SUCCESSFUL SCHEMES

SUCCESSFUL SCHEMES IN THE UK AND ABROAD

Summary

There are a number of successfully completed schemes - both in the UK and internationally - that can be broadly categorised by the three families of Collective Custom Build[1].

In the UK, most established models are of the *Independent Group Custom Build* or *Supported Community Custom Build* variety. There is a rich, if relatively niche history of independent 'group self-build' in the UK, and according to the National Self Build Association (NaSBA) there have also been around twenty multi-unit 'self-build' projects delivered by Housing Associations, Registered Providers or councils over the last thirty years, working in partnership with 3rd sector organisations such as the Community Self Build Agency (CSBA) or private sector organisations like D&O Management Services Ltd. These organisations help to set up the scheme, recruit the participants and 'drive' them to completion (NaSBA, 2013a, p. 10). By contrast, it has only been possible to identify two clear examples of completed developer-enabled schemes in the UK.

There are many more schemes now at a developmental stage as the momentum grows with Collective Custom Build. Wallace et al. observe that new models of group or multi-unit schemes are emerging led by developers or local authorities in particular, which represent a diverse range of pilot initiatives and are likely to grow in the short-term as a response to Government initiatives (2013, p. 8), such as the National Planning Policy Framework[2] and HCA Custom Build Homes Fund (HCA, 2012, 2013a)[3].

NaSBA confirms that large numbers[4] of local authorities that are looking to initiate or deliver schemes (Stevens, 2013a, 2013b, 2013c) and given the pace at which new schemes are coming forward, this may well have increased by the date of publication of this report. There is anecdotal evidence from a range of developers and house builders of all sizes, including national companies, who are attracted by the opportunity to develop new products and services for self-builders of all types (NaSBA, 2011a, p. 9).

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[1] The three main categories of Collective Custom Build are: Independent Group Custom Build; Developer Enabled Custom Build; and Supported Community Custom Build. Please refer to 'Defining Collective Custom Build' in this study for a more detailed discussion.

[2] See The Royal Town Planning Institute (RTPI) overview of the NPPF (RTPI, 2013).

[3] Please refer also to 'Statute & Policy' in this study.

[4] NaSBA Chair, Ted Stevens gives the figure of 'around 20 housing associations and 45 local authorities' are looking at some form of self-build delivery (Stevens, 2013a).

Additionally, this study has observed significant interest amongst private companies in the opportunities presented by Collective Custom Build in particular[5] and there are a number of developers actively promoting Custom Build or 'volume self-build' services (Igloo, 2013; HAB, 2013; Urban Self Build, 2013; Fairgrove Homes Ltd, 2013; Solidspace, 2013; Concept2 Group, 2013 and others).

There are a number of important international reference points for Collective Custom Build, with key examples such as the Homeruskwartier in Almere, Netherlands and Vauban, in Frieburg, Germany frequently cited in published literature and recognised as offering opportunities for learning by central Government and industry bodies[6]. The Homes & Communities Agency (HCA) points out that European examples are particularly relevant points of reference, because they too are governed by EU State Aid, which controls how governments can support projects financially (HCA, 2012, p. 9) and regulates initiatives that may distort trade between member states.

Some international instances of Collective Custom Build - such as the German *Baugemeinschafte or "building-community"* (id22 et al., 2012, p. 105; Chan, 2010a, 2010b; Stevens, 2013c) and Argentinian *Fideicomiso* ("trust") models (Redstone et al., 2013; Redstone, 2012; CASS, 2013) - better represent broader phenomena in popular culture, where the means of accessing custom built housing is widely known and schemes are predominantly procured as group or multi-unit schemes.

However, it is important to note that UK models of Collective Custom Build differ slightly but significantly from those in Europe and the US, where many self-provided houses are either pre-fabricated in factories and sold to owners who have a serviced plot and foundations in place, or built by home-manufacturers and small-builders who are used to dealing directly with self-providing land-owners. The key differentiator for the UK is the prohibitive cost and complexity of obtaining a plot of land, serviced or otherwise, and there is consensus across the literature that access to land - particularly serviced plots - is one of the biggest barriers to a greater fulfilment of self-provided housing in the UK, alongside access to finance and the establishment of a self-provided housing industry (Parvin et al., 2011a; NaSBA, 2011a, 2012; Wallace et al., 2013; Morton, 2013 and others.).

Although successfully completed Collective Custom Build schemes are commonly led by one particular stakeholder group, a critical factor for success - in the UK and internationally - is often an innovative enabling partnership between self-providing groups, public sector enablers and private development partners. Strong, local political leadership is also commonly cited as a major motivating factor.

Lancaster Cohousing - Independent

The Lancaster Cohousing project at Forgebank, on the outskirts of the village of Halton in Lancaster is a certified Passivhaus / Code for Sustainable Homes Level 6 and Life Time Homes, affordable community housing project, which has evolved through a participatory design process with the individual householders and Eco Arc Architects (Jennings et al., 2012).

41 zero carbon homes and additional communal facilities - such as guest bedrooms, a play room and some workshops/offices in a converted mill building - have been built on a riverside site, costing

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[5] Evidence for this is anecdotal and is drawn from interaction in sessions at workshops specifically for this research (Ash et al., 2013; Brown et al., 2013) and significant industry events, such as: the 'Sustainable Self Build & Renovation' seminar stream at the EcoBuild 2013 exhibition in London, 5th-7th March 2013 (EcoBuild, 2013; specifically Stevens, 2013b, 2013d; Hill, 2013a; Everard, 2013); the Green Sky Thinking series of workshops and seminars held across London, 15th-19th April 2013 (Green Sky Thinking, 2013; specifically Brown, 2013); events held nationally as part of National Self Build Week, 4th-12th May 2013 (National Self Build Week, 2013; specifically Stevens, 2013c); and a seminar organised by the Urban Design Group on Alternative Housing Models in London on 23rd May 2013 (Urban Design Group, 2013; specifically Zogolovitch, 2013; Brenton, 2013; Devlin, 2013; Moore, 2013; Hill, 2013b).

