



United WE BUILD

Residents of the LILAC cohousing community in West Leeds. Based on a Danish model, the 20 homes and land are managed by residents through a mutual home ownership society, a pioneering financial model that ensures permanent affordability. lilac.coop

Joining forces with other like-minded selfbuilders can provide a solution to the common problem of finding a plot, making otherwise unaffordable large projects more accessible. So what are the options for taking this route, and where do you start?

Increasingly, with building land at a premium, selfbuilders are clubbing together to buy suitable plots. Is there anyone in your family or social circle who has mentioned the idea of self-building? They may be persuaded to join you if they realise that they won't be alone.

Not only will your increased spending power open up a number of previously unaffordable plot options, but a group of selfbuilders will wield far more purchasing power than a single person and should be able to negotiate large discounts for bulk buying materials and employing tradesmen.

And what better way to ensure that you get on well with your new neighbours than by hand picking them yourself?

A problem shared is not necessarily a problem halved, though, and selfbuilders who band together to purchase a large parcel of land on which to build two or more dwellings should consider carefully before making a commitment.

Vendors can be reluctant to sell to multiple buyers, so it may be necessary for one party to purchase, with legal agreements in place to sell on the remaining plots to the others.

Services, street lighting, access roads and drainage may serve all of the houses and establishing a management company will ensure that everyone contributes to the costs of setting up and maintaining these joint elements.

When houses are to be located in close proximity they will need to complement

one another, and it's important to consider the designs from the beginning. If you prefer a traditional chocolate box country cottage but your fellow selfbuilders have contemporary eco homes in mind then it may prove difficult to convince the planners. Equally, it might be hard to secure planning if all the proposed houses are identical boxes more reminiscent of a mini housing estate than individual dwellings.

Building multiple houses is a little different to constructing a single property, and it may be advisable to consider employing a project manager if you decide to join forces with other selfbuilders. He or she will be able to work on everyone's behalf to ensure that the project is managed efficiently and may even save you money in the long term.



ALL TOGETHER NOW FOR A BRIGHT FUTURE

Group self-builds have fantastic potential. They can not only provide your dream home but also your dream community. You can integrate a shared garden and community or co-working space, share waste and recycling facilities, bicycle parking, food buying, childcare circles, a guest room, workshop, park the cars at the periphery to create a safe car free space for young and old. There are so many possibilities...

Imagine a community where purpose driven people look beyond their own businesses, where singular visions – online and off – are united by purpose. Imagine living in a home that is comfortable, warm in winter, cool in summer, light, and designed bespoke to your personal needs and those of your household members. Imagine no cars on your doorstep so you are directly connected to nature and to like-minded neighbours. Imagine a co-working hub a few steps away where you can mix with innovators, creative misfits, freelancers, ambitious start-ups and aspiring world changers. A place to work on your projects whilst exchanging knowledge and ideas with others. And all of this right on your doorstep.

It is thus surprising that only five per cent of groups succeed. A crucial factor is competent leadership, along with clear contracts and defined roles and responsibilities. Someone needs to be in charge, who knows what they are doing, who is fair, has a deep wish to serve the group, and is able to move the project forward. Clear contracts are absolutely essential to make this possible and the group needs to be willing to reward the project leader(s) financially as this is a full-time job and may carry significant risk. I would also recommend that the project leader has a mentor with similar experience to help them navigate the challenges. Get this right and this new housing solution delivers rewards that are far beyond what you might think possible. It will be life changing.



Dr Steffie Broer is founder of Bright Green Futures which runs community self-build projects and also provides training to others to run their own projects.

HOUSE SHARING

The harsh fact is that getting onto the property ladder is becoming much harder, and first time buyers now need to raise a typical deposit which often takes more than five years to save and pushes the average new home owner into their mid 30s.

Clubbing together with friends is one way to boost your borrowing power, as up to four people's incomes can be taken into account when applying for a joint mortgage - although many lenders will only look at the two highest earners when considering how much they are prepared to lend.

Inevitably someone will want to move out at some point, so the key to success is to ensure that you have discussed and documented what you will do when this happens and drawn up any legal contracts before exchanging on the house. It's also advisable to have a trial run at living together for a few months before taking the plunge.

MAKING CONTACTS

It's often who you know rather than what you know that can put you ahead in the self-build game, and there are many ways of making contact with other selfbuilders or experts who may be willing to share their knowledge. Such practical advice and support can be invaluable, and selfbuilders are usually keen to impart their knowledge and may even know of suitable plots in your area.

