

# A Local Plan for Lancaster District

## 2011-2031

Self-Build and Custom-Build Housing Planning Advisory Note

November 2018



LANCASTER  
CITY COUNCIL

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## **1. Introduction**

- 1.1 The Self-build and Custom Housebuilding Act 2015 and the Housing and Planning Act 2016 place a duty on local planning authorities to keep a register of individuals and associations of individuals, who are seeking to acquire plots of land for self-build and custom housebuilding. They must also have regard to the register when they are carrying out their planning, housing, regeneration and disposal of land functions.
- 1.2 Draft policies SG1, SG9, SG11, SG12 and DOS5 within the Strategic Policies and Land Allocations DPD (draft Local Plan) seek the inclusion of opportunities for the provision of self-build and custom-build plots within development sites at Lancaster South, North Lancaster, South Carnforth and Middleton Towers. Draft policy DM12 (Self Build, Custom Build and Community-led Housing) of the Development Management DPD (draft Local Plan) provides general support for self, custom or community-led housing in sustainable locations and encourages provision on strategic and housing development sites.
- 1.3 This advisory note provides detail and further clarification on the self-build and custom housebuilding process, how the Council will support the delivery of plots and sources of further information and advice.

## **2. What is Self-Build and Custom-Build?**

- 2.1 Self-build is where a house is built or completed by individuals or a group for use as their own home. Custom-build is where a house is built by a builder/developer to plans drawn up by the future home owner. This does not include the building of a house on a plot acquired from a person who builds the house to plans or specifications decided or offered by that person. Both routes require significant input from the future home owner in the design process. Self-build and custom housing can provide homes to meet individual requirements that aren't available in the current market. There are various types of self-build and custom-build projects including:
  - Multiple individual serviced plots (a plot of land which has been provided with or can be provided with access to the public highway and connections for electricity, water and waste water within the time period of any planning permission) provided by a developer on a large site where individuals build a home to their own specifications;
  - Multiple plots provided by a developer on a large site where individuals design or are involved in the design of their own home to their specifications and it is built for them;
  - Groups of houses built or designed by the future home owners to their specification, in locations supported by the sustainable and locational policies within the Local Plan (this may be referred to as community-led housing where the group build or design the houses);
  - Single houses built or designed by the future home owner to their specification, in locations supported by the sustainable and locational policies within the Local Plan.

### **3. The Self-Build and Custom-Build Register**

- 3.1 Local authorities are required to maintain a list of people and groups interested in building their own home. The register will be used to see how many people are interested in building their own home in the district and to develop policies to support the construction of more self-build and custom-build homes. Registration does not however guarantee that a suitable plot will be identified, or become available.
- 3.2 You do not need to be on the register to self or custom-build, however if you are registered you may be informed if sites become available. To register please complete the form available on the Lancaster City Council website using the following link:  
<http://www.lancaster.gov.uk/planning/planning-policy/custom-build-and-self-build-homes>
- 3.3 The questions on the form are designed to give the council a clear understanding of your requirements and help us build up a picture of the local demand for self-build. We also need to understand how you intend to finance the development. We will not pass identifiable information from the Register onto anyone outside the Council without the written consent of the person who registered their details.
- 3.4 To join the self and custom-build register you will need to meet the following criteria – this applies to individuals looking to take on a project or each individual in a group:
- You are aged 18 or over;
  - You are a British Citizen, a national of an EEA State other than the United Kingdom, or a national of Switzerland; and
  - You are looking to acquire a plot of land in the Lancaster District to build a house to live in as your sole or main residence.
- 3.5 In order to keep the register up to date and accurately reflect local demand, the Council will contact registered individuals and groups at least once a year to reconfirm their interest. If you are on the register and your contact details, situation or interests change, please inform the Council.
- 3.6 An edited version of the register (without personal details) which provides information indicating the demand for self and custom-build sites is available on the website using the link above.