[6] The Homeruskwartier in Almere, Netherlands, and the Vauban district of Freiburg, Germany, feature frequently as points of reference in a number in key sources (Parvin et al., 2011a; DCLG, 2011a; Owen et al., 2011; NaSBA, 2011a, 2013a; Roberts, 2012 and others.) as well as in presentations available via the Homes and Communities Agency, originally presented at the HCA Custom Build Workshop in Middlesborough on 29th January 2013 (HCA, 2013a, 2013b).

between £100-300k each (Stevens, 2013a). The houses roughly match or slightly exceed the cost of a 'normal' home of equivalent size in the surrounding area, but offer vastly improved environmental performance – leading to reduced running costs - and access to shared facilities in a prime location (NaSBA, 2011b, p. 9). The project has taken a relatively long time to complete, beginning in 2004 and finishing in 2013.

The site was purchased by a Cohousing Company established to procure and manage the development, after the site had been reposed from its former owners by a Receiver. The group also accessed a full package of professional consultancy support including architectural design, structural and environmental engineering, quantity surveying and project management (Jennings et al., 2012).

Importantly, with this assistance, the group were able to make the site work much more effectively than would be possible through 'normal' development practice, which would have prioritised direct individual access to the street and sought to provide a car parking space outside each dwelling. Instead, the group chose to share access to a car pool, restricting vehicle parking to one portion of the site (NaSBA, 2013b, p. 7).

A contractor built out the scheme to a design specified by the eventual occupants, who occupy the majority of the homes as leasehold, having sold off a small number of properties as freehold in order to part finance the project (NaSBA, 2013a, p. 7).

The total cost of the project was around £8 million. A portion of this was forward-funded by the members, who 'loaned' the Cohousing Company up to 30% of the projected total cost of their homes to help buy the site and provide development finance. Additional finance came from a loan via the ethical lender, Triodos Bank, which helped to provide bridging finance, covering the initial funding gap and allowing construction work to start, reaching a peak overdraft of around £4million. As each home has been completed the members have paid the rest of the purchase cost, either from savings or via mortgages offered by the Ecology Building Society (NaSBA, 2013a, p. 7).

The Self Build Portal has a written case study covering history, planning and construction, finance, time-scale, long-term outcomes and learning points – **here** (Self Build Portal, 2013a).

Springhill Cohousing - Independent

Springhill Cohousing in Stroud, Gloucestershire, was the first new-build cohousing scheme to be completed in the UK.

Co-designed with architects Architype, the group were able to procure housing on a steeply sloping site in the centre of the town, not immediately attractive to a mainstream housebuilder. The award winning scheme (Stevens, 2013a) features a total of 35-units comprising a variety of dwelling types, including flats, terraces and semi-detached homes in a largely car free development (NaSBA, 2011b, pp. 8–9)[7], opting for a system of narrow pedestrian streets that was crucial in unlocking the potential of the site for housing development (Parvin et al., 2011a, p. 54).

Springhill's cohousing creates a unique collective lifestyle: the residents cook meals together at least four-times a week, and there are regular coffee mornings, sing songs, tai chi groups, films, parties and group celebrations (Stevens, 2013a) in the common house, which forms a core component of the Cohousing agenda. Representing the hub of the community and a communal extension to the residents' private living space, the three-storey building comprises communal kitchens, dining, workshops, a games room and communal laundry facilities. The collective living spaces allow larger one-off events to be held in the common house, and private dwellings to be smaller, and cheaper (Stevens, 2013a).

The Cohousing ethos extends to other aspects of the development. Residents of the scheme are committed to reducing their environmental impact. There are community recycling and composting

schemes, and much of the site's electricity is generated with photo-voltaic solar arrays. While many residents own cars, cars are kept away from the interior of the site, and a car-sharing scheme is in operation for more-occasional motorists.

The ownership model is aimed at creating the most equitable distribution of housing costs. In exchange for an initial £5,000 equity stake, every Cohousing group member was made a director of a special purpose 'Development Company', ensuring all members were equally involved in commissioning the construction.

The Development Company purchased the land together, ensuring that individual plot costs were kept relatively low. The plots were priced on a £/m^2 basis, so each resident pays according to the size of their house. The value of each square metre was defined as a division of the total build cost, *including* the common house, services, landscaping. This prevented the build from running out of money before the common house and the landscaping were complete.

Built with a £4.2m loan – some homes were purchased outright, whilst others remain for rent. Typically, each home has cost a little less than similar homes nearby (Stevens, 2013a). The cohousing group also makes a commitment to providing affordable housing, and three housing units are subsidised in perpetuity at 15% below market value (Hunter, 2012, pp. 108–110).

Ashley Vale, Bristol - Independent

Procured by the Ashley Vale Action Group (AVAG), established to resist what it saw as a problematic development proposed by a volume housebuilder, the Ashley Vale scheme consists of 26 new detached and semi-detached houses and bungalows as self build and self finish, with a shared garden, Home Zone, recycling facility, three workspace units and a community room (NaSBA, 2013a, p. 5).

Bounded by railway lines, allotments and a nature reserve, the scheme was enthusiastically supported by the local authority as an alternative to the volume housebuilder proposals. The scheme was built over five or six years on a former scaffolding yard close to the centre of Bristol, and has won numerous planning and urban design awards (Stevens, 2013e), including a Building for Life Award (NaSBA, 2011b, p. 8), and a CABE award in 2010 for its urban design and sustainability credentials (NaSBA, 2013a, p. 5) which acknowledges its *distinct character with a mix of scales, architectural styles and materials, and pleasant public spaces*, adding that for a city site [the scheme] *has a rural feel* (CABE, 2011a).

The group of around 30 families raised the deposit for the site between them, before dividing the site into individual plots (Parvin et al., 2011b, p. 54; Stevens, 2013e), whilst typical homes cost less that £100k (Stevens, 2013e), whilst average serviced building plots cost £35,000 (in 2001) (NaSBA, 2011b, p. 8). The self-finish options accessed cost savings of around 20% of the total cost (NaSBA, 2013b, p. 17).

A recent quality of life survey shows people are happier and feel safer in the self-built neighbourhood of Ashley Vale when compared to the wider city of Bristol, attributable to the social value of neigbourliness generated through self-provision (Clarke, 2012 IN: ; Moulding, 2012, p. 33).