Surfing the internet for relevant websites and discussion forums can put you in touch with a wide range of people and groups, such as the National Custom & Self Build Association (nacsba.org.uk) which aims to promote the release of land for self build projects across the UK and to provide a forum for people and organisations with an interest in self build.

The Collective Custom Build website (collectivecustombuild.org) is a resource designed to raise awareness about how people can build their homes together and what can be done to support them.

When it comes to buying land, selfbuilders often view professional property developers as the enemy – those in the know with bottomless purses, who always manage to secure the best plots and will ruthlessly push out any individual selfbuilders. Sometimes these developers can decide to sell off excess plots of land to ensure a rapid turnover, however, and many of these will benefit from access roads, services and other facilities. These serviced plots may be offered to self-builders, so it's worth contacting any local companies to see if they can help.



Agricultural outbuildings such as this former milking parlor, offer great potential for conversion to self-contained accommodation in addition to the main house.

SPLITTING BUILDINGS

The most obvious example of two homes within one is the self-contained annexe, and increasingly selfbuilders are realising the potential of designing a house which could accommodate additional family members – either growing teenagers or elderly relatives. For many older people the so-called granny annexe enables them to retain a degree of autonomy and is often a viable alternative to a residential home.

In such cases there are financial considerations which should be addressed from early on, including how the build will be funded, who would benefit financially upon the death of either party, and what would happen if the elderly relative needs to pay for a nursing home in the future.

By creating independent zones within a building, or designing totally self-sufficient semi-detached properties, it's possible for multi-generational households to live together in harmony, and selfbuilders are in the perfect position to create a workable design which caters for everyone's needs.

Inevitably a joint property will prove larger than a single family home, and the planners may express concern that you could potentially divide the building into two independent units in the future, but may be appeased by a planning condition which ties the annexe to the main house in perpetuity and which can only be lifted by planning consent.



AFFORDABLE SELF BUILD SCHEME FOR LEWISHAM

Work has started on an innovative low-cost self-build housing scheme in London, and is expected to be completed next year. Lewisham Council granted planning permission last summer for the derelict one-acre site in Church Grove, Ladywell, after a successful campaign led by RUSS, an 800-strong local community organisation.

The £10m project will provide 33 new sustainable, customised, high quality homes that are permanently affordable and partly self-built in order to reduce construction costs. It will also design in opportunities for training in construction for selfbuilders as well as apprentices and volunteers from the wider community. The project will contain a range of houses and flats of different tenures, sizes and levels of self build in order to create a truly mixed community made up of people from diverse backgrounds in the local area.

A ballot to select a resident group of selfbuilders for the project was held in 2016, with all residents financially vetted to ensure they can afford their homes.

RUSS – Rural Urban Synthesis Society – believes that residents should have input into the major decisions that will frame their living environment, and were involved in the design process through a series of co-design sessions led by the architects Architype and strategic advisors and self-build facilitators Jon Broome Architects. A Design Menu was used to elaborate the final design brief and the planning application was approved in June 2018. The homes range from one- to four-bedrooms, with 14 of them available with shared equity. Twelve of the homes will be shared ownership, while six rooms across two shared homes for affordable rent, and five for social rent, with the occupiers nominated by Lewisham Council.

Architect Jon Broome, who worked on Walter Segal's radical self-build scheme in Lewisham in the 1980s, has described the RUSS project as one of the most innovative, low-cost self build housing schemes ever undertaken in London.

theruss.org



COMMUNITY BUILDS

For those without substantial savings or a job it can be difficult to raise funds for building an individual home, but there is a way to obtain affordable self-built housing.

Community self build is where a group of men and women join forces and become involved in the planning, design and building of their own homes. A group will be more likely to access funds via housing associations and there is also an opportunity to learn a range of practical new skills.

A group of individuals form themselves into either a self-build housing association or a housing co-op. Together they pool their resources and build the homes, with individuals agreeing to contribute the same fixed number of hours per week for no payment. Community self-build schemes can be either for rent, shared ownership or outright ownership.

The Community Self Build Agency (communityselfbuild-agency.org.uk) holds a database of those interested in self build who might want to join forces and organises visits to self build projects in different locations, offering the chance to meet selfbuilders who are already working on site. The agency can also help to arrange meetings with housing associations that have shown an interest in community self build.