### **4. Delivering Self-Build and Custom-Build Plots**

- 4.1 The Council will encourage the provision of serviced plots within residential schemes. This includes considering self-build opportunities as part of the regeneration or redevelopment of Council owned land and encouraging developers to set aside land within development sites as serviced plots for self-build and custom housebuilding. The draft Local Plan policies relating to the proposed strategic sites at Lancaster South, North Lancaster and South Carnforth (draft policies SG1, SG9, SG11 and SG12 respectively) and the site at Middleton Towers (draft policy DOS5) specifically seek the provision of plots.

- 4.2 The Localism Act 2011 empowers communities to create Neighbourhood Plans for their areas. Through Neighbourhood Planning, communities have the opportunity to encourage self-build and custom housebuilding by creating new planning policies within their plans or allocating new development sites to meet local needs either as part of a wider development or specifically for this purpose. More information on Neighbourhood Planning is available on the website.

<http://www.lancaster.gov.uk/planning/planning-policy/community-rights/neighbourhood-Planning>

#### Sites within Residential Development and Group or Community Build Housing

- 4.3 Within residential schemes and group or community build schemes, a mix of plot sizes to meet the range of demand and affordability should be provided. The range of plots/houses provided should be informed by evidence including the Strategic Housing Market Assessment, the self-build and custom-build register as well as information from the Council's Planning and Housing Policy team. Providers and groups should also consult with the local community to consider the immediate demand and to meet local needs, for example this could include undertaking a local housing needs survey.
- 4.4 Where a developer intends to provide plots for custom-build, a variety of house sizes, types and designs should be offered to meet a wide range of needs. Houses should also be offered at a variety of stages of the build (e.g. foundations, watertight, turnkey). Prospective home owners should have a significant degree of involvement and influence in the design to ensure that the finished home meets their own needs and the definition of self-build.
- 4.5 Plots should be provided with the minimum service connections (at least water, foul drainage, telecommunications including broadband and electricity supply) available at the boundary and with legal access to a public highway. The cost of servicing plots may be reflected in the plot value. Servicing of plots may be carried out in phases, with key services required for plot sale and construction (water and access) provided before services required for occupation (electricity, sewerage, telecommunications and gas).
- 4.6 Where self-build plots are not proposed to be serviced for sale, the Council will need to be satisfied that legal access and servicing will be possible for potential plot purchasers, before outline planning permission is granted. A scheme for the access and connection of services will be required to be submitted with a planning application and the implementation will be subject to planning conditions.
- 4.7 Access - Plots will need to be accessible to heavy vehicles required for construction. Where necessary, developers will need to engage with the Highway Authority to explore if alternative or temporary access arrangements can be made to the self-build element of a scheme in order to promote early delivery of plots and tackle any site safety issues.
- 4.8 Where necessary the Highway Authority may require the serviced plot provider (the applicant who secures planning permission or developer) to enter into a Section 278 agreement to ensure the provision of safe roads, access routes and junctions. This will ensure roads can be brought up to a suitable standard as development is completed.
- 4.9 Phasing - On large sites the Council will expect the early delivery of parcels of self-build plots. The Council will work with developers to understand any challenges to the early phasing and release of the self-build element of developments. In order to ensure that serviced plots identified for self-build and custom housebuilding are delivered, the Council will require appropriate conditions to be put in place on any planning permission.

### Group or Community Build Housing

- 4.10 The Council seeks to be supportive of local groups wanting to deliver self-build homes, where the proposal accords with policies in the Local Plan documents. These groups often form because the members cannot afford to buy a home locally; they are attracted by the potential cost savings that come with building collectively. It is often challenging for groups to identify suitable land and secure finance for their project. The Council is able to engage with formally constituted groups such as Community Land Trusts (CLTs) to provide advice and support. The Council is establishing a Community-led Housing Hub to provide specialist support to enable community led-housing. The Hub will provide high level advice and sign-posting to legal advice, architectural and planning services and access to funders and specialist organisations working in this area of housing delivery.

### Small/individual sites in Sustainable Settlements

- 4.11 These settlements include Lancaster, Morecambe, Heysham and Carnforth plus the larger rural villages with services. A full list of sustainable villages can be found at policy DM42 (Managing Rural Housing Growth) of the adopted Development Management DPD (DMDPD) and policy SP2 (Lancaster Settlement Hierarchy) of the draft Local Plan (the policies are included in the Further Information section of this document).
- 4.12 Self-build sites in these locations should be:
- well related to the existing built form of an existing recognised settlement;
  - small scale and in proportion to the existing scale and character of the settlement;
  - where the local infrastructure such as the highway network and facilities can accommodate additional dwellings; and
  - sited and designed to conserve and where possible enhance the character of the town or village and landscape.

