systems mapping also demonstrated strategic service access:

- All properties within 800 metres of arterial routes and local public transport connections.
- Healthcare facilities such as GPs and pharmacies are accessible within a 5-to 10-minute walk.
- Educational opportunities, including Belfast Metropolitan College, were located nearby.
- Recreational assets, including Connswater Greenway and local parks like Orangefield or CS Lewis Square (home to festivals/events), were also accessible.
- Employment centres are accessible via public transport networks, but also community service hubs like the Skainos Centre within 1.5km.



# PROPERTY ACQUISITION



## SPOT PURCHASE PROCESS

The “You’re Home” project involved a gross investment coordinated by Commonweal of £570,866, including costs and expenses. In total, 23 units were shortlisted to purchase 5. This process enabled the careful identification of affordable, good-quality terraced housing units across inner East Belfast. The search and acquisition phase involved property experts, local partners, and additional Commonweal resources to assess properties, specify and undertake improvement works and finalise conveyancing and contracts.

This technical assistance, combined with tacit local knowledge and finance to access legal support, was critical in delivering an effective and efficient acquisition phase completed in September 2023. East Belfast Mission staff have also benefited from considerable process learning relating to the property acquisition and management process, which will be critical to scaling future community-led housing practice in a sustainable and impactful way.



**Units Shortlisted**

N = 23



**Units Purchased**

N = 5



It took nearly 5 searches to yield 1 confirmed purchase



**Offer Price of Portfolio**

£464,800



Commonweal paid 6% over the offer price



**Agreed Price of Portfolio**

£492,625



Works completed were 10.5% of the total purchase value



**Works Required**

£51,860



**Fees (Surveying, Legal)**

£26,401



Fees are 4.6% of the total final costs



**Total Expenditure**

£570,886





# TENANT PROFILE



## BASELINE CHARACTERISTICS

**Person-Centred Transitions:** The 'You're Home' project served seven tenants selected for their readiness to live independently in the Commonweal properties, who were unable to access mainstream housing due to structural barriers. Tenancies operated without fixed time limits, enabling residents to stay as long as necessary to build genuine stability. This person-centred model recognised that sustainable housing transitions require time and cannot be rushed to meet arbitrary deadlines.

**Educational and Professional Background:** Six tenants held Level 4+ qualifications equivalent to university degrees, with one additional tenant achieving Level 3 qualifications. Professional backgrounds included business management, IT software design, psychology, and healthcare, demonstrating high skill levels typically associated with housing market access.

**Employment Status and Structural Barriers:** At project commencement, four tenants were unemployed, two were employed, and one was economically inactive due to family responsibilities. Critically, employment barriers related to structural discrimination and market exclusion, rather than individual skills deficits, illustrated the gap between capability and housing access.

**Immigration and Settlement Context:** Four tenants were international residents (asylum seekers and refugees) with three local Northern Ireland residents. All international tenants had arrived within the previous decade, with four speaking non-English first languages. Household compositions varied, including single adults, a lone parent with three children, and married couples, demonstrating the model's flexibility across diverse circumstances.

## TENANT ASPIRATIONS

**Tenants articulated diverse personal goals** at the outset, reflecting aspirations extending beyond immediate housing stability to broader life development and better community integration.

**Educational and professional development** featured prominently, with tenants pursuing English language improvement, higher education in subjects including Human Rights,

and professional training in health and social care as well as IT. These academic goals were aligned with career rebuilding ambitions, encompassing a return to original professions or exploring new career pathways.

**Employment and economic integration** represented central motivations, with multiple tenants seeking to secure work or maintain existing employment whilst achieving housing stability. Professional advancement goals included completing training programmes and progressing to sustainable, long-term employment, moving beyond crisis management towards financial security and economic independence.

**Family and social integration** aspirations proved equally significant, with tenants expressing desires for family living and securing appropriate accommodation for family visits. Social reconnection goals included enabling children's overnight stays and rebuilding relationships disrupted by migration or previous housing instability. Community integration featured prominently, with tenants seeking to establish stable social networks and maintain meaningful local relationships through participation in clubs and community activities, demonstrating the interconnected nature of housing stability with broader social integration.

## HOUSING TRANSITIONS

**Two households achieved successful planned transitions** to independent housing during the pilot period. One relocated to Newcastle, England, for improved employment opportunities and family support following bereavement, whilst another tenant secured a Northern Ireland Housing Executive property closer to their workplace with reduced rental costs. The flexible tenancy model enabled planned rather than pressured transitions, with individual circumstances driving timing rather than arbitrary programme requirements, ensuring positive housing outcomes rather than premature exits.