Ashley Vale was a pioneering group self build, located on a 2.1 acre former scaffolding yard, near central Bristol. It was started when local people formed an action group to prevent a volume developer building 35 fairly identical houses. They went on to set up Ashley Vale Action Group, a non-profit making company, which purchased the site for the provision of a mixed self-built development, with 20 individual self-built plots, and six housing association homes.

COMMUNAL LIVING

There is a big difference between forming a self-build group to complete individual homes and joining or creating an entirely new community where virtually everything will be shared.

For those interested in such a concept a website called Diggers and Dreamers (diggersanddreamers.org.uk) exists as a guide to communal living in Britain which explains some of the basic principles.

Each community will vary, and you may be able to rent a property or have to raise a mortgage in the usual way to buy your home and then pay a maintenance fee to cover utilities. Other communities operate as charities which allow you to live there in return for working a set number of hours each week.

Practical skills are always in demand because such groups tend to undertake all of the building and maintenance work themselves, particularly as a number are based in properties found on buildings at risk registers. Self-built ecological buildings are another favourite.

Cohousing scheme in Colchester

When a group of like-minded people with different backgrounds began discussing their common

responsibilities of caring for elderly parents, it got them thinking about an alternative independent future in later life. And thus was born the idea for Cannock Mill Cohousing Colchester, a shared development of eco-friendly homes and shared facilities.

The aim was to develop a community of 23 homes (in phase one), designed and built to Passivhaus standards to achieve exceptionally low running costs, and sustainable comfort and health. The design team is led by team member and award-winning architect Anne Thorne..

Part of the development includes shared space for a range of social and domestic activities, and a base for community events. The old listed Mill building is ideal as a social hub., with plans to convert the former mill house to a further three flats.

The development ethos is to share resources (cars, guest rooms, bikes, equipment, etc) and to grow as much of their own produce as possible.

"We want our community to develop by consensus, and for people to feel mutually cared for as they get older, both by community members and through the shared provision of care, if and when this is required," says Thorne.

Group member Eve Tibber, 59, feels the increasing numbers of people becoming socially isolated is a key driver for cohousing schemes such as this. "Cohousing is so important because society is becoming increasingly more isolated. There are a lot of people living alone, young and old, and people have less time for human relationships."

This type of scheme, she says, offers benefits for sustainability on a housing level, on a society level and on a human level. "If you are living completely alone everything in your life is a responsibility and takes a lot of



"Cohousing is so important because society is becoming increasingly more isolated."

your time. But if you are living in a community like ours it makes everything easier. We're also designing a place where people can meet, and we can invite other members of the local community to meet with us."

The Grade II-listed Cannock Mill in Old Heath, Colchester was purchased in 2014 since when the group has welcomed new members from the local area and elsewhere, expanding on the original London-based membership.

The fostering of community spirit, shared investment and togetherness is built in to the culture of the group, and there's a strong commitment to ensure any new members quickly feel they play an equal part.

The group members are all directors of the company that owns the site, and they will



Pictures: Some members of the 30-strong group, and the former mill site in Colchester.

lease their properties for a 999-year term. The company's rules ensure that members commit to the community's values.

As part of the development, group members also share a commitment to 'living lightly', making as little impact on the land and environment as possible, while contributing as much as they can to the local community beyond their immediate surroundings.

Work is progressing well on the 23 new homes of different sizes, designed and built to Passivhaus standards to achieve high energy efficiency, a low carbon footprint and low running costs.

Planning permission was recently granted for the former miller's house at the entrance to the site to be converted into three apartments..

cannockmillcohousingcolchester.co.uk

COHOUSING

Cohousing started to develop in the UK at the end of the 1990s. The movement has gradually built up momentum and there are now 19 built cohousing communities. A further 60-plus cohousing groups are developing projects and new groups are forming all the time.

Cohousing communities in the UK currently range in size from around 10 to 40 households. Most communities are mixed communities with single people, couples and families but some are

specifically for people over 50 and there is increasing interest in communities of common interest such as women only or LGBT groups.

The communities themselves range from new developments built to modern eco standards to conversions of everything from farms to former hospital buildings and are in urban, rural and semi-rural locations. Some have very large land holdings as part of the community, others very little.

Most of the initial cohousing projects

were self funded by the residents as there was no public funding available for cohousing. Increasingly, communities are now working in partnership with other agencies to co-create their cohousing using a range of legal and financial structures to enable them to offer different tenure types including rental and mutual homeownership options.

UK Cohousing (cohousing.org.uk) has recently been working with the DCLG to ensure that the Community Housing Fund is available to cohousing groups.