

## The Self Build Argument

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Japan, Australia, Belgium and Germany report that 60% of new homes constructed annually are now built by the people who live in them.

Construction data firm Barbour ABI shows self-build planning applications in 2014 were 28% lower than in 2008 – mostly due to the crunch in mortgage lending and tighter planning rules – Financial Times.

Mark Brinkley's 'The Housebuilder's Bible' provides a good list of the Pros and Cons.

Benefits of Self Build	Disadvantages
It is possible to build a 'dream home' containing bespoke characteristics. Your home is likely to cost significantly less than buying a newly built home.	It is often necessary to take out a loan on an existing home or a relatives to borrow the money to fund the project. Utility services need to be close for connection to make the scheme viable.
Barton Wilmore – 'there is clearly growing UK consumer demand for the type of aspirational properties...partly thanks to television shows like 'Grand Designs'.	Building your own home to your taste is a risk as when you come to sell it – other people may not want it – M Holmes of NaCSBA
The conservatives pledged to double the number of custom-built and self build homes by 2020 and provided legislation to encourage this <a href="http://next.ft.com/content/d645d552-af8b-11e3-a006-00144feab7de">http://next.ft.com/content/d645d552-af8b-11e3-a006-00144feab7de</a> The Self and Custom Build Housing Act 2015	Mortgages tend to be more expensive and differ from conventional mortgages in releasing money in stages as the build progresses. Interest rate changes can put the whole project at risk. A cash cushion is essential – most loans require you to already have bought a plot and can be dependent on planning permission.
Huf Haus – a German Company and Cocoon are companies that provide kit houses which can be erected on previously built foundations within four months. Other companies also promote kit homes	Time consuming process if you are working full time. Management of the project takes time. People report that the process is extremely stressful. Temporary accommodation can be expensive, doubling your living costs.
Grants are available for groups who purchase land together and divide it into plots – Custom Build Serviced Plots Loan Fund	Disputes often arise when the divided up plots seem to favour one party more than another.
Self-building is zero rated for VAT	Finding a plot is hard work reported by Diy Fix It. Most building plots found are brown field sites and therefore in more built up areas. Buying an existing house to pull it down can be very expensive.
Self build can promote community cohesion as groups collaborate to a common goal	Self-build will be the 'windfall' unless on sites of 6 or more Windall will not contribute to our housing allocation
Self-build can make home ownership possible for those who would have no prospect of it otherwise	Self-build holds the risk of site incongruence and needs very tight design and style standards

**F Nowne (with amendments from S Barrass)**