# TRANSITION EXPERIENCES



To better understand resident experiences, case studies were compiled of individuals and families who transitioned into the five You're Home properties. The following profiles illustrate the diverse experiences and positive outcomes achieved by these tenants.

## CASE STUDY 1: SAFE HAVEN FOR SINGLE MOTHERHOOD

As a lone parent of three children under three years old, this tenant's experience highlights how stable and appropriate housing can transform family life entirely. Previously living in precarious accommodation, the tenant was referred by their tenancy officer at the Northern Ireland Housing Executive to EBM's Hosford Tenancy Support Service. The tenant had been struggling to secure a house transfer as they needed to be in a tenancy for two years and were unsatisfied with the quality of their existing unit and the wider community environment. The subsequent transition into the You're Home property has created a haven where the parent and children can thrive. The individual cooking facilities and stable environment enabled them to focus entirely on parenting without persistent safety concerns. Regular visits to local parks with the children have become a cherished routine, something that felt impossible in their previous housing situation. The neighbourhood has embraced them, creating a sense of belonging that extends beyond the property itself. Now well-settled in the local East Belfast area, they've benefitted from this community setting, particularly when raising three young children independently. The stability has restored their natural independence and confidence as a parent. They're also considering part-time study opportunities for the future, demonstrating how secure housing enables both stability and future planning. The children also now have a stable home environment, crucial for early years development, whilst the parent has regained their sense of autonomy and control over their own life. Looking ahead, the tenant is even considering purchasing property in the area, reflecting how deeply settled and secure they feel.

## CASE STUDY 2: RECLAIMING PROFESSIONAL IDENTITY:

This tenant's experience illustrates how stable tenure can restore professional dignity and social connection with others. Before moving

to the 'You're Home' property, the tenant was referred from Hosford House Hostel after experiencing multiple challenges accessing private rental accommodation, largely due to affordability barriers. With previous experience and qualifications as a Business Manager and IT Software Designer, they found themselves working in retail primarily to improve their English skills, but the You're Home accommodation has enabled them to plan meaningful career advancement whilst rebuilding their social life. Previous experience of living in hostel accommodation had undermined their sense of adult responsibility, and the independence offered by their current home has restored their confidence, enabling them to make positive decisions about their career and social life. The property has become a hub for socialising and hosting, thus reducing the loneliness that characterised their earlier temporary housing accommodation experiences. Through joining East Belfast church, they've developed meaningful friendships and social connections that extend far beyond their accommodation. Plans for gym membership indicate growing confidence in community engagement, access to local facilities and a willingness to improve their physical health. Home personalisation has played a crucial role in their mental wellbeing, and by having control over their living environment, decorating choices, and the ability to host friends, has restored their sense of identity and capacity to develop supportive relationships. The evidenced career planning activities reflect the positive mental space that stable housing provides. This tenant experience also demonstrates how appropriate housing can restore not just shelter, but dignity, social connection, and professional aspiration for highly qualified individuals navigating language barriers and cultural transition.

## CASE STUDY 3: CAREER PROGRESSION & FAMILY STABILITY

This tenant's journey from call centre work to a Civil Service position exemplifies how stable



housing can facilitate career advancement whilst supporting family responsibilities. Transitioning from EBM's Hosford House Hostel to a 'You're Home' property, this single father faced significant barriers to securing stable accommodation. With previous criminal convictions and low housing points, he also struggled to afford local private rental properties. The 'You're Home' property has provided more than just a secure tenancy. The quiet neighbourhood environment has proved ideal for outdoor activities with his son from a previous relationship, whilst the housing stability has enabled him to pursue long-term professional goals and advance his career. Initially, religious concerns about the area caused some anxiety, but these were quickly overcome as the positive community location of the property became apparent. The progression from temporary call centre employment to a permanent Civil Service role reflects the mental space and stability that a secure housing tenure provides. Regular salary has enhanced his self-sufficiency, enabling better life planning and access to greater levels of disposable income that improve long-term security for both him and his son. High satisfaction with both the accommodation and local environment has created the foundation for successful community integration, whilst family-friendly activities in the area, particularly through walking and other outdoor pursuits with his son, have strengthened their relationship. His experience demonstrates how quality housing support can enable the capacity to balance professional and family responsibilities simultaneously, creating positive outcomes that extend far beyond basic accommodation provision.