### Rural Villages

- 4.13 Policy DM42 of the DMDPD and policies SP2 and DM4 (Residential Development outside Main Urban Areas) of the draft Local Plan allow for new housing in rural villages only where there is an evidenced local housing need. Housing need is identified in the Strategic Housing Market Assessment (SHMA) and may include affordable housing, housing opportunities identified in Neighbourhood Plans and/or Community led housing to meet these needs.

## **5. Achieving Quality Design**

- 5.1 A benefit of self-build housing is the opportunity to create homes and neighbourhoods that have greater variety, opportunity for personalisation and offer better places to live through the design and construction of new houses and the spaces around them. The Council is seeking development that is in harmony with the character of the area, of a suitable design and of complementary materials appropriate to the location. This does not prevent high quality innovative design in appropriate locations.
- 5.2 The Council recognises that modular housing, which is built off-site, can help deliver custom housebuilding that is more cost effective than traditional house building methods. In order to promote design innovation and originality, the Council will support modular housing where it promotes or reinforces local character.

- 5.3 The Council will ensure high quality design by considering self-build houses against Local Plan policies, particularly policy DM35 (Key Design Principles) of the adopted DMDPD and draft policies DM2 (Housing Standards) and DM29 (Key Design Principles). Once adopted, draft policy DM2 will require that all houses are built to the National Space Standards and 20% of houses are accessible and adaptable to meet the Building Regulations Requirement M4(2).
- 5.4 Normal planning criteria relating to highway safety, neighbour amenity, wildlife, heritage and open space considerations etc. will apply.
- 5.5 One of the benefits of self-build and custom housebuilding is the ability to design-in energy efficiency measures that can reduce the energy use and carbon emissions of the building. The Council will encourage self and custom housebuilders to provide high standards of sustainable design and construction including measures to reduce energy consumption (e.g. insulation, taking account of landform and orientation), water consumption (grey water recycling and efficiency measures) and carbon emissions (the provision of an on-site renewable energy supply). Larger schemes should take opportunities for local and community-led energy initiatives.
- 5.6 Proposals for renewable energy installations, such as ground source heat pumps or photovoltaic cells, will be supported provided the requirements of policy DM17 (Renewable Energy Generation) of the adopted DMDPD (draft policy DM52 Renewable and Low Carbon Energy Generation) and other policies in respect of design, landscape and ecology have been addressed. In these cases, the Council will consider each proposal on their individual merits with regards to scale, location, technology type and cumulative impact on the surrounding area.
- 5.7 It is recommended that you invest in the fabric of the building and energy efficiency measures as these will provide you your long term home and reduce costs over time. You can always add a better kitchen or bathroom at a later date.

#### Sites within Residential Development and Serviced Plots within Group or Community Build

- 5.8 On sites with multiple self-build plots, the Council will seek the agreement of a Design Code to ensure a high quality urban design and provide clarity at the marketing stage. A Design Code is a set of written and illustrated rules that establish the design parameters of a particular development. Design Codes should be site specific and may vary between locations.
- 5.9 A Design Code should be prepared by the plot provider at the outline planning stage and should provide the Council as well as potential self and custom housebuilders with a clear set of design rules and parameters that future development will have to comply with.
- 5.10 The following table on the next page sets out the issues that may be considered in a Design Code. Not all of the following parameters will always be necessary to fix and Design Codes may include the use of ranges to ensure flexibility.

