

A new affordable homes development in West Belfast, only available with Co-Ownership













## Black Ridge

One of the largest housing developments in Northern Ireland, Black Ridge is a new, mixed tenure residential scheme, developed by Apex Housing Association under the guidance of leading house builder, BW Social Affordable Housing, which is part of the Braidwater Group.

Work first commenced on the site early in 2021 and the development will mature with over 650 social and affordable homes for sale on the 75-acre site in the west of Belfast.

Along with the homes, the development will see a community centre with a multi-use games pitch, a number of children's play areas, with the possible future development of two care homes, a neighbourhood retail centre, and a hotel.

The new affordable homes development in Black Ridge will be known as Black Ridge Hill, and offers 2 and 3 bedroom homes for sale, each complete with a high specification turnkey finish.

The homes are only available to buy with Co-Ownership.





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## BLACK RIDGE HILL

## House Builder

With 50 years of experience, BW Social Affordable Housing is part of the Braidwater Group, which is one of the leading house builders in Northern Ireland.

The Group's experience is second to none and is backed up by our NHBC award winning site managers and teams who have achieved regional and national success as they demonstrate incredible dedication, passion, commitment and leadership to produce homes of exceptional quality.



## Energy efficiency

BW Social Affordable homes are highly energy efficient, easy to heat and have low running costs due to factory driven modular construction techniques.

High performance double glazing, composite doors, quality wall, roof and floor insulation, floating floor techniques and sound proofing are all utilised to deliver a high quality, energy efficient product.



## Co-Ownership

The affordable homes at Black Ridge Hill are available to purchase through Co-Ownership.

Uncomplicated and straightforward, an explanation of how it works is detailed on pages 8 and 9.

The homes are only available to buy with Co-Ownership.

## Well Connected

Black Ridge Hill is the perfect location for a new build in the Belfast area.

With easy access to the local shops and amenities in west Belfast and the Westlink, there's also quick access over the mountain and on to Antrim, the International Airport or into the West and onwards to Derry and/or Donegal.



## Community

The Braidwater Group is proud of the growing community spirit intertwined in its new developments across Northern Ireland. Building new homes is more than just bricks and mortar. It's also about creating thriving new communities where people can live, work and play together. The extra thought and effort is dedicated to building new developments with community and families in mind.



## Views

Up at a height, Black Ridge Hill is well placed to give you great views of Belfast, the Lough and all around. For an even better view, access to Black Mountain and Divis is a few miles away via the Upper Springfield Road.

## M1, Westlink & Outer Ring

5 minutes will bring you to the Westlink, the gateway to Belfast and surrounds. Whether you want to head onto Boucher Road, Belfast City Centre, the North or the South, the Westlink is the way to do it and so handy.

From the Westlink, the world is at your feet, with the M1 south or the M2 north giving you global access to the local world.



## Education

The options for secondary and further education in Belfast are endless with Colleges and Universities basically on your doorstep. Primary education is also minutes away with St. Teresa's PS on the Glen Road and Holy Trinity PS located the other side of the Monagh by-pass.

## Public Transport Links

Black Ridge Hill has excellent Public Transport links with a number of bus stops located throughout the development allowing everyone easy access to the city centre.

## Parks

Belfast has a wide variety of parks and playgrounds and not too far from Black Ridge Hill is Colin Glen Forest Park. With play parks in Black Ridge and throughout the local area, you also have the option of venturing to numerous other options within a 5 minute drive.



## Community Hub

Black Ridge will feature a community hub in the not too distant future and this will be located next to the entrance of the development. The hub will be the centre of activity for the area with community participation the key element.

## MUGA pitch

The new community hub will also manage a new Multi Use Games Area.

With a synthetic 4G surface, this all year round facility will ensure loads of activities and games, for all sports.

## Andersonstown Leisure Centre

The local Andersonstown Leisure Centre is only minutes away by car and this facility houses Northern Ireland's largest indoor Aqua Park.