# VALUE CREATED



## METHODOLOGY

This evaluation has applied a cost-benefit methodology that captures not just financial returns, but the broader social value created by the 'You're Home' project. To translate social outcomes into monetary terms, financial proxies have been sourced and applied from two online databases. The first is [HACT](#), a UK social value bank that provides evidence-based values for social housing outcomes, such as improved health, employment, and community participation. HACT proxies are derived from extensive research linking housing interventions to wellbeing improvements. The second is [MeasureUp](#), a database of financial proxies specifically designed to better understand the difference projects like You're Home can have on individual lives. These databases allow us to assign monetary values to non-financial outcomes like "improved mental health" or "increased community

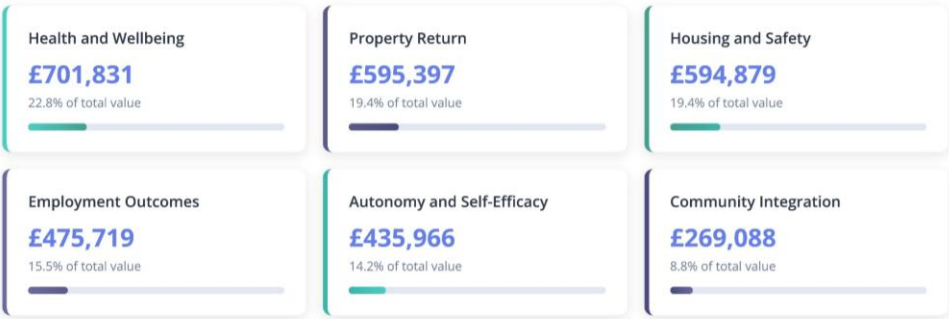
participation," helping us understand the full spectrum of value created—not just in terms of profitability, but the wider social impact of the You're Home model. It is worth noting that these proxies include both wellbeing values (the value individuals place on life improvements) and, where applicable, fiscal savings to public services such as reduced healthcare or social services costs. It is also important to stress that this analysis is forecasting the value returned over the 5-year loan period but is grounded in evidence and real-time monitoring data gathered during the two-year pilot period. This has longitudinal tenant data collated by EBM staff, actual financial input costs (salaries, property rates, maintenance repairs etc), and local property market data.

## Cost-Benefit Ratio

Based on 5-year Commonwealth loan period (2022-2027)



## Value Breakdown by Impact Area







## COST-BENEFIT ANALYSIS

The cost-benefit analysis shows that the 'You're Home' project will generate £2.39 in value for every £1 invested over the 5-year loan period, creating measurable benefits for multiple stakeholder groups. The largest proportion of value comes from improved health and wellbeing, representing 23% or £701,831 of total value, including better mental health and increased physical activity among tenants. Tenants also benefit significantly from a stable and safe housing environment, accounting for 19% or £594,879 of the value created. Social investors sourced by Commonweal Housing are experiencing financial returns through property value growth, also representing 19% or £595,397, with properties increasing from £98,525 in 2022 to £108,832 in 2025, representing a 2.52% annual return. Additional value is generated through employment and economic opportunities for tenants at 15% or £475,719, enhanced personal growth and independence at 14% or £435,966, and community integration at 9% or £269,088, with increased volunteering and neighbourhood participation across EBM and beyond. The tenant case studies documented these changes in greater detail, showing how stable housing tenures without arbitrary time constraints create a stable platform enabling tenants to rebuild their lives.

On the cost side, the calculation is based on total projected input costs of £795,700 over the five-year loan period, which includes £570,886 from Commonweal's loan and technical assistance, plus £224,814 in operational costs covering maintenance, rates, energy, rent, and EBM staff salaries. To avoid over-claiming impact and ensure realistic projections, we applied conservative adjustments to our calculations. We accounted for deadweight at 15%, representing outcomes that might have occurred anyway, even without the project, attribution at 10% to recognise other factors or organisations that contributed to outcomes, and drop-off at 10% to reflect how benefits may naturally decrease over time. These adjustments ensure the £2.39 ratio reflects genuine, attributable impact. While properties in the portfolio grew more slowly than the wider East Belfast market, with an average value of £108,832 compared to the area's

£185,108, this reflects the project's deliberate focus on affordability and social impact. Overall, the project has successfully balanced financial sustainability with measurable social value creation across multiple beneficiary groups, demonstrating that a community-led housing model like this can deliver both individual and community benefits as well as investor returns.



# INVESTMENT LEVERAGE

## BLEND OF FINANCIAL SUPPORT

By September 2025, the tangible success of the 'You're Home' pilot has acted as an anchor, helping East Belfast Mission secure £553,800 in additional funding and investment from local funders and EBM's donor network. It's essential to note that this funding is not directed to the 'You're Home' project itself but rather to support East Belfast Mission's broader service provision and community-led housing initiatives more broadly. This leverage has been secured after the properties were purchased, demonstrating how Commonwealth's investment has created a catalytic effect, and the table below breaks down this new funding pipeline by funder, value, and a brief description setting out the intent and duration of the support. The "You're Home" pilot has also secured in-kind support from a local letting agent in Belfast that now provides

reduced-rate operational services, such as inventory clerking, before each property is let out to the tenant. The same letting agent now supports the project team to manage the properties and recoup property rents and advises how to plan for and manage maintenance issues. This network of relevant support and professional skills that is growing around the work supported by the Commonwealth investment is helping to consolidate progress as well as build effective internal housing management systems across the East Belfast Mission organisation. It is also building staff capacity to plan and manage housing or property management issues, which is important given the aspiration to scale beyond the pilot phase.