Parameters that may be agreed within a Design Code	Examples of topics
Access	Vehicle, cycle and footpath access into the site and to dwellings
Infrastructure	Services such as water, foul drainage, telecommunications including broadband, electricity and gas supply, electric vehicles charging points
Density	Plot ratios, site coverage and density of dwellings across site and within smaller sections
Plot form	Plot size and width
Urban grain	Street and building pattern, building lines, separation distances, garden sizes, boundary treatments and connectivity
Building forms	Building height, storey height, finished floor levels, massing and bulk
Building orientation	Orientation towards the sun, position on plot, overlooking, natural surveillance
Design details	Active frontage, frequency of building features such as windows and entrances, architectural styles, features, proportions, materials, colours, balconies, porches, eaves lines, rooflines, chimneys, corner treatments, focal points, advertising
Landscaping and the public realm	Standards, species planted, biodiversity, lawns and verges, planters
Car parking and cycle provision	On-street and off-street, on-plot parking, courtyard parking, treatments, overlooking, lighting, position within the plot
Drainage and flood risk	Flood mitigation and surface water drainage measures
Waste	Provision of waste and recycling storage
Housing standards	National Space Standards and Building Regulations M4(2) provision

5.11 A Plot Passport can provide potential plot purchasers with a simple and concise summary of the design parameters for a specific plot. It should clearly show the plot location, permissible building lines, heights and footprints as well as separation distances to adjacent plots. A Plot Passport should also be clear about the number of houses that can be built on a single plot as well as specify car parking provision and access arrangements. The Council will support the use of Plot Passports for self-build and custom housebuilding development where they are supported by a Design Code.



## **6. Finance**

- 6.1 Getting your finances in order is the first and most important consideration when it comes to preparing for a self-build. The starting point is to carry out a realistic audit of your current financial situation, and then contact lenders to see what you will be able to borrow to fund your project.
- 6.2 Self-build mortgages differ from traditional mortgages in that the funds are released in stages, usually when you purchase the land, the foundations and substructure build, weathertight, first fix and then on completion. Money is typically made available after a stage of the build has been completed. This usually means you will need some sort of bridging finance or savings. If you need to sell an existing property this will have to be factored in. Some specialist mortgage brokers have developed a model which allows payments to be made before stages are commenced. Take care to ensure you meet the requirements for each release of funds as you build. This is likely to include inspections on behalf of the lender.
- 6.3 You will need to account for the cost of your plot, professional fees, the construction (materials and labour), repayments, and set aside between 10% and 30% of your budget as a contingency.
- 6.4 You can apply for a VAT refund on building materials and services if you are building your new home. Builders working on new homes should be zero rated for VAT but some do not have the accounting framework not to charge you. Remember to keep receipts and records to use for a VAT reclaim.

## **7. Finding a Plot**

- 7.1 Specialist plot finding services available on the internet and estate agents are useful. There are ways in which you can search for sites in your area yourself, such as reviewing the Council's Strategic Housing Employment Land Availability Assessment (SHELLA) which will be published early 2019 and the Brownfield Register. These documents indicate potential sites but do not advise whether planning permission would be granted.
- 7.2 It is recommended that you regularly review the Council's Planning Register to find sites which have been granted planning permission and provide opportunities for custom-build or may be suitable for self-build. A site with outline planning permission will provide certainty with regard to the principle for development but will allow you to design your own home. Sites with Full or Reserved Matters (detailed) planning permission may provide opportunities for re-design to meet your own needs depending upon the circumstances. Once a suitable plot is found approach the applicant/site owner to discuss options to acquire the land. It is not recommended that you purchase a site until you have planning permission for a house that you wish to live in.
- 7.3 You may wish to search for a site on the ground. There may be opportunities for small scale sites within and on the edge of 'Sustainable Settlements' (see Planning Policy in the Further Information for details). This depends upon the planning policy position and site circumstances as outlined previously. Bear in mind you may need to compromise. It is unlikely that you will find a plot in a rural or isolated location as such development is contrary to planning policies. Appropriate designs and layouts will also be influenced by the context, for example a highly innovative modern design may not be appropriate in a historic setting. Further advice with regard to the appropriateness of development can be obtained via the Council's Pre-application Service.

- 7.4 Policies within the Local Plan encourage the provision of self-build and custom-build plots. While you may wish to build your own home on a single plot, there are many challenges. Custom-build on larger sites can provide an opportunity to influence the design to meet your own needs with more assistance from a developer. It is likely that custom-build opportunities will increase over time.
- 7.5 Remember if a site appears cheap, it is probably for a reason. There may be constraints such as ground conditions, underground services or water courses that are not be immediately apparent.

