Part 1

Collective Self-Build Guide

A guide to undertaking community-based self-build projects

Scottish Government
Riaghaltas na h-Alba
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How to use these Documents

The aim of this collection of documents is to help groups of people to come together to build their own homes. The Collective Self-Build Guide, Road Map and Road Map Companion have been compiled for self-build groups and potential group members to obtain an understanding of how the various aspects of a collective self-build project fit together. They are intended to be useful for groups who have no prior experience of group projects, fundraising, finding land or self-build.

The **Guide (Part 1)** gives an overview of the Collective Self Build approach to homes, with the 'How To' section presented in a **Road Map (Part 2)** arranged by project stage and stakeholder activity. The Road Map is designed to help self-build groups, and other organisations work out, at a glance, what needs to be done at what stage in order to progress a project.

Guidance for the stage-based activities of the self-build group has been expanded upon in the **Road Map Companion (Part 3).** This is not an exhaustive guide, but provides prompts for the group, outline information and signposting onwards to other supporting agencies and activities.

Introduction to this Guide

This Guide (Part 1) provides an overview of Collective Self-Build. Many of the project aspects covered are placed in context in the Road Map, and further expanded upon with practical guidance in the Road Map Companion.

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Section 1

What is Self-Build/ Collective Self-Build?

Self-Build, Custom Build, Collective Self-Build; there are many terms used to describe people-led housing. The most commonly used is ‘Self-Build’. But what exactly does it mean, and what does it mean to self-build ‘collectively’? This section aims to explain these terms in more detail and show that, to a certain extent, they can be used interchangeably.

Self-Build: There are several alternative definitions of what Self-Build is. For this overview we will use the definition of the National Custom and Self Build Association (NaCSBA): ‘where somebody directly organises the construction of their own home’. This does not have to include actual graft (most self-builders don’t do much of the physical work). It will, however, often include some input into the design process and, sometimes, some project management. Simply put, it is where a person decides what kind of house they want to live in and how to go about building it.

Collective Self-Build: As it sounds, this is where a group of people come together in order to build their own homes. This is also sometimes called Community-led Development. It can take the form of Co-Housing - ‘an intentional community composed of self-contained homes, supplemented by shared facilities – all of which is planned and managed by the residents’ (Scottish Co-Housing Network). Or it can simply consist of a group of people who choose to build together to keep costs down.

Self-build, particularly Collective Self-Build provides an effective route to flexible, affordable housing while building a resilient community.

Some other terminology which is sometimes used in relation to self-build is:

Custom Build: this is where a self-builder works with a developer to deliver their home. Sometimes this is done through the developer acting as an enabler (where they purchase land, service plots and apply for planning permission/ design code/plot passport on behalf of the self-builder). The developer may also act as builder, providing several housing choices with a high degree of customisation. Developers sometimes provide self-finish options for the self-builder.

Self-Finish: this is where a self-builder takes on a building at shell stage i.e. wind and watertight usually just requiring finishing – fitting of kitchens, bathrooms, floor coverings and décor. This generally saves money compared to buying a completed house.

Section 2

Why Self-Build?

Why do people choose to self-build rather than simply buy a house off the shelf? Arranging the building of your own home provides many benefits and can offer a viable alternative to the mainstream housing models which have dominated the market for so long.

There are many reasons to self-build. First of all, it is estimated that more than half of the population would like to commission their own homes if the process were easier (Building Societies Association Survey), so there is clearly a demand. But why is the current developer-led model not delivering the homes people want?

- **Flexibility**
  Not everyone wants the same thing. Self-build allows people to design homes that suit their individual needs. For example, self-builders can build a home which is adapted for a specific disability or they can future proof their home to allow for a growing family.

- **Affordability**
  Developers build for profit and therefore add 20-30% on to the cost of a completed home. Self built houses don't include this 'developer profit' therefore, providing you stick to your budget, your home could be considerably cheaper than buying the equivalent from a developer. This means that individuals who feel they can't afford to buy a house could, potentially, afford to build one.

- **Quality**
  Self-builders tend to research and buy higher quality materials and, because self built houses are often one off architect designed homes, the design quality is often a lot better than identical houses built by a developer.

- **Sustainability**
  Because self-builders design their homes for themselves to stay in, they tend to think more about future fuel bills and environmental impact. As a result they generally build more sustainable homes.

- **Building a community**
  Self-builders stay in their homes for longer than those who have bought a pre-existing home and this helps to build a resilient community, particularly if there are several people building their homes together at the same time.

Why Self-Build Collectively?

Collective Self-Build can provide similar benefits to individual self-build but what are the pros and cons of building your home with other people?

Pros

- **Buying power**
  Being part of a group means you can bid for larger sites which wouldn't normally be available to the individual self builder. This can result in you paying a smaller amount (per person) than you would for an individual, serviced plot. You can also negotiate bigger discounts from the builders merchants.

- **Shared costs**
  As well as the savings on land and suppliers, coordinating activities as a group can save money e.g. getting together to pour foundations. In addition, insurance and warranties purchased as a group can be significantly cheaper.

- **Less risk**
  Taking on a project as a group spreads the risk. Groups are often more attractive to lenders as they have a range of incomes and can work together to resolve issues. Also the design (if it's a block of flats or a terrace) has to be agreed by consensus making it potentially less likely to be contentious for obtaining Planning permission.