FUNDER	VALUE	DESCRIPTION
Nationwide Fund	£50,000	A one-year revenue grant from the Nationwide Housing Fund to support sustainability through staff, project management and developmental costs. It also provided a continuation from a revenue grant secured from the Dormant Accounts Fund that was effective in subsidising some of the initial You're Home operational costs, including a staff post.
Northern Ireland Housing Executive	£50,000	This grant from the Supporting People Programme (administered by the Northern Ireland Housing Executive) helps to deliver Hosford's core homeless service provision.
Donor Network	£68,800	Limited in size but unrestricted, this line of funding has been critical in supporting the fit-out and occupation of other rented housing units outside the "You're Home" pilot. This includes: £5,000 (Knock Church); £2,000 (Greyabbey); £58,800 (5-bed house per month at £2,450 based on local market lettings for 48 months); and £3,000 Crowdfunding
Neighbourhood Regeneration Fund	£300,000	Capital funding to convert another East Belfast Mission-owned semi-derelict property into 2 apartments and a Training/Mental Health space.
Belfast Charitable Society	£40,000	Match funding for a Financial Transactions Capital loan
Community Foundation Northern Ireland	£25,000	Capacity funding for Hosford Community Homes Ltd to help secure a Financial Transactions Capital loan
Belfast Harbour Commissioners Fund	£20,000	Funding for HCE to provide service users with training and work experience. This will help us create a pool of people who can help us maintain our properties.
Total	£553,800	A £2 million loan has been applied for through the Department for Finance's Financial Transactions Capital fund. Additional match funding applications have been submitted to various charitable funders, including the Clothworkers Foundation, Garfield Weston Foundation, and Beatrix Lang Trust, with outcomes awaiting confirmation..

# PARTNERSHIPS CREATED



## CROSS SECTORAL APPROACH

The “You're Home” model has also demonstrated the value of cross-sectoral partnerships, bringing together expertise from action learning charities that broker and utilise social investment (Commonweal), academics (QCAP – Queen’s Communities and Place, School of Natural and Built Environment, Queen’s University Belfast), as well as the local homelessness and social enterprise sectors. This collaborative approach has not only enhanced the project’s impact but has also created a new model for tackling complex social issues through multi-stakeholder engagement.

## NEW WORKING PARTNERS

“You're Home” is an integral part of a growing nexus of asset-based homeless projects managed by East Belfast Mission. This innovative approach is garnering attention from other homeless charities and local government officials alike. Among these projects is the recent refurbishment of 240 Newtownards Road, funded by the Executive Offices’ Urban Villages fund. East Belfast Mission and Hosford were also selected as the venue to launch the Prince of Wales’ new ‘Homewards’ Project.



## LOCAL HOMELESS SECTOR PROVIDERS

The delivery of the ‘You're Home’ pilot has supported the curation of new networks with other voluntary homeless service providers, including the Simon Community and Extern. This has been formalised through the ‘Homeless Connect’ network that has organised several workshops hosted by East Belfast Mission, with input from Housing Rights. These gatherings have enabled East Belfast Mission to share learning from the pilot, demonstrating

practical approaches to property acquisition, financial structuring, and tenant support. Moving forward, The Homeless Connect network offers scope to develop strategic alliances, consortia bids, and stronger collaboration across the local homeless sector and external social finance brokers like Commonweal. Moving forward these networks will be essential for strengthening the local homeless lobby but also considering the value of investing in community-led housing options. The network, alongside other informal engagements, has also promoted the concept of community-led housing to other charitable organisations in Northern Ireland. HAPANI (Horn of Africa People's Aid Northern Ireland) and Depaul are now adopting their own community-led approaches with support from Commonweal, demonstrating the wider learning influence of the ‘You're Home’ model across Northern Ireland.