With 3 high speed water slides including a drop slide, master blaster and body slide, the Centre also has Surf Belfast, Ireland's only indoor surf simulator. There is a 25m pool, a separate learner pool for swimming lessons, Little Lagoon for toddlers and an Aqua Play Area for under 12s.

On top of all that, there is an air conditioned gym, two fitness studios and two 3G outdoor 5-a-side pitches.



BLACK RIDGE HILL

Co-Ownership has helped over 33,000 people in Northern Ireland into home ownership. If you dream of owning your home but can't get a full mortgage, Co-Ownership might be for you.

Co-Ownership is a not for profit organisation that helps people become homeowners. You buy whatever share of the home you can afford, between 50% and 90% of the purchase price, and Co-Ownership will buy the rest. You will pay Co-Ownership a monthly rent which is lower than what you would pay if renting privately.

Depending on your personal circumstances, you could buy a home with Co-Ownership up to the value of £195,000.

## Co-Own

If you want to own your own home but are unable to save for a deposit within a reasonable time, or can't afford a full mortgage, Co-Own may be right for you.

With Co-Own you get a mortgage to buy your share, and Co-Ownership buy the rest.

See how the cost of Co-Own, a full mortgage and renting a home compare below.

## How do the costs compare?

## Renting



Mortgage £O



Co-Own for Over 55s

new home Co-Ownership can help.

Co-Own for Over 55s might be for you if you are

over 55 and want to sell your current home to

buy somewhere that better suits your needs. Or,

perhaps you haven't owned a home before and

would like to now. If the value of your current

home, or savings, doesn't stretch to the cost of a

With Co-Own for Over 55s, you use your

savings or the equity from your current home to

buy your share and Co-Ownership buy the rest.

Total Monthly Rent £900

## Co-Own



Mortgage on 50% share £92,500



Total Monthly Mortgage £655 + Rent £194 £859

#### Buying



Mortgage £175,750

Deposit £9,250

Total Monthly Mortgage £1,265

Figures are for illustration purposes only. Co-Own example is based on 7.8 % interest rate, repayment mortgage over 30 years. Buying example is based on a 7.8% interest rate, repayment mortgage over 30 years, with a loan to value (LTV) of 95%. Criteria and LTV rates may vary depending on the lender. We recommend that you seek independent financial advice before applying for a mortgage. The cost of buying your home will depend on your circumstances, property price and the mortgage product you choose.



## How do I apply?

Black Ridge Hill is a mixed tenure development and these affordable homes are only available to people who need Co-Ownership's support to purchase a home. If you can buy a home without Co-Ownership's support you will not be eligible to own one of these properties.

To secure one of these properties you will need a Co-Ownership Approval of at least the value of the house you wish to purchase.

Without Co-Ownership, I

would still be trying to save

for a deposit while paying

sky high rent. Thank you

me achieve my dream of

owning my home.

Co-Ownership for helping

## Eight step guide

## Do some research

Check Co-Ownership's criteria and use the tools on their website to see if you are eligible and how much you can afford. You should also check your credit file to make sure there are no surprises. If you need some help you can speak to Co-Ownership and a mortgage broker.

Apply

Apply online at co-ownership.org and we'll assess your financial circumstances. There will be a £100 non-refundable assessment fee.

## Get approved

If successful, you'll receive your Co-Ownership Approval that you can share with the estate agent. Your Co-Ownership Approval is valid for four months. If you aren't successful with Black Ridge Hill you can use the approval on another property that meets Co-Ownership's criteria.

Share your approval with the estate agent

Share your Co-Ownership Approval with Simon Brien Estate Agents to reserve your home at Black Ridge Hill. You won't need a holding deposit as Co-Ownership looks after that.

## Share property details with Co-Ownership

Once you have confirmed your property you will need to upload your property details to your application. There will be a £550 property fee which covers a property assessment and most of your legal fees.

Your formal offer

You'll receive a formal offer from Co-Ownership to purchase a share in your new home.

Your financial adviser will advise when to apply for a mortgage. You will also need to appoint a solicitor to complete their bit.