The LLDC have written a synopsis of Ashley Vale on p.22 of their report *Custom-Build Housing: An alternative model for development on the Queen Elizabeth Olympic Park* – **here** (Roberts, 2012, p. 22).

Read a CABE case study of Ashley Vale, including lots of pictures, descriptions of the site and design process, and evaluation – **here** (CABE, 2011a).

The Self Build Portal has a written case study covering history, planning and construction, finance, time-scale, long-term outcomes and learning points – **here** (Self Build Portal, 2013b).

The Ashley Vale Action Group have written a comprehensive account of their experience of community planning and consultation days – **here** (Leach et al., 2000).

The Threshold Centre, Dorset - Independent

Created jointly with housing association, Synergy Housing, this project provides 14 cottages of mixed tenure – some for co-ownership, some for rent (NaSBA, 2013b, p. 7) - grouped around an old barn, which has been converted into a common house, supporting a lifestyle for residents based on Cohousing values.

The project was facilitated by strong local authority support and a grant from the Homes & Communities Agency (HCA), with the authority keen to support another Cohousing project in the area. The partnership appears to have been very successful, with anecdotal evidence suggesting that the group were very positive about the involvement of the Synergy HA as the development partner (Hill, 2013c).

Holy Island of Lindisfarne Development Company Trust (HILDCT) - Independent

The Holy Island of Lindisfarne Development Company Trust (HILDCT) is a well-established Community land Trust (CLT), formed in 2000 in response to the severe shortage of affordable housing for local Islanders. The Development Company Trust was formed in order to purchase land and procure housing which could then be sold or rented to local people (Parvin et al., 2011a, p. 56).

The HILDCT began as an Independent Group Custom Build, and transitioned to Supported Community Custom Build for a second phase. The first development wasprocured with financial support from the Tudor Trust and a mortgage from the Triodos Bank, which it paid bank through rent charged on the dwellings constructed.

A second scheme, referred to as Green Lane, was begun in 2009 and developed with support from the Four Housing Group (4HG) Housing Association, in the form of Project Panagement services and a Clerk of Works on site, and by underwriting the Trust and enabling it to receive a loan for a third of the development cost from the Homes & Communities Agency (HCA), the first such instance of a grant being paid by the HCA to a CLT. Further finance was again secured from Triodos Bank, and paid back through rent from tenants, whilst the final third of development costs were met by a grant from the Tudor Trust (Peacock, 2011).

The HILDCT won an award for Rural Housing from the HCA in 2010 (Peacock, 2011).

Coin Street Community Builders - Independent

Coin Street Community Builders have developed a mixed-use community in the heart of London where innovative social housing developments, commercial and cultural organisations exist side by side (CABE, 2011b).

Coin Street Community Builders (CSCB) was established, in 1981, by members of the local community who were fighting to have control over their neighbourhood, the residential elements of which were threatened by office development. They won planning permission for five housing co-ops, commercial and leisure facilities and open spaces for the community. Due to CSCB's vision and determination Coin Street is now a thriving mix of social housing, businesses and public spaces that have been delivered as a long term project by and for local people (CABE, 2011b).

The original blueprint is still being followed by CSCB today, and so far four out of the five housing co-ops and a neighbourhood centre have been built. Open spaces and parks have also been established. Another housing co-op will be developed specifically for older residents and a swimming pool will be built in the near future (CABE, 2011b).

Read a CABE case study of Coin Street Community Builders, including lots of pictures, background to the development process, and evaluation – **here** (CABE, 2011b).

Hockerton Housing Project – Independent

Completed in 1998, five families built a terrace of earth sheltered homes with a 'green' off-grid solution as the main design driver. The families worked collectively to build the shells, before finishing their own homes independently, at a total cost of around £90k per home. A second phase of seven new homes is planned for 2013 and 2014 (NaSBA, 2013a, p. 5; and; Stevens, 2013e).

The Self Build Portal has a written case study covering history, planning and construction, finance, time-scale, long-term outcomes and learning points – **here** (Self Build Portal, 2013c).

Findhorn Foundation, nr. Forres, Scotland - Independent

The Findhorn Foundation represents one of the earliest self-build communities in the UK having constructed 44 homes over a 30-year period (NaSBA, 2013b, p. 5; Stevens, 2013e), beginning in the late 1980s with a small area of eco-housing known as the Bag End Cluster, built to what is still a very high ecological standard (Selfbuild Central, 2009).

Most homes were developed individually with a 'green' agenda, although a recent project resulted in a terrace of three homes constructed together. The new homes form part of a larger community, and have won an award from the United Nations (Stevens, 2013e).

Designers, Eco Arc, have also recently completed work on the Lancaster Cohousing scheme (Selfbuild Central, 2009),

The Self Build Portal has a written case study covering history, planning and construction, finance, time-scale, long-term outcomes and learning points – **here** (Self Build Portal, 2013d).

Selfbuild Central has an illustrated case study – **here** (Selfbuild Central, 2009).

D & O Management Services Ltd. – Developer

D&O Management Services Ltd are a private sector organisation that typically recruit people who already have good construction skills and don't require much training or support(NaSBA, 2013b, p. 10, p.10). The company then assists them in building their own homes, typically establishing a specific Self Build Housing Association for each scheme comprising recruited project members, whom it continues to assist post completion. The Housing Association effectively becomes a one-off development company. Perhaps unusually, the developer pays consideration to the mix of group members, stating that they *'recruit the best possible mix of members who will one day be neighbours and part of* [the] *community'*[8].

D&O also retain a range of expertise 'in house' to facilitate design and procurement, including architectural design, and project management, that helps to 'de-risk' self-build in the eyes of lenders and planning authorities. In addition, the company negotiates and arranges the finance for the project, as well as identifying a suitable site and negotiating its purchase on behalf of the Association. The company state that these services, as well as the support they provide in terms of auditing each project using their in-house Quantity Surveyor, greatly assist in 'de-risking' self-build from the point of view of lenders and planning authorities – with a complete breakdown of the actual costs of the scheme at the outset of the project providing an estimate of the property value on completion. The company also undertakes all the necessary work of sorting out the technicalities of a housing development including VAT arrangements, certification and a Surveyor's inspections, and arranging

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[8] (D & O Management Services Ltd, 2013a)

project insurance which includes Contractors All risk, Public Liability, Personal Accident and Life Insurance.