## NORTHERN IRELAND HOUSING EXECUTIVE

Crucial engagement with the Northern Ireland Housing Executive (NIHE) ensured the project’s financial viability by negotiating single lets top-up payments above standard Local Housing Allowance (LHA) rates. This collaboration highlighted the importance of strategic alliances with statutory agencies for delivering alternative, community-based housing models like ‘You're Home’ and provided a foundation for future partnerships. However, as noted above, the current case-by-case negotiation approach for single lets although useful for the ‘You're Home pilot’ was time-consuming and limits effective financial planning. For other organisations seeking to replicate this model, early engagement with NIHE will be essential, though they may face the same challenges of negotiating individual arrangements without policy certainty. Sustained engagement with the Northern Ireland Housing Executive and wider



government presents an opportunity for East Belfast Mission and other sectoral interests to advocate for establishing a formalised subsidised rental product above LHA rates. Such a policy framework would transform delivery conditions for all similar projects by creating financial instruments that support commercially viable rents, leverage non-public sector investment, and provide scalable solutions beyond traditional grant dependency. Without this systemic policy change, replication of community-led housing approaches across the homeless sector will remain constrained by financial uncertainty.

## FINANCIAL TRANSACTIONS CAPITAL

The investment from Commonweal, coupled with the rapid implementation of the pilot, created a tangible demonstrator showcasing the potential of the 'You're Home' model. This prompted engagement with Financial Transactions Capital (FTC)—a UK Government funding mechanism allocated to the Northern Ireland Executive specifically for loan or equity investments in private sector entities, including charities, to deliver capital projects that meet FTC objectives. During the pilot period, East Belfast Mission engaged with government officials and submitted a business case outlining how they would expand the model and the potential impact of a more sustained response. A proposed FTC investment of £2 million could deliver 18 additional properties, demonstrating progression from pilot to scaled community-based housing provision.

## LOAN TO ACQUIRE MOVE-ON ACCOMMODATION

In December 2024, the Department for Communities launched the [Loan to Acquire Move-on Accommodation \(LAMA\)](#) scheme—a £10 million FTC-funded loan programme running for five years. LAMA is specifically dedicated to supporting homelessness charities to acquire properties and provide well-managed, long-term, private rented sector accommodation at affordable rates, helping people transition from crisis homeless accommodation to community-based housing. The 'You're Home' pilot directly aligns with LAMA's objectives and demonstrates a proven delivery model. Ongoing engagement between EBM staff and FTC officials working in this area has been strengthened by the successful delivery of the You're Home pilot. In essence, it has provided an evidence base for financial viability, measurable social impact, but also showcased the organisational readiness of East Belfast Mission to manage a more substantive community-led housing project.



# CRITICAL LEARNING INSIGHTS



## SUCCESS FACTORS FOR TENANTS

**Effective Property Selection:** Location analysis delivered measurable benefits and the acquisition of properties in mixed, transitional neighbourhoods provided safety without isolation, access to services without stigmatisation, and growth potential without gentrification pressure. The location of the homes near East Belfast Mission's Skainos Centre improved access to local services and support and allowed tenants to integrate effectively with the wider community.

**Investment in High-Quality Stock and Sustained Tenancies:** High-specification property improvements created domestic living environments that supported self-worth and greater autonomy. Rather than providing basic accommodation, high-quality dwellings enabled tenants to take pride in their homes and share them with others—a crucial psychological factor for successful housing transitions. Crucially, tenancies operated without fixed time limits, allowing residents to stay as long as necessary to establish genuine stability. Combined, these elements created a person-centred model that recognised sustainable housing transitions require time and cannot be rushed to meet arbitrary transition or move-on deadlines.



**Targeted Population and Prevention Model:** The project successfully targeted homeless individuals with capacity for independent living but facing structural rather than personal barriers to accessing a secure housing tenancy. This effective prevention model served housing-ready individuals with existing skills and qualifications, thus preventing homelessness escalation rather than managing crises. The tenant profile demonstrated success in supporting both recent immigrants and local residents, highlighting the shared experience

housing insecurity across tenants from diverse economic, social, and cultural backgrounds.

**Support Responsive to Tenant Needs:** Wraparound services adapted to tenant requirements rather than imposing universal interventions, helped to maintain individual autonomy whilst ensuring bespoke support as and when required. This approach proved more effective than prescriptive or mandatory programming and East Belfast Mission's community service infrastructure was key to understanding and delivering this individual support to address tenants needs around mental health, employability or through the offer of volunteering opportunities across internal social enterprise projects like the Refresh café or ReStore upcycling.



**Progression and Community Integration Outcomes:** Stable domestic living environments enabled tangible progression as You're Home tenants pursued further educational opportunities, achieved career advancement, completed vocational training, and rebuilt family relationships. This demonstrated the model's effectiveness in facilitating genuine transitions from hostel accommodation to community-based independent living.

**Addressing Housing Discrimination:** The project successfully provided housing for individuals who faced discrimination in private rental markets as well as social housing. Resettled refugees that had encountered landlord reluctance regardless of asylum circumstances or ability to pay.