Move in



Marinus

Any purchase from Co-Ownership will be subject to their usual terms and conditions. Rent to Own is not available in this development. Visit Co-Ownership's website for more information, including eligibilty and property criteria.



# The Spring and The Kennedy

3 & 2 BED SEMI DETACHED

## The Spring

#### **GROUND FLOOR**

 Lounge
 3.35m x 4.85m

 Kitchen | Dining
 3.20m x 4.85m

 WC
 2.00m x 1.20m

#### FIRST FLOOR

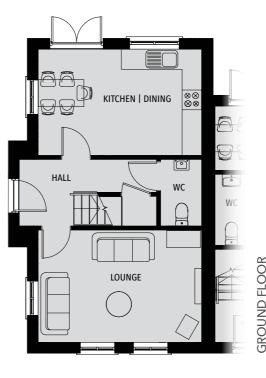
 Master Bedroom (max)
 3.40m x 3.75m

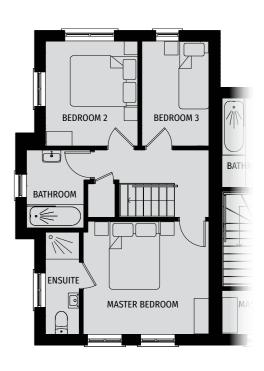
 Ensuite
 3.10m x 1.00m

 Bedroom 2
 3.20m x 2.75m

 Bedroom 3
 3.20m x 2.00m

 Bathroom (max)
 2.35m x 1.75m





## The Kennedy

## GROUND FLOOR

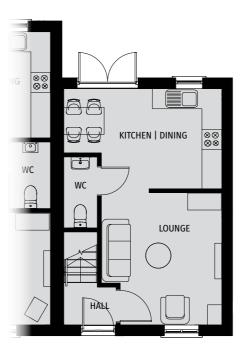
Lounge (max) 3.95m x 3.60m Kitchen | Dining (max) 3.00m x 4.75m WC 2.15m x 1.00m

#### FIRST FLOOR

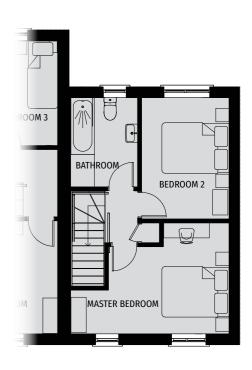
 Bedroom 1 (max)
 3.30m x 4.70m

 Bedroom 2
 3.65m x 2.60m

 Bathroom
 2.65m x 2.00m







SCT EL O DE

CGI is for illustration only. Render, brick and handed versions of the house types are a feature of this development.

Please check with the selling agent for clarification of your chosen plot.

Dimensions may vary throughout construction and therefore it is advised not to order any goods which depend on accurate dimensions. Full details will be supplied on request after the exchange/upon receipt of contracts. See disclaimer page for more details.





# The Spring and The Glen

3 BED SEMI DETACHED

The Spring plots: 78, 87, 126, 135 The Glen plots: 77, 88, 125, 136

## The Spring

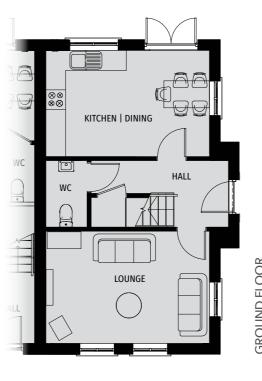
#### **GROUND FLOOR**

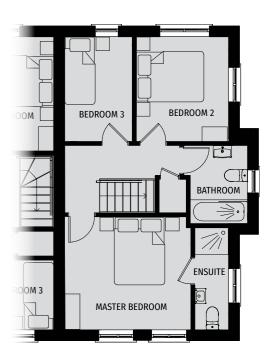
Lounge Kitchen | Dining 3.20m x 4.85m WC 2.00m x 1.20m

3.35m x 4.85m

## FIRST FLOOR

Master Bedroom (max) 3.40m x 3.75m Ensuite 3.10m x 1.00m Bedroom 2 3.20m x 2.75m Bedroom 3 3.20m x 2.00m Bathroom (max) 2.35m x 1.75m