- **Lower carbon impact**
  Group self builds provide opportunities for district heating, photovoltaic arrays, wind turbines and other forms of green energy. Collective schemes are often highly concerned about their impact on the environment and therefore more likely to be built in a highly sustainable way.

- **Closer community**
  When a group of people work together to build their homes they are also building a community. Working side by side creates lasting bonds. Also many group projects have come together through shared values, resulting in a highly supportive environment with like-minded people.

Cons

- **Competing with developers**
  Because collective projects generally require larger sites they can find themselves competing with small scale developers. This can be challenging and it can take longer to find the right site as a result.

- **Lack of individualised design**
  In group schemes with shared buildings, the design needs to be agreed on, which could lead to a compromise of individual aesthetic tastes. A certain level of standardisation may also become necessary for cost-saving purposes, or for Planning permission if the development is a group of homes in close arrangement.

- **Having to reach consensus**
  Reaching consensus on all aspects of the development can also be challenging as there may be individuals in the group who are more vocal than others. Disagreements may well occur - it's important that group discussions are properly facilitated to avoid detrimental conflict and ensure everyone is heard.

- **Closer community**
  Although closer community can be a positive aspect of Collective Self-Build, working with your eventual neighbours, and living in potential close proximity to them isn't for everyone. Group schemes are often designed to maximise social interaction, which can be beneficial in terms of reducing social isolation, but it's still possible to find an arrangement that allows for privacy where needed.

Section 3

Who is Collective Self-Build for?

Building with other people can suit many individuals. Perhaps you want to be part of a mutually supportive community or perhaps you are not in a position to have an individual mortgage and wish to be part of a new housing co-op. Or maybe you belong to a group with shared values who wish to create a co-housing project.

Housing Co-ops
A housing cooperative ('co-op') is a legal entity which allows a group of individuals to provide and administer their own housing. It is formally registered under the Co-operative and Community Benefit Societies Act 2014. Co-ops can vary from large scale organisations similar to housing associations to much smaller groups in a shared house. Housing co-ops can be ownership or non-ownership based - where members either own or lease their homes - and can commission their own homes or adapt an existing building to their needs. Often co-op members can screen and select new members.

Co-housing Groups
A co-housing project is an intentional community created and run by its members. Individuals/families have their own self-contained accommodation as well as shared community space and facilities such as a common house where members can eat together, socialise and engage in other communal activities. Co-housing groups often have a shared ethos or target group, e.g. sustainable living, older people, multi-generational.

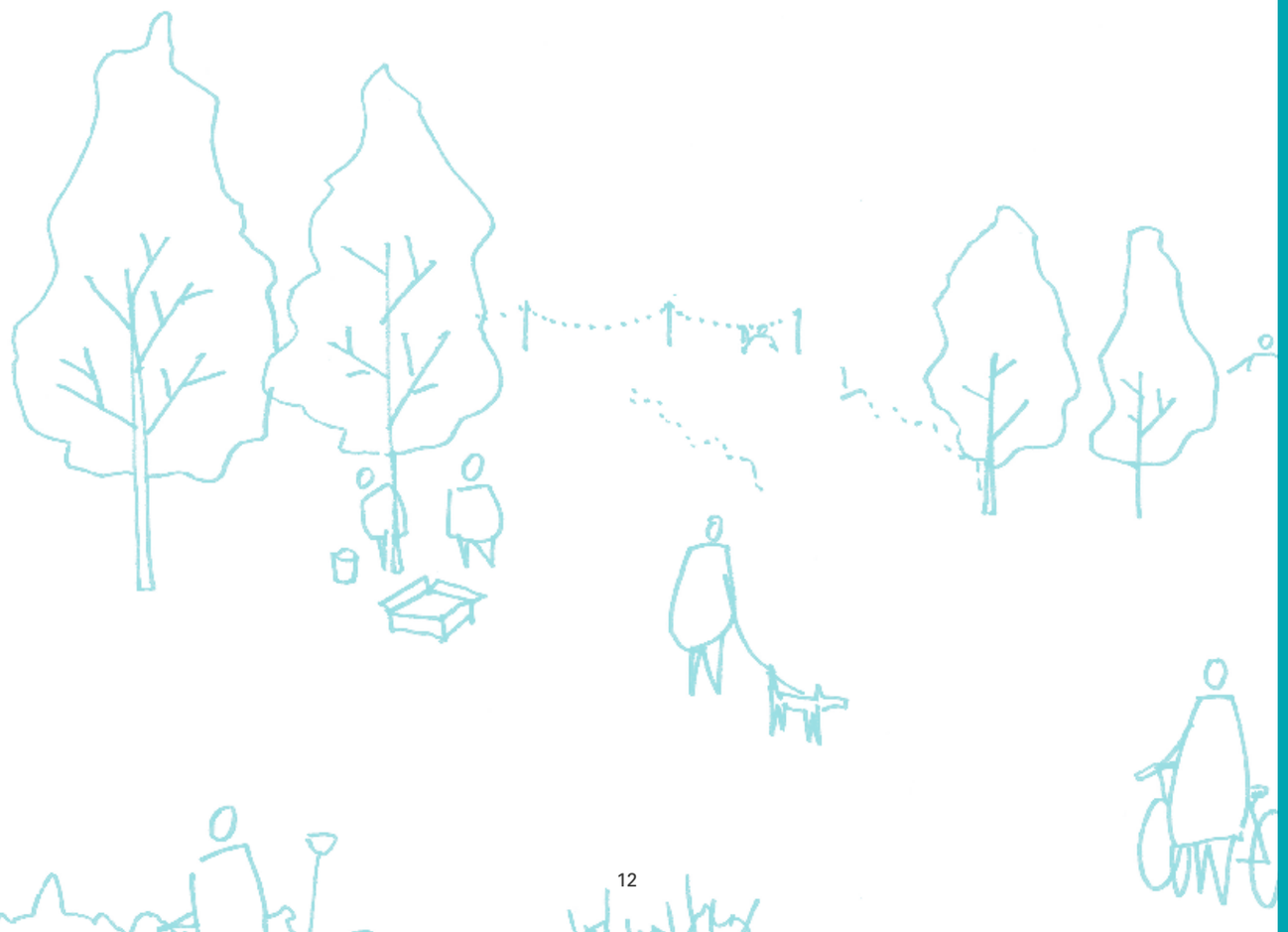
Co-housing communities are mutually supportive and are often designed to promote regular interaction so that all members of the community feel involved. This can help combat loneliness and isolation and can encourage independent living well into old age.