Similarly, single adults from Northern Ireland that faced disadvantage in housing allocation systems that prioritise households with dependants. The model directly addressed these structural barriers and provided supported pathways out of homeless hostel accommodation for both local and refugee populations.

## OPERATIONAL SUCCESS FACTORS

**Effective Partnership Approach:** The collaboration between East Belfast Mission and Commonweal avoided service duplication whilst maximising impact. East Belfast Mission's community embeddedness and established service networks, combined with Commonweal's technical financial expertise, access to social investors and emphasis on evaluation and learning, to create integrated benefits that translated into positive outcomes for tenants. The voluntary sector partnership model benefited from East Belfast Mission's staffing expertise as well as Commonweal's housing experience—all crucial to project success.



**Financial Innovation and Blended Funding:** The lease-based model with technical assistance demonstrated sustainable social finance applications. Crucially, the model combined patient capital from Commonweal with upfront grant finance (sourced from elsewhere) to front-load initial costs, recognising that development took nearly two years from initial concept to rental income generation. Commonweal funded the feasibility study, whilst Dormant Accounts Fund and Nationwide funding covered staff time for

project development and property acquisition. Patient capital generated competitive returns whilst enabling social impact, creating a replicable model for similar initiatives. Due to the low needs of the tenants, the model had lower staff costs which needs to be factored into the planning of future facing models.

**Financial Leverage:** The initial Commonweal investment attracted £553,800 in additional funding from other government departments, local donors and charitable foundations to help advance EBM's community-led housing ambitions and service delivery. This does not include the proposed £2 million FTC loan but suggests strong potential for further leverage and evidences the catalytic nature of social investments like this one brokered by Commonweal.

**Operational Learning and Capacity:** East Belfast Mission gained significant learning, and the project is strengthening their capacity to advance community-led housing projects, providing a proven model and operational expertise (especially staff) for facilitating move-on from their hostel accommodation. This experience has positioned them to scale community-led housing initiatives through further investment support.

**International Benchmarking:** The You're Home model's £2.39 cost-benefit ratio aligns well with North American Housing First outcomes, suggesting wider applicability rather than localised success factors.

## CHALLENGES AND BARRIERS

**Upfront Capital Requirements:** While blended funding proved successful, the model's reliance on grant finance for initial lead-in costs creates a replication barrier. The two-year feasibility period before generating rental income requires upfront investment that many organisations may not be able to secure or absorb. This challenge could be mitigated by sharing operational learning from 'You're Home' to reduce startup costs and accelerate implementation. East Belfast Mission are already supporting other Belfast groups developing community-led housing initiatives, by generously sharing expertise and learning from their own experience.



### **Maintenance and Property Market**

**Constraints:** Local labour shortages delayed some of the property renovations, whilst Northern Ireland's slow property market created additional constraints. These factors were navigated well by the project team but did impact on project timelines and must be considered when scaling the model.

### **Navigating Regulatory Gaps and Rent**

**Viability:** Local Housing Allowance (LHA) rates failed to reflect actual market conditions, necessitating negotiations with statutory officials from the Northern Ireland Housing Executive to secure single lets top-up payments. However, single lets are negotiated on a case-by-case basis and remains insecure, preventing effective financial planning. To encourage voluntary sector replication, a subsidised rental product above LHA that provides reliable rent to fully covering costs is needed. This policy gap affects all projects supported by social finance or loan investment and would need to be addressed if responses like this one can be scaled effectively across the local homeless sector in Northern Ireland.



**Capacity Building Requirements:** The voluntary sector needs support to build organisational capacity, including technical assistance to advance community-led housing approaches of this nature. Whilst East Belfast Mission's staffing expertise and Commonweal's technical support proved crucial, other organisations may lack these resources or internal competencies to advance a model like this. Effective replication requires access to relevant capacity-building and technical support at

the right time but also across an organisation with an appropriate risk appetite to advance asset-based models such as this one.

### **Newcomer and Community Engagement:**

Initial community concerns about "bad neighbours" required sustained relationship-building and communication efforts. Whilst ultimately successful, this highlights the critical importance of proactive community engagement when scaling the model. During the Commonweal pilot, local political representatives played a vital role, demonstrating willingness to challenge and address dissent, particularly online providing crucial support to the delivery team from a community perspective. Such resident engagement or bonding work must be factored into implementation planning for this but other community-based housing approaches that serve the needs of both local and newcomer tenants.

### **Organisational Culture Change:**

Transitioning from grant-dependent service delivery to debt-financed asset development challenged traditional operational approaches at East Belfast Mission. The board responded positively, recognising the model's potential for homelessness prevention and asset-based social enterprise development. They have supported the £2 million FTC loan application as logical progression but remain cognisant of associated risks, emphasising the need for robust governance arrangements to manage operational and financial risk if they are successful with this application.