## **8. The Build Route**

- 8.1 There are many options for the way in which you build your own home and the route chosen will have an impact on cost and the amount of involvement you will have. You will need to consider the amount of time you have available, costs and your ability to manage, learn and adapt.

### Do It Yourself

- 8.2 This is the most hands on type of build, where you will do most of the work and is not to be undertaken lightly. You will have seen programs such as Grand Designs where delays and snags regularly occur. Despite this if you are willing and able to put the work in, this option does provide potentially the cheapest and most flexible option. You will be responsible for arranging an architect to design the house for you, planning permission, interpretation of drawings during the build, ordering materials (for which you will need to understand quantities), warranty and building regulations, deliveries, organising the day-to-day running of the site and lastly but not least the physical labour.

### Self-Managed

- 8.3 This is where you contract trades people to carry out the build for you. You will be responsible for arranging an architect to design the house for you, planning permission, ordering materials, organising and checking deliveries, organising and timing different trade professionals and elements of the build.

### Professionally Managed or Main Contractor

- 8.4 This is where you pay a professional to deliver the project for you. You will need to ensure that the manager or contractor knows exactly what they are expected to deliver and include specifications in a written contract. Research their previous projects and speak to people who have used their services before to satisfy yourself that they can deliver. The amount of day to day input you have can be tailored to your availability, ability and needs.

### Package Build and Custom-Build

- 8.5 This is where a company delivers the house from plot assessment and design through to you moving in. This is often used on custom-build sites where a range of designs are available which you can tailor to your own needs.
- 8.6 Custom-build is often delivered on larger sites where a variety of design options are available. Sites are provided as a serviced plots (utility and highway connections are in place) or with as much of the build completed as you wish. This may be up to foundation level, a watertight shell or a ready to move into house.

## Kit Houses

- 8.7 Kit Houses can be used in all the above routes and provide a standardised product for assembly on site. This method can be quicker to deliver and construct on site than other more bespoke options.

## **9. Who Do You Need to Help Deliver a Self-Build Home?**

- 9.1 You will need an Architect, Architectural Technologist or Architectural Technician to draft plans for the planning application and Building Regulations. When choosing a designer you should interview them; what can they do for you? can they come up with ideas you like? have they carried out similar projects? and do you both get on? Remember you will need to work with them to achieve your home.

- 9.2 Provide the designer with a list of what you want to achieve and ideas. Use home building events, magazines, local examples and the internet to provide photographs and specifications of what you like. Unless you can give the designer ideas they will not know what you are aiming for or what you like. Remember, you may need to compromise on your wish list due to finances or site circumstances.

- 9.3 In addition to an architect/designer you may also need the services of:

- Structural Engineer
- SAP Engineer (Thermal)
- Drainage Engineer
- Planning Consultant for complex sites
- Contaminated Land Consultants (e.g. for gas monitoring)
- Construction Design and Management (Health and Safety Regulations)
- Depending on site circumstances you may need an Arboriculturalist (trees), Ecologist, Architectural Historian
- Specialist contractors
- Helpers – it will not be possible to do all the work yourself

- 9.4 This list is not exhaustive.

## **10. Planning Permission**

- 10.1 Unless you buy a plot with detailed planning permission and build the house to the approved specifications, you will require planning permission. Even where detailed planning permission is in place, if you wish to modify the scheme or the planning permission includes conditions requiring the submission and approval of specified details, further planning consents will be required. Development on site must not start until all planning related permissions are in place, including the approval of details required by the conditions set out on the decision notice.

### Pre-Application Advice

- 10.2 The Council offers advice to help guide you through the planning application process, on whether an application may be acceptable, varying planning permission, complying with conditions and designations and constraints which will affect the outcome of a planning application. Details can be found on the Council website using the following link:  
<http://www.lancaster.gov.uk/planning/planning-advice>
- 10.3 Level 1 advice will provide guidance on the principle of development on a site. This is particularly important if the site does not have a planning permission in place. Obtaining advice on the principle can avoid aborted costs arising from other professional fees needed to pursue a detailed scheme. This is a useful option if you are trying to find a suitable site.
- 10.4 Level 2 provides more detailed advice when you have an idea of what you want on the site and have initial layout and design details available.
- 10.5 Pre-application advice can help you and the planning authority identify areas of concerns about your proposal so that you can amend your application before it is submitted. The advice and guidance is given in good faith but it does not guarantee or supply a definitive undertaking as to whether your proposal is likely to be acceptable.

