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Useful addresses and websites

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Appendix 1. Planning consent 3 bed Dorma bungalow (Paul and Jayne Marshall)

Introduction

For many people, the idea of building their own home remains just that: a nice idea, but unfortunately not achievable. First off, there is the thought that self-build means getting down onto the building site and doing all the work yourself. However, most often the reality is that self-build means that the self-builder works with a variety of people and businesses, such as architects and builders to construct their home.

Why Self-Build?

Paul and Jayne Marshall:

We first got involved in self-build in 1999, and got the idea initially through friends who were looking for properties. They found that the cost of a house at that time was far too expensive and decided to explore other avenues.

We were also in the same boat, and discussed the problem with a builder friend of ours, who offered to build a house for us, subject to finding a plot of land, which is always the main consideration. We found a plot in our home village, a house with an orchard, both on the market but later split into two plots, of which we bought one, which had been granted outline planning permission. The initial price was £40,000. We approached the estate agent as it had been on the market for three months and offered £25,000 for the plot. This was rejected and Jayne contacted the owner who met us on site. She stated that she had

never received the revised offer. We offered £27,000 which was accepted. This was our very first self-build and we have never looked back.!

On the face of it, it seems easier to just buy a house, without getting involved in the whole process. However, deciding to self-build a home and maintain control of the design and build means that you can end up with the home you want, designed to your own specifications and at a much lower cost than a traditionally bought home. Building your own home from scratch is the ultimate chance to create something that is completely designed around your own unique needs and your future aspirations.

Self-built homes can also combine the best features available to homeowners. For example, labour-saving features such as a central vacuum and even automated home technology can be incorporated at a fraction of the cost you might expect. These features can revolutionize your lifestyle: at the touch of a button you can control the heating, climate, lighting and entertainment functions of your entire home.

Saving money

By going through the process of creating a design and having a personal input with the house building process, you can usually save yourself 30% plus on the market value. As a guide the house that you spend £200,000 (on the full project) should quite easily be worth £300,000 plus if all goes to plan. The potential equity to be made also means that many self-builders repeat the process three or

four times, ending up with a bespoke home that is mortgage free.

Energy saving

One other big advantage of self-build is that you can design your home to be green, sustainable and energy saving. A green home is designed to be highly efficient and to make use of natural energy harvested from the local environment. The majority of self-builds today incorporate some green features and as a result, their energy profile and carbon footprint can be tiny when compared to a conventional house. This means that not only is the effect you have on the environment reduced, but it is likely that the effect energy bills have on your wallet will be reduced as well.

Who builds their own home?

All types of people choose to build their own home – from young couples and singles starting out on the property ladder to families and those wanting a retirement pad for two. Age is certainly no barrier, whilst for those with accessibility needs, and their families, self-build is often the only way to achieve a home to fit their special requirements.

Finance and DIY skills (or a lack of) should not be deterrents either. Self-build can offer many people on low incomes a chance to own their own home without having to fork out local market prices — custom and community build projects are a fine example of this (see chapter 1).

So, where do you start? This book covers all the essential stages of self-build from finding land and finance, the design process, obtaining planning permission, the construction process and the final process of moving in.

As a backdrop to all this activity, it is very important to understand the moves that have been underway to promote self-build, making the whole process easier, both from national organizations such as the National Custom and Self-Build Association (NaCSBA) and also within government.

The role of government and the construction industry in encouraging self-build.

One of the biggest historic problems facing those with a passion for building their own home has been the difficulty in finding land and obtaining finance to get the project off the ground. During the last five years, pressure from organisations such as the above mentioned National Custom and Self-Build Association (NaCSBA) has been brought to bear on Government to ensure that the process of accessing land and obtaining finance to self-build a home becomes a lot clearer and a lot simpler. This has culminated in the Right to Build.

The Right to Build

This is a (relatively) new scheme designed to help combat the housing crisis and get more people building their own homes. In a bid to boost house building and address concerns about affordability, the Government has passed

legislation to make more individual and serviced plots available for those wanting to build their own homes.

The Self-Build and Custom Housebuilding Act 2015, is an Act which places a duty on local authorities to keep a register of individuals and community groups who have expressed an interest in acquiring land to bring forward self-build and custom-build projects and to take account of and make provision for the interests of those on such registers in developing their housing initiatives and their local plans. It also allows volume house builders to include self-build and custom-build projects as contributing towards their affordable housing obligations, when in partnership for this purpose with a Registered Social Landlord.

Going further, as part of the Housing and Planning Act 2016, coming into force at the end of October 2016, local authorities are now required to help find land for those who have an interest in building their own home. This is done through *the Right to Build register*. Anyone who is interested in building their own home is invited to register their interest on the Right to Build Portal (a site set up by the National Custom and Self Build Association (NaCSBA)).

The scheme currently extends to England only, with discussions underway with the Welsh and Scottish assemblies. In Northern Ireland, land supply is less of an issue, with 15% of new homes being commissioned by their owners.

In Chapter 1, we will be discussing the Right to Build in more depth.

A word about the authors:

Roger Sproston BA MSC is a former housing manager and developer with many years of experience of working with self-build groups within the co-operative movement.

Paul and Jayne Marshall have been involved in self-build for a number of years and have completed three projects. They are currently constructing a Dorma bungalow in Derbyshire. They bring an enormous amount of practical experience to this book, which will be illustrated through case studies.