Collective self-build flats/terraces
Sometimes households wish to work together as a group in order to cut costs/share resources and skills. They can either do this by building individual houses on a group self-build site or by building flats/terraced houses together.

When it comes to flats, often a group will employ an architect who might carry out a collaborative design exercise where the group contributes ideas for the design of building exteriors and internal layouts of their own homes and of communal areas. One main contractor is generally appointed to build out the main structure which is then either completed by the builder or left with an element of self-finish for the self-builders. This approach is extremely popular in Germany where *Baugruppen* (building groups) organise the construction of their own flats.

When it comes to terraced houses, the Netherlands has a history of successful models which are now becoming popular here. In this approach, a design code covers a site, self-builders commission their own architects and build individual houses next to one another. The designs can vary considerably, providing an interesting mix of housing. There can be issues with party walls and foundations so it makes sense to try to coordinate this type of build as a group. In addition, using one contractor to build out individual designs is possible now more than ever with offsite manufacturing.

Individual households on a group self-build
Even if you are planning an individual, detached self-build, it can make sense to partner up with other people to purchase the site, buy materials and generally support one another through the build. In some self-build projects, neighbours will even work on each others' homes. This helps to build a strong and resilient community.



Section 4

Finding Land for Collective Self-Build

Aside from funding, groups looking to undertake Collective Self-Build projects are usually faced with the same problem: finding a suitable site. Scotland has a significant amount of land available, both in rural and urban areas, which could suit the self builder. But how can groups access this land?

Background to Accessing Land
In Scotland, reforms have been put in place in recent years to address the difficulties that local communities face in obtaining access to suitable land for community-led projects including housing. The Community Empowerment (Scotland) Act 2015 and Land Reform (Scotland) Act 2003 & 2016 paved the way for the Scottish Land Commission which is providing recommendations to the Scottish Government regarding land ownership opportunities, including for example Compulsory Sales Orders to target abandoned or neglected land and a Register of Ownership. This could help Collective Self-Build groups to access land.

The availability of land for Collective Self-Build projects is dependent upon groups being able to access either public or privately-owned assets, whether in rural or urban areas.

As affordability is key to Collective Self-Build, accessing land in a competitive market place can be tricky unless the right structures and incentives are in place.

Access to suitable opportunities for rural self-build has been established since the early 2000s via Community Right to Buy legislation but accessing privately owned estates and farmland remains a challenge, albeit there has been progress with a number of estate owners embracing the opportunity for releasing land for small-scale projects.

Community Right to Buy has now extended into towns and cities and with 2,000 hectares of urban land classed as vacant or derelict in Scotland, this land has significant potential for Collective Self-Build projects where existing infrastructure and amenities are close by.

How to find a site
As outlined in the Roadmap Companion, finding suitable land depends on the importance of factors such as location, setting and amenities. It may involve a partnership approach with a private or affordable housing developer, bidding for a public land asset or identifying and negotiating a privately-owned site.

Identifying opportunities may require a combination of map search, local authority register assessment and property agent/consultant enquiries, while establishing ownership may require research across a range of resources as outlined in the Roadmap Companion.

A starting point for Collective Self-Build projects may be to create a Site Criteria Questionnaire which can provide a focus on the main factors to consider in streamlining the site search process.

Securing a site will require professional assistance to ensure the right price and conditions are obtained and risk is managed. This may allow for a period of time to secure planning and other technical approvals prior to any payment, which could be a funder requirement.

The Roadmap Companion provides a guide to this process with key resources to investigate.

Section 5

Timescales for Collective Self-Build

Although the Roadmap is presented as a sequence of distinct stages, the reality is that these activities do not necessarily follow on from one another in a linear way. They often overlap or repeat according to specific circumstances of any given project. In many cases, there can be a series of factors that cause a project to progress faster or slower.