When the scheme is completed, each member purchases their new home with mortgages under the advice and guidance of an Independent Financial Advisor[9].

D & O place great emphasis on the importance of positive group dynamics in their model of Developer Enabled Custom Build, stating:

> *"An ideal group has to be balanced with a mixture of skills and professions as well as complementary interests and attitudes. Many things are taken into account when allocating the membership of a scheme. You obviously need skilled tradesmen however, equally important, there should be someone experienced at administration and book-keeping. Group members come from a variety of professions and walks of life but they each have something to offer to the success of the project.*
>
> *Seems like a good idea? It is!! But it needs experienced, professional guidance to ensure success and that's where D & O Management Services Limited come in."*

<div align="right">(D & O Management Services Ltd, 2013b)</div>

D & O appears to have a rich and proven track record, delivering a number of successful completed schemes, typically between 10 and 20 units in size, although the largest consists of 35 units. In addition, schemes are built quicker than anticipated, with almost every scheme completed in under 12 months, and representing a typical cost saving of 30-40% on market value. In some cases, a cost saving of over 50% has been compared to market value (D & O Management Services Ltd, 2013c).

The D & O Management Services Ltd schemes show considerable innovation and adaptability in how they bring forward development on a wide range of otherwise challenging sites upon which normal, speculative development was unfeasible or simply unlikely.

The Colton Self Build Ltd scheme in Leeds was developed in a sensitive planning context on a sloping site unattractive to larger developers, whilst a scheme at Tong successfully took on an old dairy farm in a strict conservation area. Further schemes were delivered as part of a larger housing development, usually the first phase, alongside national house-builders as part of housing estate development initiated by local authority through land allocation. In some cases, D & O Management Services Ltd acquired sites from large developers who did not see a future for a site they owned if it were to be developed speculatively (D & O Management Services Ltd, 2013c).

Construction, however, is generally very traditional, with limited sustainability credentials over and beyond that required by building regulations.

NaSBA have written an overview of D&O's 35-unit Sapley Self Build project at Heaton in Bradford – **here** (NaSBA, 2013b, p. 10).

Visit the D & O Management Services website – **here** (D & O Management Services Ltd, 2013a).

Read about all of D & O Management Services completed projects – **here** (D & O Management Services Ltd, 2013c).

O & H Developments - Developer

O&H started its corporate life in the construction and sale of residential apartments and houses in London, but has also facilitated a small number of serviced self-build plots as a master-developer in

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[9] (D & O Management Services Ltd, 2013a)

larger developments, with a design code and links to small builders, kit home suppliers and enabling project managers (NaSBA, 2011a, p. 9).

LILAC, Leeds - Supported

The Low Impact Living Affordable Community (LILAC) initiative in Leeds is an example of the pubcli sector assisting an otherwise independent group.

LILAC is a pioneering project that has delivered a community of 20 homes on redundant school site close to Leeds city centre, with a strong 'green' and affordable agenda, recently completed at the time of writing. The project has already received high-profile visits from Self-Build Industry Champion, Kevin McLoud and current Housing Minister Mark Prisk (UK Cohousing Network, 2013), testament to the important precedent it sets for the capacity of independently-led, group self-provided housing projects to deliver sustainable affordable housing in partnership with local authority and central Government.

The project took six years from inception to completion, and has been built to high ecological standards using off site manufacturing principles, namely the Modcell system of panel-based straw-bale construction. The self builders helped make up the pre-fabricated wall panels, then a main contractor was hired to assemble these and complete the main construction work (NaSBA, 2013a, p. 13).

The new homes are owned and managed by a fully mutual co-operative housing society – known as a Mutual Home Ownership Scheme (MHOS) - which ensures rents are fair and makes ownership affordable, and are built around a community 'common house' designed with shared cooking, laundry, leisure and meeting facilities (NaSBA, 2013a, p. 13), which forms a core component of the Cohousing ethos around which the group was formed (Cohousing.org, 2013).

Each resident has a lease that gives them a say in the management of the MHOS. Under the terms of the lease, members pay an equity stake to the co-operative and retain equity in the scheme. After deductions for maintenance, insurance etc, these payments pay the overall mortgage for the whole development. The amount each resident pays every month and the number of equity stakes they hold depends on how much they earn. Monthly payments are set at around 35% of each resident's net income (NaSBA, 2013a, p. 13).

The development was self-funded by its members with assistance from the Department for Energy and Climate Change. Leeds City Council has also supported the project by offering the group a deferred purchase option on a former school site in its ownership (Greenland, 2013), whilst the Homes & Communities Agency provided £420k in financial support to fund the clean-up of the site (Stevens, 2013e).

The LLDC have written a synopsis of LILAC on p.22 of their report *Custom-Build Housing: An alternative model for development on the Queen Elizabeth Olympic Park* – **here** (Roberts, 2012, p. 22).

Community Self Build Agency (CSBA) - Supported

The Community Self Build Agency (CSBA) is a 3rd sector organisation with a long history of supporting community 'self-build'.

CSBA schemes are intrinsically affordable housing projects, and they often involve long term unemployed people who receive training and learn useful skills that may help them get future work. The downside is that the support and training they sometimes need can mean that there are limited cost savings (NaSBA, 2013b, p. 10).

The CSBA has completed a number of projects around the UK since its foundation in 1989 (Community Self Build Agency, 2013), including the Mia Court scheme at Ryecroft in Essex (NaSBA, 2013b, p. 12), with the Warden Housing Association[10]. A significant number of schemes completed throughout the 1990s involved the architectural practice, Architype, which developed expertise in assisting Supported Community Custom Build projects through the facilitation of co-design with groups and supporting training initiatives.