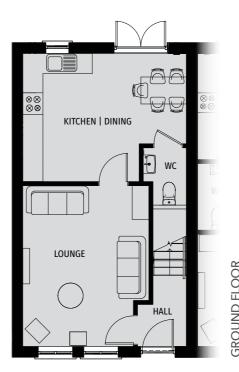
## The Glen

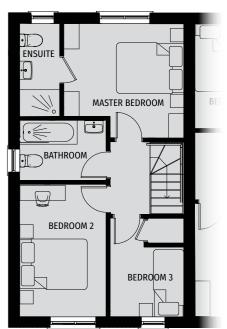
#### **GROUND FLOOR**

Lounge (max) 4.80m x 3.75m Kitchen | Dining (max) 3.85m x 4.90m WC (max) 1.70m x 1.30m

#### FIRST FLOOR

Master Bedroom (max) 3.40m x 3.55m 2.80m x 1.25m Ensuite 4.00m x 2.60m Bedroom 2 2.95m x 2.20m Bedroom 3 (max) 1.80m x 2.60m Bathroom





## ONLY AVAILABLE TO BUY WITH CO-OWNERSHIP



# The Kennedy

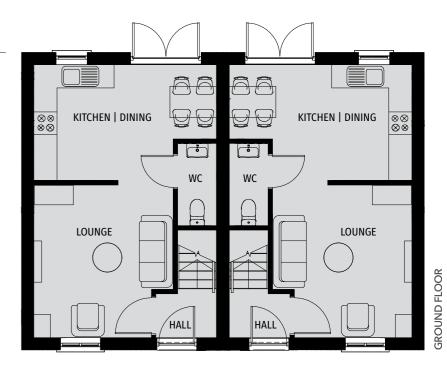
2 BED SEMI DETACHED

Plots: 75, 76, 137, 138

## The Kennedy

## GROUND FLOOR

Lounge (max) 3.95m x 3.60m Kitchen | Dining (max) 3.00m x 4.75m WC 2.15m x 1.00m

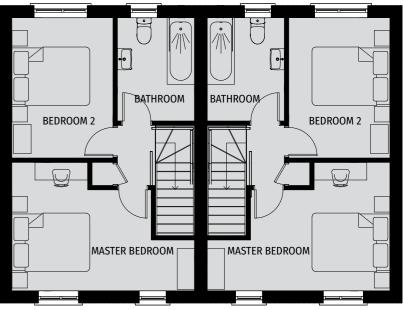


#### FIRST FLOOR

 Bedroom 1 (max)
 3.30m x 4.70m

 Bedroom 2
 3.65m x 2.60m

 Bathroom
 2.65m x 2.00m



FIRST FLOOR

#### ONLY AVAILABLE TO BUY WITH CO-OWNERSHIP



# The Glen

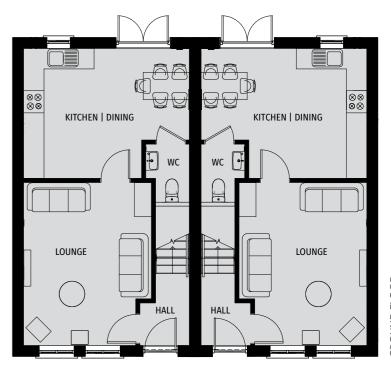
3 BED SEMI DETACHED

Plots: 79, 80, 81, 82, 83, 84, 85, 86, 89, 90, 123, 124, 127, 128, 129, 130, 131, 132, 133, 134

## The Glen

#### **GROUND FLOOR**

Lounge (max) 4.80m x 3.75m Kitchen | Dining (max) 3.85m x 4.90m WC (max) 1.70m x 1.30m