### Applying for Planning Permission

- 10.6 When you are ready to proceed further, an application for planning permission will be required. You can submit a planning application in 'Outline' which will formally establish the principle of building a house on a site. The amount of information required for submission will depend upon the site circumstances and the range of matters to be considered.
- 10.7 If outline planning permission is granted, an application for 'Reserved Matters' (a detailed scheme) will be required. Alternatively you can apply for 'Full' planning permission which addresses the principle and detail in one application. These applications will require detailed plans of the proposed layout and design of your proposed house. The acceptability of the design will depend upon site circumstances including the appearance of the surroundings and the relationship with neighboring properties.
- 10.8 Matters such as accessibility, the access arrangements, ecology, trees, drainage (ground/surface and foul water), contaminated land and historic environment will require additional supporting information and input from appropriate professionals.
- 10.9 Further details can be found on the Council website using the following link:  
<http://www.lancaster.gov.uk/planning/planning-advice/application-forms>
- 10.10 On larger custom-build, group-led and community-led developments where the developer or group apply and obtain outline planning permission, a series of Reserved Matters applications or applications to discharge conditions (outlined below) will be required. Depending upon the details considered at the outline stage, such applications may need to cover access, drainage, landscaping and play space. These matters are usually addressed by the developer or group.
- 10.11 If you are building the house yourself to your own design you are likely to need to submit an application for Reserved Matters yourself. The house design will need to comply with parameters set out at the outline stage. The range of matters are outlined in the section of this advice note relating to 'Achieving Quality Design'. In some cases, the developer or group will provide a package where they submit the application for you. It is your responsibility to ensure that all planning related permissions are in place before starting to build.

- 10.12 You do not need to own a site to submit a planning application. It is advisable that you do not purchase a site until all the necessary planning permissions are in place. Entering into a contract with the land owner to buy a site only once planning permission is in place will provide some certainty for both parties and may reduce some of the risks.

#### Conditions and Obligations Attached to a Planning Permission

- 10.13 The majority of planning permissions include conditions. These can require you to submit further information and receive written approval before you start on site or at specified points in the build process. They may require you to carry out certain work at certain times or require retention of certain elements in accordance with the approved plans.
- 10.14 Conditions are important. Failure to comply with conditions or to build the house, arrange the site and carry out any associated works in accordance with your planning permission may render your development unauthorised (without planning permission). In such cases, the Council will seek to resolve matters with you. If such matters cannot be resolved formal enforcement action requiring you to carry out works, and in some cases demolish and rebuild elements, may be taken.
- 10.15 A planning permission may also be subject to planning obligations (S106 Agreement). These require payments for infrastructure such as schools and roads and/or require certain works to be carried out and the provision of affordable housing. A S106 agreement may prevent works or occupation before requirements have been met.

## **11. Building Regulations**

- 11.1 You will require Building Regulations approval for your new home. Building Regulations are detailed and require development to accord with certain specifications relating to the structure, fire safety, contamination, ventilation, insulation, drainage, access, glazing and electrics (this list is not exhaustive).
- 11.2 If you are using a builder, contractor or project manager they will be aware of the Regulations. According with the Regulations and arranging the necessary inspections can be included in the contract you enter into with them. If you are building your own home as a DIY project or self-managing you will be responsible to ensure the Regulations are complied with yourself.
- 11.3 Further advice can be found on the Council website using the following link:  
<http://www.lancaster.gov.uk/planning/building-control>

## **12. Insurance and Warranty**

- 12.1 Remember to get insurance for the construction period. You are likely to need to store expensive equipment and materials on site which may be left unattended.
- 12.2 You will need a warranty if you are borrowing from a Bank or Building Society. Warranty requirements may be higher than the Building Regulation requirements and checks will be needed throughout the build process. If you are not borrowing it is still recommended to have a warranty as future purchasers will need this for a mortgage.