... with the Accord Housing Group

Pensnett Self Build at Swann Lane in the West Midlands was co-ordinated with the CSBA where the self build group fitted out the shells of 14 contractor constructed properties in partnership with Accord Housing Association (NaSBA, 2013b, p. 12) a Housing Association that supports community groups by supplying land, in-house design and project management services, finance and its off-site manufacturing capability (NaSBA, 2011b, p. 9).

It is developing a co-ownership form of mutual tenure that will make it easier for groups to finance self build, self erect or self finish projects. It can deliver affordable self build schemes on land transferred at a discounted or zero value and has also used a 'sweat equity' development model to enable people to gain equity in the homes they build, up to a limit of 80% (NaSBA, 2011b, p. 9).

...with Homes for Heroes, Bedminster, Bristol

More recently, the CSBA has coordinated the West Street project in Bedminster, Bristol, which provides 14 two bedroom homes for former servicemen and has been supported by the Homes & CommunitiesAgency (HCA), Knightstone Housing Association and Bristol City Council. Completed in 2012, ten of the residents were involved in the construction work, which was managed by lead contractor Leadbitter (NaSBA, 2013b, p. 10) and there are plans for further Supported Community Custom Build schemes that involve ex-servicemen in their procurement and construction, addressing significant homelessness amongst returning servicemen and providing access to training in construction skills and long term employability in civilian society.

Walter's Way, Honour Oak Park, London Borough of Lewisham

Walter's Way is perhaps the most famous 'group self-build' project (Walter Segal Self Build Trust, 2013a).

In the mid-1970s, the London Borough of Lewisham decided - by one vote - to experiment with the now famous Segal method of self-build construction on pockets of land too small, awkward or sloping, to fit its own building programme. Although two and a half years of delay followed, due to difficulties in integrating the 'non-standard' development model with standard ways of financing, providing or controlling buildings, the project is widely acknowledged for its positive outcomes for the majority of those involved (Ward, 1995).

The LLDC have written a synopsis of Walter's Way on p.21 of their report *Custom-Build Housing: An alternative model for development on the Queen Elizabeth Olympic Park* – **here** (Roberts, 2012, p. 21).

Angell Eco Self Build (AESB), Brixton, London, UK.

Angell Eco Self Build (AESB) is a self build group that carried out a ten house build in partnership with Lambeth Council, Presentation Housing Association, Lambeth Council, Higgins

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[10] Now operating as Home.

Construction and Mode 1 Architects, and with support and advised from the CSBA. The houses are situated in South London, in Angell Town, Brixton (Community Self Build Agency, 2011).

The group consisted of ten households with between three to six people per family and a total of twenty five children. All of these households were in housing need and are overcrowded, and 94% of the adults on the scheme were from black and ethnic minority backgrounds (Community Self Build Agency, 2011)

It created a sustainable community of highly motivated people, personal and social capacity by education and training in building and other practical skills, as well as teamwork (Community Self Build Agency, 2011).

This creative and innovative scheme began building in April 2005 with the foundations, shell and 1st fix work carried out by the contractor, Higgins Construction. The self-builders then followed on site in February 2006 to carry out the 2nd fix work of carpentry, decorating, kitchen fitting and tiling and completed shortly before Christmas in December 2006 (Community Self Build Agency, 2011).

Read more about the Angell Eco Self Build project – **here** (Community Self Build Agency, 2011) and **here** (London21.org, 2013).

CSBA schemes involving Architype[11] - Diggers Self Build, Hedgehog Housing Cooperative and others.

A number of other significant schemes – involving the CSBA and architects Architype - are listed by the Walter Segal Self Build Trust including the All-Hands project in Bromley, Marks Tey in Colchester, Chinbrook Meadows, Peckham Consortium Self-Build and two-phases of the Fusions Jameen project in London[12].

Historically - and along with Walter's Way in Lewisham - the Diggers Self Build[13] and Hedgehog Housing Cooperative[14] projects represent the most widely-known 'supported community self-build' group projects. Both relied heavily on the involvement of the CHISEL and South London Family Housing Associations, a self-build enabling role played by architects Architype, and a Self-Build-To-Rent model of tenure.

The Diggers Self Build project represents a self-provided-for-rent neighbourhood procured by a Housing Association but with strong involvement of users (members of a residents' co-op) in design, planning and construction, using the Segal construction method (Parvin et al., 2011a, p. 56).

The Hedgehog Housing Co-Op project began 1996 when a group of ten local families (who were all without permanent housing) worked with the council and the CBSA to construct some simple timber framed properties. All the homes are for rent, at a discounted level to reflect the work the self builders put in (NaSBA, 2013b, p. 10). The project has been featured on *Grand Designs*.

Darwin Road, in Tilbury, London represents an example of self-provision-for-rent with training. Although procured by a Housing Association, the development offered local people the opportunity to train and achieve construction qualifications while constructing a home, which they then went on to rent, thus combining investment in both physical and social benefits (Parvin et al., 2011a, p. 56). This project enabled ten young unemployed people to build their own homes and also provided NVQ training. The scheme, which was supported by New Essex Housing Association, helped several of the self builders find paid work (NaSBA, 2013b, p. 12).

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[11] See (Architype, 2013)

[12] See (Walter Segal Self Build Trust, 2013b)

[13] See (Architype, 2013; Walter Segal Self Build Trust, 2013c)

[14] See (Architype, 2013; Bradshaw, 2013; Grand Designs Revisited, 2001; Selfbuild Central, 2013)

Read about the Community Self Build Agency on the Spatial Agency database – **here** (Awan et al., 2011).

Browse Community Self Build Agency projects – **here** (Community Self Build Agency, 2013).

Cornwall CLT Ltd and Cornwall Unitary Authority - Supported

Cornwall CLT Limited (CCLT) is a charitable organisation established in 2007 to provide good quality affordable housing to meet local needs either directly or by assisting local community land trusts to become established (Cornwall Rural Housing Association, 2013a).

CCLT was established as part of the Cornwall Community Land Trust Project set up and hosted by Cornwall Rural Housing Association, and is run by a voluntary Board of Management, employing one full time member of staff. The Cornwall Rural Housing Association continue to provide additional administrative support (Cornwall Rural Housing Association, 2013a).