The Group

Accelerating Factors	Some individuals may have chosen to become part of a collective self-build due to unsustainable living conditions, and they may be in urgent housing need. Others may wish to create self-build homes for a specific phase of their lives, such as retirement, or student years. Individual circumstances can influence how fast or slow a project will develop.
Delaying Factors	Group cohesion and decision-making is not always easy. The right people with the appropriate skills to take on project responsibilities may not immediately be found, and you may find that as the circumstances of individuals/ households shift, active members of your group may come and go.

Land

Accelerating Factors	Some projects may be in response to specific land and/or buildings becoming available, and this can be a driver of a project programme especially when there's a time limit to secure the site. If looking at local authority land, it's worth asking about what might be planned for disposal in the future, as well as current availability, so that you can be in a good position to start negotiations early.
Delaying Factors	The needs of the group may restrict the types of sites that are being considered. Also, depending on the local market, there may be fierce competition for sites. As a result, the 'right site' may not be immediately available. You may have to think imaginatively about what kind of site might fulfil most of your needs.

Funding

Accelerating Factors	With dedicated funding such as the self-build loan fund or specific grant funding, there may be application deadlines that will encourage your group to progress their proposals.
Delaying Factors	Many funding agreements will involve a careful assessment of the borrowing profiles of members. This may take time if members don't have information readily available.

Design

Accelerating Factors	Design services might also be accelerated if they are being paid for by grant funding, as the work will often need to be carried within a stated time limit. Using kit houses can also be a shortcut to deciding on a design and design details.
Delaying Factors	If there are unknowns about the site, this could delay your progress as studies may need to be commissioned. Buildings/land with potential ecological impact may, for example, require bat and other species surveys that are often only carried out at a specific time of year. Make sure any specific consultants that you want are available when you require them. Collective design is not always easy, especially without experts to facilitate, and an appreciation of everyone's needs and circumstances. Try to create a system of signing off on design details, and a schedule to stick to, so that delayed decisions of individuals don't stall the whole project for others.

Permissions

Accelerating Factors	The statutory period for decision on Planning Applications is 2 months for local developments (from the point of validation). Design codes may not accelerate Planning consent, but should make negotiating details simpler as guidelines are already set out. If you are using a kit house product, there may already be planning and building warrant drawings available which will simplify the design process as you can submit the drawings straight away. Permissions have time limits – Planning gives consent to start a project within 3 years of being granted, and building warrants require warrantable works to be completed within 3 years. In both cases, there are mechanisms for applying for time extensions if required.
Delaying Factors	If your collective self-build project is part of a wider development, make sure you understand how the timings fit in. Awaiting processing of a larger planning application, for example, can be a long process. However, being part of a commercial schedule can also accelerate the need to make decisions on things like design. Beware also at this stage (as well as design stages) of the possible need for further reports, such as for land contamination. Building warrant processing and responding to queries can also take some time.

Site Preparation

Accelerating Factors	If site preparation is being undertaken by others, such as a developer, this may speed up the self-build process in that it would be one less construction phase to coordinate, and will probably be carried out on a larger scale. Site preparation is usually already completed if you are building on a serviced plot, or within a local authority facilitated site.
Delaying Factors	Whilst being part of a larger(potentially commercial) development could accelerate your progress, it could also be a delay if you find your project 'waiting' for the actions of larger site coordination. There may also be conditions of Planning applications that need to be carried out prior to starting the build, such as species relocation, or archaeological studies. Discovery of unforeseen site conditions (such as unrecorded drainage) may appear at this stage, or as part of structural ground works.

Accelerating Factors

Time on site can be greatly reduced with the use of pre-fabrication; also called off-site construction. This is sometimes components (such as insulated wall panels) or whole room units, for smaller designs. This approach helps to cut down on the effects of weather, or availability of labour – which can often delay the build. It is also a good way of ensuring a high quality of construction as components are manufactured with greater control in factory conditions rather than assembled piecemeal on site.

Delaying Factors

Firstly, it's a good idea to ask for a contractor's programme (schedule) against which to check progress, and, in particular, to plan ahead for any physical self-build tasks. Be aware that lack of information and resolving issues can cost you time and money. Make sure you have an agreement for your consultants to be on hand to provide further information when needed, so you don't delay the contractor's progress. Make sure you also have the information that you need for your own self-build elements. Adding to or changing your designs can add cost and slow down progress whilst decisions are being made.

There are several ways in which the contractor's performance might delay the progress of the build - if you are using non-traditional materials or techniques, for example, that your contractor is not familiar with. Or if damage is caused to existing or new structures that needs to be repaired during the course of the build. Some delays can be materials based – lack of availability (sometimes requiring substitution), or some materials/ fittings may arrive on site with defects and be unusable. Often, fittings such as windows will have a long lead-in time i.e. long delivery date from point of order, which your contractor (or yourself) will have to factor in for sequencing tasks on site.

Utilities connections are also a common delaying factor. Make sure applications for these are made well in advance, and monitor their progress.

Finally, there is one possible delaying factor that is outwith your control: the weather. To a certain extent, this can be mitigated by programming certain construction tasks for certain seasons, or by using off-site fabrication with minimal on-site assembly.