### 13. Further Information

Further information is available from the following organisations:

#### National Custom and Self Build Association

[www.nacsba.org.uk](http://www.nacsba.org.uk)

The National Custom and Self Build Association runs events and provides additional information via the Self Build Portal.

#### The Self Build Portal

[www.selfbuildportal.org.uk](http://www.selfbuildportal.org.uk)

The Self Build Portal provides advice on finding a plot (including a plot search facility), finance and fees, building methods and case studies.

#### The Build Store

<https://www.buildstore.co.uk/>

The Build Store provides advice on plot searches (including a plot search facility), mortgages, insurance, finance, building techniques and materials.

#### Homebuilding and Renovating

<https://www.homebuilding.co.uk/>

The Homebuilding and Renovating website provides information on scheduling, a build cost calculator, payments, general guidance and technical details.

#### Build It

<https://www.self-build.co.uk/>

#### Funding

The Government has set up the Home Building Fund to provide loans for developments of five or more dwellings to help with development and infrastructure finance. Applicants need to demonstrate that without the funding the development will not progress quickly. The fund is open to small builders, community builders, custom builders as well as larger developers. Further information can be found using the following link:

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/744217/An\\_introduction\\_to\\_the\\_home\\_building\\_fund\\_revised\\_September2018.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/744217/An_introduction_to_the_home_building_fund_revised_September2018.pdf)

#### Self-Build Mortgages

<https://www.self-build.co.uk/self-build-mortgages-explained/>

## VAT

<https://www.gov.uk/vat-building-new-home>

## Building Control

[https://www.planningportal.co.uk/info/200128/building\\_control](https://www.planningportal.co.uk/info/200128/building_control)

## Planning

<https://www.planningportal.co.uk/info/200127/planning>

## Searching for Plots

The Lancaster Planning Register and estate agent sites provide information with regard to sites with planning permission and plots for sale. The Lancaster Planning Register can be found using the following link:

<https://planning.lancaster.gov.uk/online-applications/>

The Lancaster Brownfield Register

<http://www.lancaster.gov.uk/planning/planning-policy/brownfield-register>

Examples of Plot Search Sites include:

### On The Market

<https://www.zoopla.co.uk/>

### Prime Location

<https://www.primelocation.com/>

### Zoopla

<https://www.zoopla.co.uk/>

### Plot Finder

<https://www.plotfinder.net/>

## 14. Legislation

The Self-build and Custom Housebuilding Act 2015 requires each relevant authority to keep a register of individuals and associations of individuals who are seeking to acquire serviced plots of land in the authority’s area in order to build houses for those individuals to occupy as homes.

<http://www.legislation.gov.uk/ukpga/2015/17/contents/enacted>

The Self-build and Custom Housebuilding (Register) Regulations 2016 made under the Act provides guidance on designing and administration of the Register.

<http://www.legislation.gov.uk/uksi/2016/105/contents/made>

The Housing and Planning Act 2016 sets out the duties local planning authorities are required to meet regarding self-build and custom housebuilding.

<http://www.legislation.gov.uk/ukpga/2016/22/part/1/chapter/2/enacted>

## 15. Planning Policy and Guidance Documents

The Lancaster Core Strategy (2003-2021 adopted July 2008) and the Development Management DPD (2011-2031 adopted December 2014) form the adopted Local Plan. The policies within the documents currently form the basis for considering development on a local level. The following policy contains the list of designated urban and sustainable settlements.

### Policy DM42: Managing Rural Housing Growth

#### Sustainable Rural Settlements

Proposals for new housing in the following settlements will be supported:

Arkholme	Hornby
Bolton-le-Sands	Middleton
Brookhouse	Nether Kellet
Cockerham	Overton
Caton	Over Kellet
Dolphinholme	Silverdale
Galgate	Slyne
Halton	Warton
Hestbank	Wray



Part One : Strategic Policies and Land Allocations DPD Publication Version and Part Two : Review of the Development Management DPD Publication Version are draft Local Plan documents.