Since 2007, CCLT has facilitated the delivery of affordable housing for key workers in a number of localities around Cornwall, including the St Minver CLT and St Just-in-Roseland CLT. These key schemes described on the website of the Cornwall Rural Housing Association (Cornwall Rural Housing Association, 2013b) and the Self Build Portal (Self Build Portal, 2013e).

It is worth noting that the CCLT programme has considerable political support in Cornwall Unitary Authority, who maintain a £2-4million revolving loan fund to finance self-provided housing schemes within the county and are seen as pace-setters in supporting community-led housing development (Stevens, 2013e). Community-development expert, Stephen Hill, points out that the Community Land Trust mechanism is key was key in enabling elected members to support self-provided housing initiatives, as it ensured there is a mechanism to protect the land in perpetuity (Hill, 2013c).

The Self Build Portal has a written case study of the St Just-in-Roseland CLT, covering history, planning and construction, finance, time-scale, long-term outcomes and learning points – **here** (Self Build Portal, 2013f).

Isle of Anglesey County Council - Supported

NaSBA describe the initiative enabled by the Isle of Anglesey County Council as:

> *"Originally launched in 2005, nineteen subsidised plots have been made available in Anglesey thanks to a scheme that is supported by the local county council and a rural housing association.*
>
> *All 19 plots have now been sold, and most of the homes are now completed. To ensure the whole project looks consistent the council employed a local architect to come up with a 'pattern book' range of different sized homes. The self-builders select one of these, but can then tweak the design and layout to suit their specific needs. The architects also help manage the work once the self-builder gets on site.*
>
> *In addition to the cost of the plot all of the self-builders are required to pay £3,000 towards the cost of architectural services, planning and building control and administrative costs.*
>
> *Typically, self-builders could obtain a plot for around a quarter of its normal value, at around £16,500. The council then 'held' a legal charge on the remaining 75% of the value of the plot, and if the self builder moved on and sold their home they had to pay back 75% of the land value to the council.*
>
> *By helping families get over the initial financial hurdle of funding a building plot the project has shown how public sector bodies can help deliver affordable homes for local people. The*

plots are only available to people who have lived locally for at least five years, and they were carefully allocated by the housing association to those that would benefit the most."

(NaSBA, 2013a, p. 16)

Homeruskwartier District, Almere, Netherlands – International

The Homeruskwartier District in Almere, Netherlands, is the largest self-build experiment in the world. The 100-hectare site to the south west of the city was reclaimed from the sea in the 1950s, and has since been masterplanned by the local authority into a four self-build districts of around 750 self-build plots per district. By early 2012, around 1000 homes had been completed (Hunter, 2012, p. 107; Stevens, 2013e) over a three-year period, an achievement due in no small part to the proactive approach adopted by the local authority in terms of leadership, and by the local mayor in particular (NaSBA, 2013b, p. 6).

Whilst of considerable scale, the initiative in Almere can be categorised as Enabled Self Build within the Supported Community Custom Build definition, as the local authority has adopted the specific enabling strategy of making plots available directly to individuals and self-providing groups.

At Almere, the definition of self-build is quite broad, and includes a relatively low proportion of 'DIY self-builders' alongside an established supply chain to serve the self-provided market, which includes architects, kit home firms and contractors familiar with, and equipped to service the demand and provide lots of options, and many offer fixed price deals offering greater certainty to self-builders ad lenders (Stevens, 2013d).

There is also an area master-planned specifically for housing developers, who assemble groups of people who want to live in cheaper, higher density typologies, like apartment blocks. Forming groups allows residents to build at higher densities and extract even greater savings from the land. One group of 25 self-providers formed a company and hired an architect to design a block of flats together. This enabled them to build their flats for around £70,000 each including land (Hunter, 2012, p. 107).

The local authority installs the infrastructure for the whole district: roads, street furniture and utilities. Each plot comes a building passport, which acts as a building permit, preventing the need for formal planning permission. This specifies any restrictions placed on development on that particular plot, such as the height, any gaps required between homes, and the line of the front and the back of the properties. Beyond this, the owners are allowed to indulge their own creativity. While this may sound like a recipe for disaster, many commentators have been impressed with the architectural diversity:

> *"...the amazing thing is it is a fabulous place. A place full of people and families who want to build a bespoke home based on their own requirements, and a place where the residents share resources and knowledge from day one. Some of the homes are self-built, but most are built by main contractors with an architect in tow for people who are too busy or don't have the skills to build it themselves. Yes, some of the homes are 'expressive, unusual and individual', but as a collective place they work. They are not a product of 'the system' they are above it, beneath it – hell, they've bypassed it."*

(Urban Self Build, 2012)

Although homeowners are free to build whatever they please, the majority of homeowners build quite contemporary homes, typically out of brick. A large proportion of self-providers have also chosen to build kit-homes (Hunter, 2012, p. 107). The early indications are that Homeruskwartier has been very successful. And has attracted worldwide attention. Like the UK, the housing market in the Netherlands is in a depression, with the volume-housebuilders' producing relatively low volumes of housing. Despite this, the self-provision in Almere has continued to build houses at greater volumes, and seems to be weathering the financial storm far better than the private sector (Self Build Portal, 2013g).

The Self Build Portal has a case study of the Homeruskwartier in Almere, NL, including site history, planning and construction arrangements, finance and long-term outcomes – **here** (Self Build Portal, 2013g).

The LLDC have written a synopsis of Homeruskwartier in Almere, NL on p.19 of their report *Custom-Build Housing: An alternative model for development on the Queen Elizabeth Olympic Park* – **here** (Roberts, 2012, p. 19).

The satellite and internet-based TV channel, Selfbuilder TV, has a feature on Almere, which can be viewed **here** (Hutchinson, 2012)

Read about the important lessons to be learned from Almere, including finance, planning and operating at scale, on p.15 in Laying The Foundations – A Housing Strategy for England – **here** (DCLG, 2011b, p. 15).

See the slides from Ted Stevens' presentation at EcoBuild 2013, 'How they do large-scale self build in the Netherlands' – **here** (Stevens, 2013d).

