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Collective Custom Build is a web-based advocacy tool that makes the case for developing Collective Custom Build as part of a more diverse housing market in the UK. It uses an animated narrative to curate key research findings, revealing them as peelbacks at key points in its argument.

Collective Custom Build is part of the *Motivating Collective Custom Build* practice-based research project within the Arts and Humanities Research Council (AHRC) funded *Home Improvements Knowledge Exchange* based at the University of Sheffield. *Motivating Collective Custom Build* is led jointly by the University of Sheffield School of Architecture, Ash Sakula Architects and Design for Homes.

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# UNMET DEMAND

## FIRST-TIME BUYERS AND EMPTY-NESTERS WANT TO BUILD IN GROUPS

### Summary

There is evidence of a huge, general aspiration amongst UK citizens to build their own homes (NaSBA and Ipsos MORI, 2013a; DCLG, 2011a, p. 14; Building Societies Association, 2012, p. 3); an aspiration that can be qualified as well as quantified, and that - with the right kind of enablement and understanding of motivational factors for key stakeholders - has the potential to translate into effective demand<sup>1</sup> for Collective Custom Build in the UK housing market (Wallace et al., 2013a, p. 16).

Although there is a historical precedent in the UK of self-provision lowering the threshold of access to housing for a wider range of people (Barlow et al., 2001, p. 15), at its current scale the 'self-build' housing market is widely regarded as meeting only the needs of older, more affluent households with relatively high levels of housing equity and/or high incomes, who typically build an individual, detached, one-off home (Wallace et al., 2013a, p. 16; Barlow et al., 2001, p. 15).

As well as meeting the needs of more affluent groups of people seeking homes that support a particular lifestyle choice, enabled and assisted forms of Collective Custom Build could contribute significantly to fulfilling the central Government pledge to *'...create a self build revolution where building your own home is not just the preserve of the privileged few'*<sup>2</sup>, by removing cost and complexity barriers and lowering the entry threshold to home-ownership for lower and mid-income households.

### Evidence - Research & Figures

The Building Societies Association (BSA) suggest that between 50-70% of people would like to build their own home (Building Societies Association, 2011; IN Wallace et al., 2013a, p. 16). In its more recent *'Lending Information for Self-Build in the UK'* report, the BSA goes on to state that:

<sup>1</sup> In 'Build-It-Yourself?', Wallace et al. discuss the difference between the general aspiration to self-provide and an effective demand for opportunities to self-provide from customers ready and able to commit financially to self-provision (Wallace et al., 2013a, p. 16).

<sup>2</sup> Former Housing Minister for the UK Government, Grant Shapps MP IN: (Building Societies Association, 2012, p. 2).

*'...there is now reliable evidence of growing public demand for this type of housing which, if met, will enable the sector to grow significantly and in turn make a greater contribution to the number of new homes built across the country.'*

(Building Societies Association, 2012, p. 3).

Central Government also acknowledges this unmet demand in its most recent *Housing Strategy*, citing the results of a YouGov survey over half of all respondents would be 'interested in doing a custom build':

*"There are over 100,000 people looking for building plots across the country and we know from recent market research that one in two people would consider building their own home if they could."*

(DCLG, 2011b, p. 14)

By the time of the publication of the HCA Custom Build Homes Fund Prospectus a few months later, this acknowledgement had generalised - in its ministerial foreword - to broadly state that '*most people in the UK would build their own home if they had the chance*' (HCA, 2012, p. 3), a figure given more precisely as 53% by Housing Minister Mark Prisk, in his speech to the Council of Mortgage Lenders in 2012 - adding that two thirds of the people who want to build their own home want to within the next two years (Prisk, 2012).

More recent research undertaken by Ipsos MORI in January 2013 on behalf of the National Self Build Association (NaSBA) found that approximately 6 million people (1 in 8) in the UK expect to research how to build a home for themselves in the next 12 months, and around 1million (1 in 50) expect to make serious moves to act upon that research - such as purchasing a building plot, seeking detailed planning consent or starting construction work - during the same period (NaSBA and Ipsos MORI, 2013b).

Other sources cite figures of 400,000 people searching Rightmove - and 100,000 people using other plot-finding websites such as Zoopla - as evidence that significant numbers of people are interested in sourcing land for self-build in the UK (Wallace et al., 2013a, p. 16).

Although evidence of demand for self-provision in general can be taken to some extent as demand for Collective Custom Build, Ted Stevens, Chair of the National Self Build Association (NaSBA) identifies specifically that - of those that want to build their own home - 1-in-4 would like to do it as part of a group (Stevens, 2013a). This could indicate that as many as 1.5million people, or almost 3% of the current UK population of 51 million people<sup>3</sup>, express an aspiration to self-provide housing through some form of Collective Custom Build.

## Profiling Collective Custom Builders

Whilst there is relatively little robust market research into the likely demographic profile of collective custom builders, there is some consensus anecdotally that those aspiring to provide their own homes, together, fall broadly into two categories:

*Older, more affluent households* - looking to build their dream home and unsatisfied with the prospects of long-term care and isolation associated with an ageing population; motivated by desire for an individual personalised home and by the security of owning a home that they can stay in for longer as they age; often asset-rich and commonly referred to as 'Empty-Nesters' or 'Baby Boomers'.