Policy SP2: Lancaster District Settlement Hierarchy

The Council will support proposals for development in the settlements set out below, provided that they are of a nature and scale that is proportionate to the role and function of that settlement or where they have been specifically identified in this plan to meet the strategic growth needs of the district. The role of each settlement category will play in the future growth of the district is explained below:

1. Regional Centre – this will provide the focus for future growth in the district and will accommodate the majority of new development.
2. Key Service Centres & Market Towns – these will play a supporting role to the Regional Centre and will accommodate levels of new residential and economic development to serve more localised catchments.
3. Sustainable Rural Settlements – these settlements will provide the focus of growth for Lancaster district outside the main urban areas subject in the AONBs to the constraints of the protected landscapes where a landscape-capacity approach will be taken.
4. Rural Villages – these settlements will accommodate development that meets evidenced local needs only.

LANCASTER			1. REGIONAL CENTRE
MORECAMBE & HEYSHAM			2. KEY SERVICE CENTRE
CARNFORTH			2. MARKET TOWN
COCKERHAM	GALGATE	OVERTON	3. SUSTAINABLE RURAL SETTLEMENTS WITHIN AREAS OF OUTSTANDING NATURAL BEAUTY
BOLTON-LE-SANDS	HALTON	OVER KELLET	
NETHER KELLET	HEST BANK	SLYNE-WITH-HEST	
WARTON	SILVERDALE	BROOKHOUSE	3. SUSTAINABLE RURAL SETTLEMENTS OUTSIDE OF AREAS OF OUTSTANDING NATURAL BEAUTY
CATON	HORNBY	WRAY	
ALL OTHER SETTLEMENTS			4. RURAL VILLAGES

Policy DM4: Residential Development outside Main Urban Areas

The Council will support proposals for residential development outside of the main urban areas of the district where they reflect sustainable patterns of development and accord with the Council's settlement hierarchy, as described in Policy SP2 of the Strategic Policies and Development Management DPD.

Proposals for new housing in other settlements which have not been identified as sustainable rural settlements will only be supported if it can be demonstrated that the development will enhance the vitality of the local community and meet an identified and specific local housing need. Proposals lacking sufficient justification will be considered using the Rural Exceptions Sites criteria set out in Policy DM5 of this DPD.

New Homes in Isolated Locations Proposals for new homes in locations outside of defined sustainable settlements or other rural villages are unacceptable unless they meet the special circumstances set out in Paragraph 55 of the Framework.

Rural Estates Proposals for new housing on land in the ownership of the specified large privately owned rural estate must be accompanied by an estate masterplan that represents a clear strategy for enhancing or maintaining the vitality of the local community and demonstrates how their housing needs will be addressed. Estate masterplans must demonstrate that they have the support of the local community and must be prepared in consultation with the Council.

General Requirements for Rural Housing In all cases, proposals for new residential development on non-allocated sites must:

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- I. Be well related to the existing built form of the settlement;
- II. Be proportionate to the existing scale and character of the settlement unless exceptional circumstances can be demonstrated;
- III. Be located where the environment and infrastructure can accommodate the impacts of expansion;
- IV. Demonstrate good siting and design in order to conserve and where possible enhance the character and quality of the landscape; and
- V. Consider all other relevant policies, in particular Policy DM43 and policies contained within the Arnsdale and Silverdale Area of Outstanding Natural Beauty DPD.

The documents can be found on the Council website using the following link:

<http://www.lancaster.gov.uk/planning/planning-policy/about-the-local-plan>

An Inspector has been appointed to conduct an examination to determine the soundness of the draft Local Plan. Should the Local Plan be found sound either with or without modification the Local Plan will be adopted and these policies will supersede those in the earlier versions. More information on the process can be found on the Council website using the following link:

<http://www.lancaster.gov.uk/planning/planning-policy/examination-stage>

The National Planning Policy Framework

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/740441/National\\_Planning\\_Policy\\_Framework\\_web\\_accessible\\_version.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/740441/National_Planning_Policy_Framework_web_accessible_version.pdf)

National Planning Policy Guidance – Self-build and custom housebuilding

<https://www.gov.uk/guidance/self-build-and-custom-housebuilding>