SROUND FLOOR

#### FIRST FLOOR

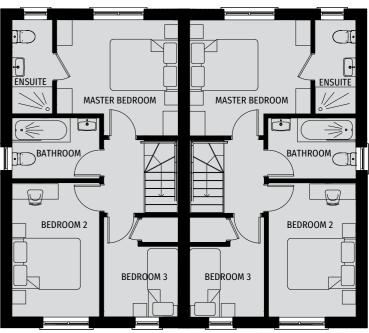
 Master Bedroom (max)
 3.40m x 3.55m

 Ensuite
 2.80m x 1.25m

 Bedroom 2
 4.00m x 2.60m

 Bedroom 3 (max)
 2.95m x 2.20m

 Bathroom
 1.80m x 2.60m



FIRST FI OOR

## ONLY AVAILABLE TO BUY WITH CO-OWNERSHIP



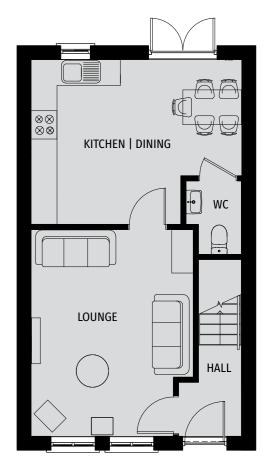
# The Hannah

3 BED DETACHED

## The Hannah

#### **GROUND FLOOR**

Lounge (max) 4.80m x 3.75m Kitchen | Dining (max) 3.85m x 4.90m WC (max) 1.70m x 1.30m



ROUND FLOOR

## FIRST FLOOR

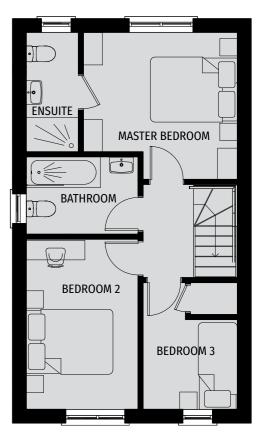
 Master Bedroom (max)
 3.40m x 3.60m

 Ensuite
 2.80m x 1.25m

 Bedroom 2
 4.00m x 2.60m

 Bedroom 3 (max)
 2.95m x 2.20m

 Bathroom
 1.80m x 2.60m



IPST ELOOP

## Your Turnkey Package

Each house is complete with a full turnkey package, ensuring once the sale is completed, you can move straight into your new dream home.

#### Kitchen

- A range of carefully designed kitchens in a choice of colours with square edged worktop complete with upstands and contemporary door handles;
- Single oven;
- Integrated modern ceramic hob;
- Stainless steel extractor fan;
- Integrated fridge/freezer;
- Integrated dishwasher;
- Convenient soft close drawers and doors to the kitchen;
- Stainless steel Leisure sink and Lever tap;
- Plumbed for future provision of combi washer/dryer.

#### Bathroom/Ensuite

- Quality white sanitary ware;
- Chrome shower cubicle;
- Slimline shower tray;
- Chrome towel rail to bathroom;
- Attractive vanity unit to main bathroom and half pedestal sink to WC / ensuite.

## Plumbing & Heating

- Natural gas central heating with energy efficient combi boiler supplying instant hot water for convenience. Complete with a 5 year warranty which is subject to annual service of the boiler;
- Electric shower to main bathroom;
- Thermostatic gas shower to ensuite providing instant hot water.

#### Floor Coverings

- Choice of luxury vinyl tile (LVT) to kitchen / dining / entrance hall / WC / main bathroom / ensuite;
- Choice of Plumpton carpet with comfort felt backing to lounge, stairs, landing and

#### Woodwork/Painting

- Oak flush veneer doors throughout with contemporary ironmongery;
- 6" bevelled skirting throughout;
- 4" bevelled architrave throughout;
- All wall and ceiling surfaces painted white throughout with satin finish to woodwork.

#### Lounge

- Modern and stylish wall mounted electric fire.

## Wall Coverings

- Choice of easy clean glass splashback to hob area in kitchen;
- Choice of wall tiling to bath/shower area in main bathroom, full height in shower enclosures, splashback over sinks in bathroom, ensuite and WC.

#### Lighting & Media

- A range of electrical sockets throughout; and TV points to living room and master bedroom;
- Integrated downlights to kitchen, WC, bathroom and ensuite;
- Internal wiring for TV, Sky;
- Wired for BT;
- Mains operated smoke and carbon monoxide detectors.