Section 6

Costs for Collective Self-Build

There are many costs that will be consistent between building projects, and some that will be more particular to the collective self-build approach. The following list is not exhaustive, but should be used as an outline checklist, and is intended as a prompt for groups who have no prior experience of building projects.

The funding sources of different aspects of the project may also vary - some stages may be eligible for grant funding, whilst some may require loans (mortgages). Groups might also have access to savings or other equity to use upfront for feasibility or design work.

Pre-build Costs

Land costs

- Professional fees to identify, negotiate, value and legally contract suitable sites
- Deposit or option payments to landowners to secure land
- Payment of purchase price for land plus associated Land & Buildings Transaction Tax, title registration fees and legal costs

Group costs

- Meetings – may incur costs if larger venues and supplies such as refreshments and stationery are needed
- Legal set up or incorporation. This will often have administration obligations that go with it.
- Study visits

Fees

Consultants fees

- How fees are calculated – percentage, time charge or lump sum. Agreements on scope of work
- Obtain several quotes and interview, but cheapest is not always best value
- Architect
- Structural Engineer
- Quantity Surveyor
- Services (Mechanical and Electrical) Engineer
- Project Manager
- Planning Consultant
- Clerk of Works

Statutory permissions fees

- Scale of fees – nationally set
- Pre-planning (some Councils charge for a pre-planning enquiry)
- Planning
- Building Warrant

Building Costs

Construction cost

- Varies depending on the approach taken - traditional construction or Modern Methods of Construction e.g offsite fabrication
- Investing in future-proofing for energy efficiency can affect construction costs, with feed-in tariffs, grants and payback periods included in the whole-life costs of the building(s)
- Insurance
- Contractor's preliminaries – skips and waste, welfare of staff, traffic regulations including road closures, control of pollution, protection of existing buildings and materials, scaffolding, temporary fencing,
- Downtakings and removals
- Groundworks – foundations and other substructure, below ground drainage
- Superstructure – on site or off site
- Internal partitions and linings
- External works, cladding, roofs, rainwater goods
- Plumbing, sanitaryware and drainage
- Electrics
- Plasterwork and render
- Mechanical plant (M&E) such as ventilation systems or heat recovery
- Finishes – carpets, wallpaper/paint, tiling
- Landscaping
- Materials on site – will be invoiced even if not yet used
- Contingencies

Site preparation costs

- May be being carried out by others (Council, enabling Developer)
- Utilities connections
- De-contamination
- Ground preparation (such as grouting)

Fit out costs

- Fittings and fixtures
- Furniture
- White goods

Ongoing maintenance costs

- Collective pot for maintenance/development of common areas
- Pot for collective upkeep (joint maintenance) of all homes
- Terms of agreement with collective to ensure home is fit for any future tenants

Where can you save yourselves money?

- Taking on construction work
- Taking on own management
- Allowing for additional revenue generating aspects of your development such as workspaces for rent

There are several areas of cost-savings that are common to all types of construction projects – reducing floor areas, downgrading specifications etc – but there are some aspects that are particular to self-build and collective self-build. Self-builders have the choice of taking on parts of the work that are usually done by professionals, in particular, construction work. Some groups invest in training for themselves in the basics of builderswork and joinery (if they don't already have a background in relevant trades) to learn to build partitions, and fit kitchens or bathrooms, whilst others may wish to self-finish their individual homes by doing the painting and decorating.

You may have people within your group who are able to take on the project management of your development, instead of hiring an outside project manager. This person can expect to be undertaking tasks such as coordinating sub-contractors, evaluating invoices and managing payments, and arranging relevant inspections and signing off of work done.

Collective self-build projects already have the advantage of combining buying power when negotiating prices for bulk materials and work during the construction phase. Their shared buildings can also be a source of revenue generation once the development is in use. Some co-housing projects that have created communal space also generate income from rental of those spaces (when not in use by residents) for wider community activities such as yoga classes or co-working desks.

Section 7

Case Studies

CASE STUDIES

Ashley Vale

Ashley Vale is a community led housing scheme which grew out of protest - a sustainable development of self-built houses on the former site of a scaffolding yard. It consists of 20 individual self build homes, 6 self finish bungalows and a converted office block which provides 6 flats (self build fit out), workspaces and a community room. There is also a community garden in the centre of the development.

Who?
The original group consisted of 8 neighbours. This group became aware of the fact that the scaffolding yard – in the midst of their neighbourhood - were advertising the sale of the site, with permission for 34 houses. These individuals set up the Ashley Vale Action Group.

Where?
Ashley Vale is on the site of a 14th century mill which later became of mixture of light industry, housing (including renovated mill cottages, smallholdings, allotments and a city farm.

Why?
The concept of a developer led scheme of identical houses right in the midst of this unique community was of concern to the local residents. At first they worked together to try to stop the development but they quickly realised that, in order to prevent such a development they had to provide an acceptable alternative.