**Impact and Scale Limitations:** With only seven tenants supported and five housing units, the pilot was too small to demonstrate full economies of scale or system-wide impact on homelessness. However, the operational learning provides a foundation for significant scaling opportunities with appropriate support and infrastructure which could be realised by successfully securing an FTC loan.



# RECOMMENDATIONS

## 1 MAINSTREAMING THE APPROACH

### 1.1 Homelessness Strategy Alignment

*(Government - Department for Communities)* The You're Home model should influence mainstream homelessness responses by integrating this social investment approach—along with learning from similar schemes by the Simon Community and HAPANI—within statutory service planning, commissioning frameworks, and funding allocation mechanisms across government departments. As highlighted throughout the evaluation, You're Home demonstrates strategic fit with the FTC-supported LAMA fund. The success of this pilot, alongside other similar advancing schemes, evidences clear demand for community-led housing investment across Northern Ireland's homelessness sector and demonstrates how FTC could be leveraged to deliver quality housing solutions for individuals and families experiencing homelessness.

**1.2 Housing Supply Strategy** *(Government - Department for Communities, Northern Ireland Housing Executive & Northern Ireland Federation of Housing Associations)* Community-led housing models like You're Home complement but cannot replace social or other affordable housing development. Integration with broader housing supply planning processes would ensure an appropriate housing mix addressing different demographic and tenants needs as well as promoting community-based housing models more broadly.



**1.3 Community Planning** *(Belfast City Council & Local Community Planning Partnerships)* Local asset-based community development approaches should incorporate initiatives like East Belfast Mission's housing work within broader locality or community planning structures. This would maximise community benefits whilst ensuring sustainable

integration of vulnerable or newcomer populations within local neighbourhoods

## 2 PILOT DEVELOPMENT

### 2.1 Financial Transactions Capital

**Pathway** *(Government - Department for Communities & Third Sector Organisations)* The proposed £2 million Financial Transactions Capital investment could deliver 18 additional housing units, demonstrating progression from pilot to a spatially significant community-based response. As a test case for the FTC-supported LAMA fund, You're Home formed a key component of the business case, demonstrating how project aims translate into measurable impact for various beneficiaries. The evaluation evidences that patient capital investment in high-quality, community-based housing with flexible tenancies enables sustainable transitions for housing-ready individuals facing structural barriers. This model demonstrates how FTC could deliver positive community-based housing solutions at scale and local success factors relating to strategic property selection, quality standards, flexible support, and no fixed tenancy limits—provide a replicable framework that LAMA could support across Northern Ireland's homelessness sector.

### 2.2 Credit Union Lending

*(Government - Department of Finance & Credit Union Sector)*

Following Republic of Ireland regulatory approaches, Northern Ireland credit unions could deploy loan products supporting affordable housing and asset-based regeneration. Legislative change enabling credit union social lending would transform available investment for community-based projects, especially given the competitive nature of the local capital funding landscape.

## 3 HOUSING POLICY DEVELOPMENT

### 3.1 Subsidised Rental Product

*(Government*

*- Department for Communities & Northern Ireland Housing Executive)* The pilot highlights the need for rental support products bridging social housing and private market rates.





Current Local Housing Allowance rates create barriers preventing viable social finance models based on patient capital investment. Building on important research on [intermediate rent](#) by the Department for Communities, future policy implementation should prioritise establishing commercially viable, subsidised rental levels that attract loan finance support across Northern Ireland's homelessness sector for projects addressing housing inequalities. Available upon the fulfilment of certain conditions a secure, predictable rent product above LHA—rather than case-by-case negotiated arrangements—would support effective financial planning and encourage voluntary sector replication.



### 3.2 Social Housing Allocation Systems

*(Government - Department for Communities & Northern Ireland Housing Executive)* Evidence from this pilot has shown how points-based allocation systems can disadvantage single adults, particularly those caught in the housing gap between hostels and permanent accommodation. Future housing policy needs to acknowledge diverse homelessness pathways and create targeted interventions addressing specific demographic needs rather than universal approaches. Consideration should be given to alternative models, such as those in Scotland where homelessness status alone—rather than priority points—can trigger allocation rights, ensuring single adults and those with less visible needs receive appropriate support.

**3.3 Tackling Uneven Practices** *(Government - Department for Communities, Equality Commission & Private Rental Sector)* Given the barriers highlighted in this pilot, the perceived bias of migrant treatment in private rental markets requires strengthened policy responses. This includes landlord education programmes

highlighting obligations under equality legislation, robust enforcement of equality protections, and monitoring systems tracking discriminatory practices across both private landlords and social housing providers. Particular attention should be given to the uneven treatment faced by refugees, asylum seekers, and also single adults, ensuring access to housing is not determined by immigration status, household composition, or other protected characteristics.