Baugemeinschafte, Germany - International

Baugruppen - General

Germany has a cultural tradition of self-provision through building co-operatives that appears far more prevalent in contemporary society than in the UK.

The city of Berlin in particular is currently experiencing a surge in co-housing communities and communal living groups (Stryker-Härtel, 2007), springing from roots in the Commune Movement, which saw building cooperatives form, firstly, in the late 1960s as an expression of a political motivation, and later more generally motivated by the opportunity to reduce living costs and by the benefits of multi-generational housing (Chan, 2010a, pp. 16–20).

Developers - sometimes led by architects and other deisgn profesisonals -and communities have been working together to reduce building cost by cutting out the middle-men when designing new neighbourhoods (BBC Two, 2013). Where no satisfactory, affordable property is available, independent citizens are taking matters into their own hands and forming building co-ops (Chan, 2010b, p. 72), often called *Baugruppen* (building groups), or *Baugemeinschaften* (building communities) to collectively self-provide multi-unit schemes, often in the form of apartment blocks that respond to a particular housing need or design goal such as multi-generational living or low energy usage.

A particular demographic in the city – where birth rates and marriage rates are low, the average age of the population is increasing and 95% of the population rent – is seeing the working-age demographic invest in their retirement plan by self-providing housing in a transition from rental to the security of ownership (Chan, 2010b, p. 48).

These cooperatives have clear advantages when compared with conventional real estate development. Buildings of the same or better quality, procured as *Baugruppen*, cost as much as 25% less per unit (up to 40% less per m2) (Chan, 2010b, pp. 42–46) compared to purchase from real estate developers, by-passing the costs and accrued interest usually added to the base build-cost of the scheme to cover advertising during the marketing phase, property acquisition taxes and general profit- and risk-based surcharges ('developer's profit') .

Members of co-housing groups are also able to get a customized, ecologically optimal house that includes community spaces they have helped design, all in cooperation with others who also care deeply about the project, and for less money – at the wholesale price (Stryker-Härtel, 2007). In some cases – such as schemes with aspirations for low-energy usage – there are Government subsidies

available that translate into low-interest development loans and mortgages available through relatively mainstream banks., such as KfW and GLS Bank (Chan, 2010b, pp. 49–50)

Baugemeinschaft often form around specific agendas – for example, the *Muggelhof* is for elderly women; *Möckernkiez* is led by a group that all have children with some form of disability and specialist learning or mobility needs; *Zur Bose* is a group who preference mixed use live/work units; and *Solar Klima* is the first Passivhaus block from a group with a strong green agenda (Stevens, 2013c).

The *Baugruppen* model is also observed in the largely self-provided developments in Quartier Vauban, Freiburg, and Tübingen-Südstadt. Similarly to Almere, an an eco-system of support agents has developed in response to the demand –for example, the *WohnPortal Berlin* web-resource provides an *'interface for creative self-organization in Berlin and Brandenburg…to network diverse urban actors, together approaches to sustainable urban development and innovative forms of housing to be developed'* (Wohnportal Berlin Gbr, 2013a), whilst there are also supporting companies, like *SmartHoming* (SmartHoming, 2013), that 'hand-hold' groups through the development process, helping with legal form, building warranty and arbitrating services.

Example: Quartier Vauban, Freiburg, Germany

Quartier Vauban is located 3 miles to the south of central Freiburg, and on 35 hectares, now provides homes for around 5,000 people, constructed between 1993 and 2006 (Stevens, 2013e).

Led and supported by the local authority, large plots at in Quartier Vauban, Freiburg, were sold to and co-developed by *Baugruppen* according to strict performance guidelines. Though often lauded as an example of sociable and ecological urban design, the self-provision engine which drove much of the development is often overlooked (Parvin et al., 2011b, p. 55) in this innovative development where the owners secured custom built homes and cost savings of about 25% through a broad spectrum of self-build and self-finish options (Self Build Portal, 2013h).

Freiburg is often described as the most sustainable city in Europe, and Collective Custom Build - and self-finish - homes were a key ingredient (Stevens, 2013e).

Read a CABE case study of Vauban, including lots of pictures, background to the development process, and evaluation – **here** (CABE, 2011c)

Example: Tübingen-Südstadt, Germany

The housing market is tight. Families are increasingly priced out by buy-to-let for student rental, and the loss of families and middle income groups to surrounding villages is perceived as a persistent problem (CABE, 2011d).

In 1990 the French military decided to leave its base in the Südstadt. This offered a welcome opportunity for the municipality to develop the 65ha brownfield site as a mixed-use urban quarter, which was to provide space for 6,500 inhabitants and 2,000 workplaces. In 2006 the project is nearing completion, with 1,100 residential units built so far, accommodating a population of 3,600 (CABE, 2011d).

Tübingen is a university town 80km south of Stuttgart. Its population is 87,000 and has been growing for a long time, mainly due to in-migration. A further 8,000 inhabitants are expected by 2020. In Germany the quarter is widely known for its strong and vital community, its distinct urban character and a vibrancy which is unusual for new-build developments. These characteristics are primarily attributed to an innovative development process in which land is acquired and assembled by the municipality and then sold to building partnerships, groups of usually 5-30 parties (individuals, flatshares, couples or families) who themselves commission an architect and a contractor with the design and construction of their homes. Thus no private developer is involve, resulting in significant

cost savings. The concept was unique at the time but has now been imitated by a number of other municipalities such as Kassel, Freiburg, Trier and Hamburg." (CABE, 2011d).

Read a CABE case study of Tübingen-Südstadt – **here** (CABE, 2011d)

The LLDC have written a synopsis of Tübingen-Südstadt on p.20 of their report *Custom-Build Housing: An alternative model for development on the Queen Elizabeth Olympic Park* – **here** (Roberts, 2012, p. 20)

Read more about the Phenomenon of Baugruppen in Winnie Chan's thesis from the Dessau Institute of Architecture, including a variety of case studies – **here** (Chan, 2010a)

Read about the pros and cons of Baugruppen, including case studies, at Winnifired-Härtel's web-page – **here** (Stryker-Härtel, 2007)

Wohnportal Berlin has a searchable database of projects – **here** (Wohnportal Berlin Gbr, 2013b)

L'Espoir Molenbeek – Molenbeek, Belgium - International

The L'Espoir Molenbeek development is considered a pilot project in Belgium. Led by the equivalent of a Housing Association, the principal aim was the creation of affordable housing for 14 low-income families in a particular neighbourhood, based upon the guiding principals of citizen participation, sustainable architecture, and innovation in social housing provision – a 'third way' between classic social rents or direct help with housing acquisition.