Approach
The action group canvassed support from other local residents and MPs before attending the planning meeting where the developer was presenting their proposal. The group argued for the need of a mixed use site – with workspace and social housing. The developers planning application was refused. After this initial success the group came up with a scheme to develop the site themselves – the money (which was needed quickly) to buy the site would come from plots released for individual self build. The collective sales prices of the plots would be enough to purchase the site. Part of the site would then be sold on to a housing association who would build eco friendly housing for affordable rent. This would raise funds for servicing and infrastructure. At a later date, self build spaces and workspace would be created within the refurbished office block

How much?
The self build plots cost between £30-£40,000 and the central plot was sold to the housing association for £120,000 (2000). This covered the cost of purchasing the site and office block and infrastructure including a new road and servicing of the self build plots.

How long?
The AVAG was formed in 2000. The self builders started in 2002. The houses took between a year and 8 years to complete. In 2008 OBAG members (Office block action group) bought their units within the office block. This was complete by 2010.

Partners
The group initially partnered with a housing association so that they could develop affordable units for rent as part of the scheme. Unfortunately this did not work out – see challenges. From the beginning, the group had overwhelming support from the local community – with whom they consulted, throughout the process.

More info:
www.academyofurbanism.org.uk/ashley-vale/

SUCCESSES	CHALLENGES	RECOMMENDATIONS
A unique environment – Ashley Vale Action group have succeeded in creating a unique and vibrant community led development within the city of Bristol. They have successfully transformed 'a piece of concrete-covered industrial land' into a 'lush oasis' (The Story of The Yard – Carrie Hitchcock). Unexpected Uplift: The sale of plots for further self build (after re-purchase of HA land) allowed the group to fit out the ground floor of the industrial unit and also to help the self builders with the fit out (see below). Home Zone – The group were able to create a unique shared surface approach to the road which runs alongside the self build plots - planting and parking areas exist alongside one another creating a harmonious environment which feels semi-rural. A resilient community – The development of the site has resulted in a close-knit resilient community and, although it isn't strictly a co-housing community, neighbours get together regularly to cook and eat together	Competition with the developer: The developer already had an 'in' before the community even knew the yard was being sold. The scaffolding company had already agreed to sell it to the developer. This meant that the community had to work extremely quickly. As a result they didn't have time to research and include specific things like more affordability, district heating etc. If there was such a thing as a 'community led planning designation' on sites like this, it means a group can bid effectively. The group had to firstly object to the planning application before coming up with their own alternative. It took 1.25-1.5 years to but the land from the beginning of the process. The developers planning application was turned down as it wasn't mixed use or sustainable. AV's bid was (included workspace) and therefore they were eventually able to bid less to secure the land. Planning: The group found this an onerous process. There were many, many planning conditions and the group felt like the council were treating them as standard developers rather than a community led group. As a result, planning took a year. Local councillors eventually put pressure on the planning officers and the planning issues were resolved. Personal Circumstances: Individual circumstances made it difficult to secure mortgages in time to purchase the plots.	Phasing the project created surplus funds after each stage. The original self build plots cost £25k each plus £5k for servicing. An area in the middle of the site was sold to a Housing Association to provide the affordable element of the build. Housing Association Element: It was this Housing Association element which caused the most unforeseen difficulties. When the HA get into financial difficulties, they decided to sell their portion on – to a standard developer! Due to the existence of a strong, creative management group, they were able to think on their feet and purchase the land back – for a higher price due to property prices rising. Unfortunately, it meant the affordable, rented element was lost. Financial Crash: This happened during the refurb of the office block and as a result, the individual self builders had their mortgages pulled. Luckily the group had enough funds (from sale of original HA houses and purchase of the self build fit out spaces) to lend them this money back to allow them to finish and then receive a standard mortgage. How to keep it affordable: This is a problem and if this kind of development was recognised as affordable perhaps they could receive funding from local authorities the same was housing associations do. Community groups should be eligible for funding streams.

Lilac Project Report

Lilac is a co-housing project in Bramley, Leeds. The first residents moved in in March 2013 and the last in the autumn of the same year. It consists of 20 homes and a common house, allotments, bike-sheds and parkland. There is a mixture of terraced houses and flats.

Who?
Lilac began with five Leeds residents who decided they wanted to work together to create a community where they could bring their children up in a different, mutually supportive environment.

Where?
On a brownfield site in West Leeds, formerly a primary school.

Why?
Lilac is a member-led, not for profit cooperative. The community believe in sustainable, affordable, low-impact housing. They wish to share their learning with others and organise regular workshops, training events and tours.

All members are involved in making agreements about all aspects of communal living – from pets, communal space, food production and guests (they have a shared guest flat). Task teams have been formed to make routine decisions. There are eight teams – finance, landscape, maintenance, food, process, community, publicity and learning.

The layout of the development has been designed to maximise 'neighbourliness'. The members fought for and achieved car parking areas at the edges of the site for only ten cars (they have a car pool system). This means that the central area of the site is green space instead of a street with parking spaces. Neighbours need to walk by the other houses to get to communal laundry facilities, drying areas, bike sheds and parking areas etc which means that they interact more than they would in traditional developments.

Approach
The members of Lilac chose a fabric-first approach. They opted to use natural materials – straw, timber and lime – to build eco houses to level 4 code for sustainable homes.

The building process consisted of pre-fabricated sections which could be quickly and easily slotted together on-site. These sections were produced in a nearby factory – straw bales were stacked inside a timber frame then coated on both sides with lime render.