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<sup>3</sup> Figures are for those aged 15+ and eligible for Ipsos MORI's Capibus study (Ipsos MORI, 2013a). Population figures are derived from 2011 Census estimates. Calculation based on 25% of 6 million people aspiring to build their own home.

*Younger, less affluent households - for whom access to housing is currently limited, and for whom motivation stems from economic need and the prospect of cost-savings resulting from working together.*

Both profiles have an interest in building homes together as part of a collective development - rather than as individual, one-off homes - in order to meet some or all of their goals.

#### Older, more affluent households - Asset-Rich 'Empty-Nesters' and 'Baby Boomers'

Wallace et al. observe that *'older, 'empty nest', existing homeowners on higher incomes'* are most likely to 'self-build' and list quantitative evidence – based upon average build costs for self-build and average house prices - that confirms this observation (2013a, p. 16). These households are described by the Building Societies Association as *'well capitalised married couples, many with no children, who are home owners aged between 35 and 54'* (2012, p. 8), often have *'higher-incomes, and/or high levels of housing equity to begin with'* (Barlow et al., 2001, p. 15) and are *'interested from the point of view of desire and future security'* - (Stevens, 2013b).

In particular, there is a growing interest in co-operative models of housing that support alternative lifestyles - such as cohousing<sup>4</sup> - from people that are asset-rich and concerned by a lack of 'neighbourliness' in society and by long-term prospects of isolation in old age. This type of household is also able to invest now in homes that may afford them a better quality of life in old-age in the context of a generally ageing population and anticipated future scarcity of local government resources.

Writing in The Guardian, Chief Executive of the Hanover Housing Association, Bruce Moore, describes a growing interest in co-operative housing options that *'involves older people forming communities, offering mutual support while maintaining a strong emphasis on independence'* (Moore, 2013a, ; also 2013b). Hanover are developing three cohousing projects with older people, and Moore goes on to add:

*"Baby-boomers do not want to live in old people's homes...the rise of personalisation across social care and healthcare needs to be matched by new attitudes to how we enable older people to make housing choices and be regarded as consumers rather than recipients of welfare."*

(Moore, 2013a)

There are a number of international examples where Collective Custom Build projects have been delivered for this type of group – especially in Scandinavia, the Netherlands, Germany and the USA. In Barnet in North London a group of elderly women are building a 25-home mutually supportive retirement project in partnership with Hanover Housing Association (NaSBA, 2013, p. 13).

#### Younger, less-affluent house-holds - Young People and the 'squeezed middle'.

There is growing acknowledgement that building homes together is of interest to households who would normally be termed 'first-time buyers'; typically younger households, described by NaSBA Chair Ted Stevens as *'in their 20's, 30's or 40's...who often struggle to afford new homes...with budgets typically between £100-200k and who are driven by the opportunity to have a say in the home they really want and by the potential cost benefits'* (Stevens, 2013a) .

Faced with high levels of youth unemployment, stagnant wages and tuition fees, this generation of young people face different challenges to their parents. Although 88% of young people aged 18–30 want to own their own home in 10 years' time, in the wider context of high prices for homeownership and rentals, insufficient homes and rising living costs, homeownership is thought to be unattainable

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<sup>4</sup> Please refer to 'Alternative Development Models' in this study.

for a majority - and around 50% are thought to consider the prospect of home-ownership unrealistic (Pennington et al., 2012).

The definition of this demographic is expanded by the Low-Impact Living Affordable Community (LILAC) self-providing group as the 'squeezed middle' - key workers, or people trying to get a first foot on the housing market, not limited by age-range and who require 'intermediate housing' as a way to access long term sustainable housing, and who can't afford to buy on the open market (Interview with LILAC member IN: Neil and Iredale, 2013).

This type of collective custom builder are typically on a tight budget, and described by Wunderlich and Campbell as being likely to exploit the opportunity to invest 'sweat-equity' – managing the construction or doing some of the construction or fit-out work themselves - in order to bring costs down (Wunderlich and Campbell, 2013). They may also have young children - or be likely to have them in the near future - and want flexibility to expand their homes at a later date (Ibid. 2013).

Although Barlow et al. (2001) note that by the 1990s, the self-build sector had predominantly come to serve higher income households, it also describes the historic capacity of self-build to meet the needs of lower to mid-income households (Barlow et al., 2001, p. 15), confirmed by Duncan and Rowe (1993) who describe the significant role self-build can play for less affluent households.

Analysis of the types of households served by a community self-build project in Bristol suggests that a wide range of budgets and property sizes were being met (Broer and Titheridge, 2010 IN: ; Wallace et al., 2013a, p. 16), indicating that a Collective Custom Build has some potential to lower the entry threshold to self-provided housing for a wide range of people.

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This excerpt is taken from [www.collectivecustombuild.org](http://www.collectivecustombuild.org) and forms a single element of a wider research study. Please visit the website or contact us at [collectivecustombuild@sheffield.ac.uk](mailto:collectivecustombuild@sheffield.ac.uk) for more information.



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