#### Exterior

- Composite front door;
- Front and rear doors with multi point locking system; - PVC fascia and rainwater
- goods;
- Attractive paving to all paths;
- Tarmac to driveways with cobble edging;
- Patio to secluded rear garden;
- 6ft (approx) close board timber fencing to rear boundaries allowing privacy;
- Landscaped front and back garden;
- Lawn turf to garden areas;
- Outside lighting at front and rear entrance.

## Energy Efficiency ℰ Design

- Energy efficient uPVC double glazed windows.

#### Warranty

- In addition, BW Social Affordable Housing is an A1 rated NHBC registered company and all our homes benefit from a 10 year NHBC Buildmark warranty and insurance policy as standard, giving homebuyers peace of mind. For more details, please visit www.NHBC.co.uk/

#### Please Note

In the case that our suppliers discontinue a product, BW Social Affordable Housing will supply a product of equal quality and value. All specification images are from the Braidwater Group's show homes and are for illustration only. Standard specification options are correct at time of going to print but maybe subject to change during construction





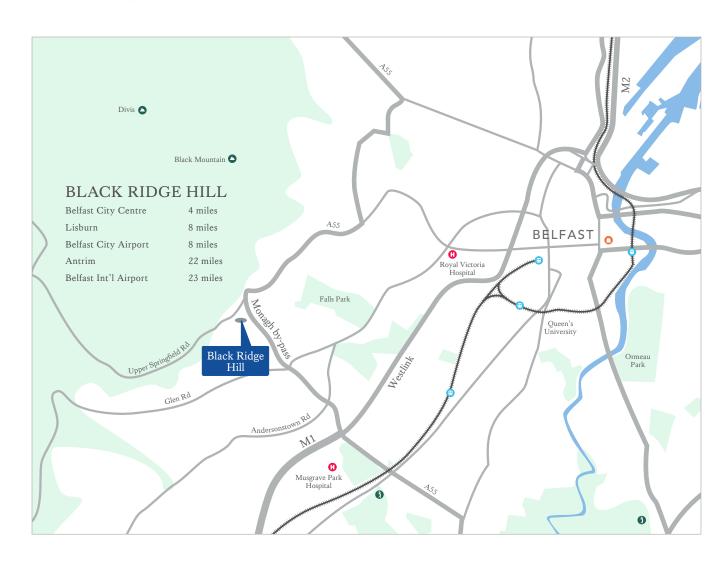


BLACK RIDGE HILL

## Braidwater



GROUP













This brochure and all the information detailed herein does not and will not constitute any part of any offer or contract, or be a respresentation including such contract. The brochure and all photographs, illustrations, plans and sizes are indicative only to give a general indication of the proposed development and floor layouts. Images, specifications, treatments and plans are correct at the time of going to print, but may be subject to change during construction. None of the statements and information contained in this brochure are to be relied on as statements or representation of fact and any intending purchaser must satisfy him/ herself by inspection or otherwise as to the correctness of any statement.

With regards to house type/floor plans, please note this information is subject to review and therefore potential changes. You should be advised therefore, not to order any goods which depend on accurate dimensions before carrying out a check to measure within your reserved plot. Computer generated images are for illustrative purposes only.

BW Social Affordable Housing reserves the right to alter plans, specification, elevation treatments, positions, and types of doors and windows without prior notice. BW Social Affordable Housing reserve the right to change house type mix and tenure of any home subject to market conditions and without notice. BW Social Affordable Housing is signed up to NHBC which is the UK's leading independent standard setter and provider of warranty and insurance for new homes. Their purpose is to raise standards of new homes and to provide protection for homebuvers in the form of Buildmark warranty and insurance.

Full details will be supplied on request after the exchange/upon receipt of contracts, which will include plans and specifications of the home, to enable you to make a properly considered purchasing decision, before making a binding commitment. Nothing contained in this disclaimer shall affect your statutory rights or contractual rights.



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