Although they had originally considered a higher degree of self-build, the community involvement was eventually limited to slotting some of the straw bales into frames within the factory. However, this was something all the members of the community were able to do, children included, and it was seen as a strengthening act which gave members some physical input into their homes. The members will have ongoing involvement within the allotments and green space within the site.

The resulting houses are incredibly energy efficient as Lilac believe in low impact living. Across the site there are 29KWp of solar PV panels. The feed in tariff from these pays for communal electricity, gas and water heating. Solar thermal panels provide the remainder of domestic hot water (it is estimated these are sufficient for six months of the year). All houses are fitted with mechanical ventilation with heat recovery and high efficiency gas boilers. The house design and ventilation system mean that the heating system is rarely required. This approach really seems to work in terms of energy efficiency and, as fuel prices continue to rise, we can learn from models like this.

SUCCESSES	CHALLENGES	RECOMMENDATIONS
The Mutual Home ownership model means that housing within the co-housing community remains permanently affordable. As a result, people who have previously been priced out of the market can now get access to decent, affordable housing that they have an equity share in. The energy efficiency model ensures that fuel bills remain extremely low, eradicating fuel poverty. The 'neighbourliness' approach – with shared facilities and regular interaction – means that members of the community are extremely unlikely to feel isolated. This is believed to boost mental and physical health, especially for those moving into older age.	Members need to be able to cover the cooperative's mortgage payments between them. This means that there has to be a mixture of incomes with the more affluent supporting the less, as everyone pays 35% of their income. For this very altruistic approach to be successful everyone has to buy in to the ethos. The finance model is quite complicated and it could be challenging to persuade more development finance lenders to support this new approach. Triodos, a very forward thinking lender, funded this project.	Lilac carry out workshops, tours and Information Days which are extremely educational and can inspire and encourage self build groups.

How much?
Lilac is a mutual home ownership scheme which aims to make high quality housing more affordable. Each resident has a lease and pays an equity share to the cooperative which allows them to keep a stake in the scheme. They then pay 35% of their income in rent.

How long?
From inception to the beginning of the build took 6 years. The build itself was completed in just over a year.

Partners
Lilac has built strong links with their local community, using the common house for gatherings, local meetings, film nights and even a polling station. The group also hosts a delivery hub for organic food suppliers and cooperatives.

More info:
www.lilac.coop

CASE STUDIES

Lancaster Co-Housing Report

Lancaster Housing Co-op has developed a former industrial site to create a low impact, mutually supportive community.

The site consisted of several industrial buildings including a mill. 41 households have been created with communal facilities such as a kitchen and eating area, children's play areas, laundry and bike shed.

Who?
A group of like-minded individuals came together in order to identify a site which would be suitable for a co-housing project based around their values of low-impact, sustainable living.

Where?
A 2.5 hectare site along the banks of the river Lune close to the village of Halton.

Why?
Lancaster is a co-housing project. The co-housing approach balances the advantages of home ownership with the benefits of sharing communal spaces and a mutually supportive environment:

'These cooperative neighbourhoods are designed to encourage both social contact and individual space, and are organised, planned and managed by the residents themselves' (Lancaster Co-Housing website).

Residents have access to communal facilities like the dining room, bike-sheds and children's play areas and even rooms which can be used for overnight visitors.

Approach
Members took part in a series of workshops with architectural firm Ecoarc and considered several possible models before deciding on the present incarnation. A variety of house-layouts were included to suit the differing needs of the community members – from one bedroom flats to three bedroom houses. All houses have been designed to Passivehaus standards and are extremely fuel-efficient. Fuel bills are an estimated £300/ year.

Houses are built along the bank of the River Lune and are all south facing to maximise solar gain.

How much?
Members set up a limited company in order to purchase the site for £600,000. All members forward-funded the project by agreeing to deposit 30% of the development cost of their houses. This was supplemented by a loan from Triodos. The total development cost was approximately £8 million.

As each house was completed, members purchased them, either with a mortgage from the Ecology Building Society or from personal funds. In addition, the group raised funds by building and selling six homes on the Heron Bank area of the site – on a piece of land further along from the main development. This development was intended to be completely separate from the main co-housing project but the new residents wanted to take part in the community and, as a result, now share many of the facilities.

Grant funding helped towards the costs of many of the eco-features of the site – the community heating system, hydro power plant and solar P.V installation.

How long?
From inception to the beginning of the build took 7 years. The build itself began in 2011 and the first of the group moved into their homes in 2013.

Partners
Lancaster developed 6 homes for sale in order to raise funds but those residents are now partners within the Co-Housing Community.

SUCCESSES	CHALLENGES	RECOMMENDATIONS
The Forgebank development is Carbon Neutral. Although there are 41 dwellings, there are only 17 private car spaces. Instead, the residents have created a car club with two electric cars, a shared mobility scooter, extensive bike storage and a bike repair workshop. Heating and hot water cost the residents around 15% of an average household.	The geography of the site meant that the layout of the development had to stretch along the river and could not be laid out in the preferred courtyard type arrangement, with the common house in the centre. However, this means that many of the houses have river views. Due to former industrial use, the site had contamination and residents were not able to have growing spaces in the ground itself but had to resort to raised beds.	The Group are keen to share their experiences and knowledge , run monthly open days and regularly collaborate on University Research projects on sustainable living.