## 4 SOCIAL FINANCE

### 4.1 Social Finance Access *(Government, Social Finance Intermediaries & Third Sector Organisations)*

Enhanced connections between projects like You're Home and UK-based social finance providers could increase available capital whilst distributing Northern Ireland investment risk across larger portfolios. This requires dedicated intermediary services connecting local demand with national supply, providing investment brokerage, deal structuring support, and impact measurement services for third sector organisations with community-led housing aspirations.

### 4.2 Social Finance Supply Development

*(Government - Department of Finance, Social Finance Providers & Intermediaries)* Commonweal has emerged as an important social investor in the Northern Ireland marketplace, yet the supply side remains weak with limited providers offering mainly standard loan products, often at rates less competitive than the private sector albeit with some flexible repayment structures. By building bespoke loans appropriate to the marketplace—considering interest rates, technical support, set-up costs, and flexible repayment options—the Commonweal project demonstrates clear appetite for tailored social finance products. These lessons should inform the development of Northern Ireland's social finance landscape, particularly around patient capital provision. Strengthening the social finance ecosystem requires attracting additional providers, developing specialist intermediaries, relevant support packages and creating policy frameworks that can advance innovative financing models for community-led housing projects.

# CONCLUSIONS



## EVIDENCE OF TRANSFORMATION

The You're Home project demonstrates that innovative housing models can provide a pathway to a secure and stable housing option, whilst generating measurable financial and social value. Seven individuals found not merely accommodation but were supported through dedicated pathways towards independence, community integration, and personal development. Five properties became foundations for rebuilding their lives. Quantitative evidence shows that every £1 invested during the Commonweal loan period will generate £2.39 in value, with measurable outcomes in employment, health, autonomy, and community integration, as well as through property returns. Qualitative evidence sourced from the tenants over the course of the pilot period has evidenced this further: For example, a PhD student conducting research and volunteering with human rights organisations. A healthcare worker transitioning from a service recipient to a community support role. A single mother is creating safety for three young children after experiencing accommodation insecurity. A psychologist achieving UK qualification recognition whilst reuniting her family. Each transition story is important and underlines how securing tenure can unlock potential that was previously constrained by structural housing barriers, rather than personal deficits.

## ADAPTATION OR SCALING POTENTIAL

Northern Ireland's homelessness pressures demand innovative responses moving beyond crisis management toward prevention and transitional models that mirror the ethos and operational blueprint of You're Home. The evaluation provides evidence that targeted housing interventions, supported by patient capital and delivered through community-embedded services and place-based partnerships, can challenge homelessness cycles whilst generating both financial and social returns. The scaling pathway potentially exists through Northern Ireland's Financial Transactions Capital programme (including the LAMA fund) primarily, but also through credit union lending deregulation, and wider social enterprise development and investment. A proposed FTC investment could deliver 18 additional properties, demonstrating progression from the You're Home pilot to a larger yet still community-based response.

Combined with a subsidised rental product and social housing allocation reform, this approach could support the alleviation of homelessness pressures through planned prevention rather than a crisis-motivated response. However, the success of the pilot must not detract from sector-wide efforts to advocate for more state investment into new build affordable housing options.

## LEARNING FROM 'YOU'RE HOME'

Beyond its direct impact on tenants, the 'You're Home' pilot has catalysed wider impacts. The project leveraged Commonweal's initial investment to unlock £553,800 in additional funding for East Belfast Mission to develop its community-led housing work, informed government discussions around a potential £2 million FTC investment, and aligns strongly with the newly launched £10 million LAMA scheme—a dedicated funding pathway for homelessness organisations. This shows how a well-executed pilot can prove a concept works while opening up new funding opportunities across the sector.

This success reinforces the evaluation's findings: the evidence is strong, the operational approach works, and the financial model is viable. Transitioning from reactive crisis management to proactive prevention requires institutional change to challenge entrenched practices. Future success will demand political commitment, sustained financial investment, and integrated collaboration across statutory, voluntary, and social enterprise sectors. The evaluation establishes that this transformation is now a tangible possibility, particularly when we combine evidence-based practice, patient capital, and genuine partnership commitment from a range of able, well-resourced and relevant stakeholders.

If you have any further questions about the You're Home project and its impacts to date, please don't hesitate to contact Tom Dinnen – from East Belfast Mission at [tom@hosfordcommunityhomes.org.uk](mailto:tom@hosfordcommunityhomes.org.uk)