As a pilot, the project depended upon innovative partnerships, delivering a timber-frame Passivhaus residential building of 14 duplex units over 4 storeys (7 with access to gardens; 7 with access to terraces), and is acknowledged for its unusually short construction time (completed in just under a year), good cooperation in the diverse design and construction team, and on-schedule delivery in 2010 with very few problems, 7 years after the idea was conceived.

A number of partnerships were needed to drive the project, including two housing associations already working in the area to support low-income families in accessing housing and a social credit agency, pooling resources from organisations that had very little in their own right. Residents also have access to a 'solidarity savings pot', allowing any member to draw on common resources to meet large expenditures, a key innovation highlighted in the self-providing group's extensive reflective account of their experience of building their own homes (L'Espoir Molenbeek, 2013).

Visit the L'Espoir Molenbeek webpage and read a comprehensive account of the project from the point of view of residents and the housing association -in Dutch – **here** (L'Espoir Molenbeek, 2013).

Across the USA - International

There is significant precedent in the USA of collective custom build groups – usually associated with the cohousing movement – seeding community development on larger development sites (Hill, 2013d).

UK house-builders that also build in North America comment that they hardly ever build there, unless they have a pre-sale. This allows them to build to a high degree of customer choice in specification, and with the customer paying for construction as the work proceeds, profit margins are lower but more predictable – and housing development is hardly ever speculative.

Their business operations are thus much less dependent on cash flow requirements, quality is determined by the customer, and profit margins are lower but more certain and predictable. Land value is thus not used to cover the imperfections of the market to match product with buyer, or the inefficiencies of housing finance and construction in the way that it is in the UK.

In a presentation about Resident-Owned Communities in Europe and the USA as part of the Sustainable Self-Build and Renovation seminar stream at Ecobuild 2013, Stephen Hill highlighted the acknowledged value of cohousing groups in the development models used by US house-builders (Hill, 2013d).

Fideicomiso, Buenos Aires, Argentina - International

Fideicomiso are legal trusts that have developed in Argentina to challenge models of conventional speculative housing development (CASS, 2013; Redstone et al., 2013). They also occur in other Latin American countries, and are sometimes more fully called *fideicomiso financieros* – or financial trust[15]. In Buenos Aires in particular, *fideicomiso* is so widespread it has become a common term for marketing and purchasing a particular type of apartment. It is perhaps the equivalent of purchasing an apartment 'off-plan' in the UK (Redstone, 2012).

The model has its roots in a kind of 'consortium' method of building houses that has long been part of Argentinean culture. In Argentina, it is relatively normal for someone to approach an architect and invest directly in the building of their own house – much more so than in the UK – and the knowledge of how to access housing in this way is part of popular culture there. The country does not have a mortgage-market or any form of credit-lines for procuring buildings and so 'normal' routes to financing housing acquisition from a UK perspective, are simply not available. Add to this the observation that following the 2001 financial crisis, trust in Argentina's banks is very low and real estate is seen as a safer investment. In the wake of this crisis, the development of *fideicomiso* saw entrepreneurial architects form groups of investors looking to build apartment blocks and engage in development with them as co-investors.

There are certainly some parallels between *fideicomiso* and models of collective self-provision of housing known in the UK – although the key difference lies in who initiates the project. Self-provided implies there is a community ready to build, while *fideicomiso* involves bringing people together. In terms of the UK context, commentators such as independent curator and researcher Elias Redstone believe that both approaches will be able to co-exist and complement each other.

Fideicomiso has had particular success in Buenos Aires, where the city's predominantly flat and standard-sized building plots of 8.66m x 15m and easily understood, light-touch planning and design codes mean that architects and co-investors can be relatively sure of what development will be permitted.

Fideicomiso has traditionally been accessed by higher-middle class citizens with the income and capital to invest in such a project. Although Sebastian Adamo – of Argentinean architectural practice, Adamo Faiden – states that individual user-requirements are often looser and easier to incorporate into a design than one-off commissions for luxury houses, rather than complexity being a compounded by multiple voices. The relationship between architect and investor is different to that between architect and client. Seeing the project as an investment also means that build-times are relatively short (12-18months from inception), a characteristic partially attributable to the fact that the architect also leads the development. Whilst in the UK perhaps there is a perception that a great deal of time is needed for protracted negotiation and to establish where risk lies, the *fideicomiso* model means that from the start there is a strong buy-in to the design by users, who in part approach a particular architect for their brand - and as such already accept their detailed decisions beyond the minimums of floor area, location and key features such as balconies. The procurement process is quicker because – to some degree – the design is 'off-the-peg'.

Additionally, apartments are not always for user-occupation – some are sold on to finance literally 'higher architecture' – apartments, or 'houses in the sky' on the upper floors with bigger floor areas and more attention paid to detail that the smaller, market-sale units on the lower floors.

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[15] See the Wikipedia entry for 'Fideicomiso' (Wikipedia, 2013)

Architects working with *fideicomiso* almost seem to commit to a neighbourhood – if they are approached by someone who wants to build in a different neighbourhood, it is common for them to be referred to an architect-developer who is operating there. In this way, a circle of trust develops between architect-developers.

There is also an established culture of architects working entrepreneurially here - in part precipitated by the lack of the usual credit-lines for building procurement and associated   broad spectrum of actors involved in real-estate investment, but also by the economic and political instability in Argentina, meaning investors need quick projects amidst changing circumstances.

Quinta Monroy, Iquique, Chile - International

'Half and half' housing concept designed by Elemental Architects, Chile, whereby the basic house infrastructure is planned and built by a public organisation, leaving half of each plot available for gradual self-provision by the user (Parvin et al., 2011a, p. 56).

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