More info:
www.lancastercohousing.org.uk

CASE STUDIES

Bath Street Collective Custom Build

A custom-built four-storey urban infill development of four flats ranging from a 45m2 one bedroomed flat to a 120m2 three bedroomed flat. All flats are dual aspect and have access to parking spaces and a shared garden to the rear of the site.

Who?
Four households (individuals/families/couples), three of whom were already local to the area.

Where?
Portobello, Edinburgh. The site (approximately 500m^2 overall) was a former cinema between a 2.5 storey terraced Georgian house and a 4 storey Victorian tenement in a residential side street. The street was originally set out in 1801 and is part of the Portobello Conservation Area. The plot had lain empty for around 15 years.

Why?
The key motivation for those wanting to get involved was the desire to live in a bespoke sustainably designed home. The ability to procure that at cost price without paying for a developer's substantial profit margin was also important

Approach
The homes were built using a collective custom build approach with the process being led by John Kinsley, an Architect member of one of the households. The project addresses two major issues facing the deliver of housing: affordability and the environment. Collective custom build allowed the residents to realise their own homes without having to pay a profit margin to a developer – they acted as their own developer in the creation of homes for themselves. The technical approach of the project was to use cross-laminated timber (CLT), a material that sequesters carbon, as well as being manufactured offsite in a high-quality controlled manner for quick, accurate on-site assembly. The CLT and other specifications contributed to the building being built to Passivhaus standards so that it is highly energy-efficient in use.

How much?
The plot was purchased for £250 000 and the whole tenement constructed for £883 000.

How long?
From the initial meeting of potentially interested parties in a café in Portobello to moving in took 4 years. Putting the group together, agreeing an appropriate form of constitution and arranging finance were the most time consuming factors

Partners
The only investors in the project were the four families themselves.

SUCCESSES	CHALLENGES	RECOMMENDATIONS
The project has been extremely well received in the local community. Infill of gap site has created a more secure neighbourhood Realisation of energy-efficient home made from low-impact materials in a climate where developers are not able to provide such homes Ability of the residents to customise the layouts of their homes and allow for future changes	Finding Land Securing finance – most lenders will lend 60-70% of the total project cost, which meant substantial deposits had to be found. We had a lot of interest from would-be first time buyers, but the deposits required precluded them from being able to get involved.	Make land easier to source – e.g. 'baugruppe' approach in Germany where local authorities make land available for community groups in preference to commercial developers.

More info:
www.ecology.co.uk/projects/bath-street-collective-breaking-new-build-norms/

Edinburgh Student Housing Co-op

Two buildings comprising 24 flats (106 bedrooms in total) that were formerly student accommodation for Napier University in a building built by Castle Rock Edinvar (CRE) Housing Association in 1994. When Napier University's lease ran out, they moved their student accommodation to a new build development nearby, and CRE (encouraged by the City of Edinburgh Council) approached the then emergent Edinburgh Student Housing Co-op as potential new tenants.

Who?
Edinburgh Student Housing Co-op (ESHC) began as a group of students who wished to take control of their own housing. Supported and championed by various experts and representatives in the city and the co-operative movement, ESHC was able to establish strong links with various bodies and broker assistance from the necessary consultants.

Where?
The ESHC buildings sit within an area of residential tenements and local businesses. And overlook a large greenspace in Edinburgh's city centre.

Why?
In response to dissatisfaction with many aspects of housing options for students – high cost, substandard accommodation, unfavourable terms – ESHC decided to take matters into their own hands and create students accommodation that was affordable, sustainable and democratically run by those who would be living in it.

Approach
The first step was to obtain a mandate from the student body, obliging the student union to work with the University of Edinburgh, City of Edinburgh Council and any interested students to establish a student owned housing co-operative. This took the form of a campaign that reached thousands of students through a range of media channels and resulted in an overwhelmingly supportive response in a referendum.

How much?
Students resident at ESHC pay £305/month including all bills. For comparison, the estimated monthly costs on the Edinburgh University website for 2018-2019 list rent to be budgeted at £425-£795, not including bills.

In the establishment of the housing co-op, ESHC were able to obtain grants and loans from Scotmid Co-operative and Co-operative & Community Finance, and to raise equity by requiring members to purchase a withdrawable share of £100 each. Crucially, they were able to negotiate favourable payment terms not only with Castle Rock Edinvar Housing Association as owners of the buildings, but also for the various necessary outlays such as legal fees, building surveys and insurance.

How long?
It took 18 months from the inception of the idea of the student housing coop to getting the keys of their eventual home in their hands. This was due to a need for the property owner to find a new leasee as soon as possible, as well as being testament to the need, will, energy and vision of the students themselves. They moved into Wright's Houses in August 2014.

Partners
Housing Association
Council
Co-operatives supports

Successes
Through the use of existing housing stock, affordable housing was retained within the affordable housing sector, Good working relationships were formed between the various bodies, and overall communication about the project was successful in raising the profile of the project. The students engaged in subsequent knowledge sharing and were involved in establishing student housing co-ops in other parts of the UK.

More info:
edinburghcoop.wordpress.com

Collective Self-Build Guide

Assemble
COLLECTIVE SELF BUILD