

## Self Build and Custom Build Housing

### Summary

The UK has a much lower rate of self-building than other European countries. The sector currently accounts for between 7 – 10% of completions whilst in Austria it accounts for around 80%. A survey commissioned by the Building Societies Association (BSA), published in October 2011, suggested that 53 per cent of people in the UK would consider building their own home given the opportunity. In *Laying the Foundations: A Housing Strategy for England (2011)*, the coalition government set out plans to enable more people to build or commission their own home. Various measures have been introduced to ease the path for those wanting to build their own home including (repayable) funding; an exemption from the Community Infrastructure Levy; amendments to planning guidance; and improved access to public land.

### What is self-build and custom build housing?

Self-build and custom build both provide routes into home ownership for individuals and groups who want to play a role in developing their own homes. Below provides a brief synopsis of the different options available for the Council to consider:

**Final-finish** – Where you will decorate and complete external landscaping

**Self-finish** – You will add all fixtures and fittings, as well as decorating. You will finish walls, floors, ceilings and internal doors. You will install the kitchen and bathroom and complete external landscaping

**Watertight shell** – With this option, you will work on and complete a building that has been made watertight. You will complete all internal structures, wiring and plumbing as well as all those things included in the ‘self-finish’ option

**Serviced plot** – You will build your own home on a plot to which all services (electricity, sewerage, access etc) have been provided. The plot will already have detailed or outline planning permission

Only one of the above options will be considered on any one development due to a mix of options on one site being too problematic.

### Self Build & Custom Build in Torbay

The Council recently adopted the new Torbay Local Plan, which establishes a range of planning policies to manage new development in the Bay over the next 15 years or so. This includes Self Build Affordable Housing and exception sites, which enable:

‘Affordable self-build plots to be made available as a proportion of affordable housing requirements on large housing sites’.

The Council also proposes to release some of its own land to support self build and custom build. At least two sites will be released in the next 12 months.

Torbay Council launched its Self Build interest register at the beginning of March, which will record a list of those individuals who are interested in self-build & custom build and will help to give the Council a better understanding of local demand. As of the 21<sup>st</sup> March, there is currently one individual who has registered their interest and is from out of area. It is worth noting that the register is still to be actively promoted and marketed which is due to happen in the next few weeks. The Self Build Registration Form is designed to be completed by individual households rather than groups of persons who are interested in building multiple self-build homes together, details of the form and how people can register can be found at the following Torbay Council webpage

<http://www.torbay.gov.uk/index/yourservices/planning/strategicplanning/selfbuild.htm>

### **How is it affordable?**

Self build can be a good way to provide your own affordable home as 'sweat equity' hours in its construction and removing the cost of developer profit can save money, making it potentially more achievable for families who would otherwise be unable to buy their own home.

In the long term a section 106 legal agreement can be used to restrict the sale or rental value of the house and restrict its occupancy to those who:

- Are in need of affordable housing
- Are unable to afford market prices, and
- Have an appropriate local connection to the area

Torbay Council still needs to develop its own qualifying criteria for self build/custom build sites with a number of factors that will need to be taken into consideration for example:

- Should there be a maximum household income and savings (but still enough available to be able to carry out the build)
- What are the applicants current housing needs
- Will they need a local connection
- Does the applicant need to be a first time buyer
- Can they be a homeowner and still apply
- Should the applicants be registered on Devon Home Choice and Help to Buy South West
- What would be the allocation policy for re-sale
- Would the applicant be willing to undertake any training

## **Neighbouring Local Authorities**

Both Teignbridge and Plymouth have self-build schemes but are taking different approaches.

In Teignbridge, Broadhempston was part of a community led project. Six families are in the process of building affordable, self-build, eco houses. The development is located on land at the edge of the village that would not normally have been granted planning permission and the project was only open to couples and families living within a 2 mile radius and ties to the village. Whilst the scheme started well it hasn't been without several large issues many of which other local authorities and community self-build groups can certainly learn from.

Plymouth are currently looking to grow the city and to attract local entrepreneurs to stay in the area and so their process for allocating plots for self build/custom build is to the highest bidder rather than it being an affordable product. Applications are weighted according to their local connection to the ward, city and time spent on the register. They will though look at how affordable plots can be delivered if the demand is there.

## **More information**

More details on self build/custom build if required can be found at the following:

[www.customandselfbuildtoolkit.org.uk](http://www.customandselfbuildtoolkit.org.uk)

[www.selfbuildportal.org.uk](http://www.selfbuildportal.org.uk)