

Ipswich Borough Council Self-build and Custom Build Register Monitoring Report 2023/2024



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1. Introduction to the self-build and custom build monitoring report 2023/2024

- 1.1 The Self-build and Custom Housebuilding Act 2015 (as amended by the Housing and Planning Act 2016) places a duty on local authorities to keep a register of individuals and associations of individuals who wish to acquire plots of land on which to build their own home and to publicise that Register. The Act also places a responsibility on local authorities to grant permission for enough serviceable plots for self-build or custom build housing in order to meet that demand.
- 1.2 This report sets out headline data on the demand for self-build and custom build housing in Ipswich Borough, as shown by the number of individuals on the Ipswich Borough Council Self-Build and Custom Build Register on the 30 October 2024. The report also analyses the responses to identify preferences for housing size, type and tenure.

2. Defining Self-build and Custom Housebuilding

- 2.1 The Self-build and Custom Housebuilding Act 2015 (as amended by the Housing and Planning Act 2016) provides a legal definition of self-build and custom housebuilding. The Act does not distinguish between self-build and custom housebuilding and provides that both are where an individual, an association of individuals, or persons working with or for individuals or associations of individuals, build or complete houses to be occupied as homes by those individuals.
- 2.2 This statutory definition can effectively be simplified to: A home built to the plans or specifications decided by the occupant.
- 2.3 Where a developer delivers speculative units for profit (notwithstanding a purchaser could make various choices during the construction phase (e.g. kitchen and bathrooms), this lies outside the definition.

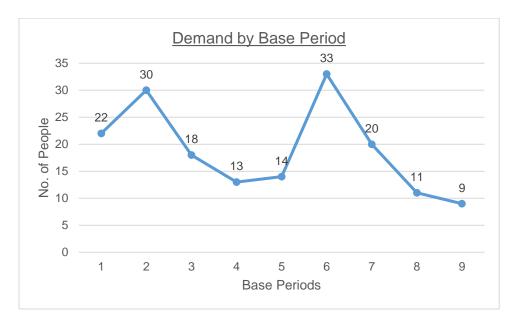
3. Demand for Self-build and Custom Housebuilding in Ipswich

- 3.1 The Ipswich Self-Build and Custom Build Register has been running since May 2015. Demand is measured in 'base periods' that run from the start of the Register until 30 October 2016 and then annually from 31 October until 30 October the following year.
- 3.2 Relevant authorities who choose to set a local connection test are required to have two parts to their register. Individuals or associations of individuals who apply for entry on the register and meet all the eligibility criteria must be entered on Part 1. Those who meet all the eligibility criteria except for a local connection test must be entered on Part 2 of the register. The Council has not implemented a local connection test or financial solvency test and therefore does not have a two-part Register.

3.3 In Ipswich the base periods run as follows:

Base period 1 - from May 2015 until 30th October 2016
Base period 2 - from 31 October 2016 until 30 October 2017
Base period 3 - from 31 October 2017 until 30 October 2018
Base period 4 - from 31 October 2018 until 30 October 2019
Base period 5 - from 31 October 2019 until 30 October 2020
Base period 6 - from 31 October 2020 until 30 October 2021
Base period 7 - from 31 October 2021 until 30 October 2022
Base period 8 - from 31 October 2022 until 30 October 2023
Base period 9 - from 31 October 2023 until 30 October 2024

Figure 1 – Demand by Base Period (May 15 – 30 Oct 24)



- 3.4 Demand for self-build and custom build plots declined during the nineth base period (2023/24). This continued decline in demand could be a consequence of the rising cost of living, higher mortgage rates and the increasing cost of construction materials. The Royal Institute of Chartered Surveys (RICS) are continuing to report delays and increased prices of materials and labour across the economy. These factors may be causing many people to reassess their housing needs.
- 3.5 In recent years demand for larger homes with home offices and private outdoor space has increased as people spend more time at home, and some have been afforded greater job flexibility. This trend continues to be reflected in the Ipswich Self-build and Custom Build Register.
- 3.6 In October 2020 the Building Societies Association (BSA) and the National Custom and Self Build Association (NaCSBA) conducted an online survey into

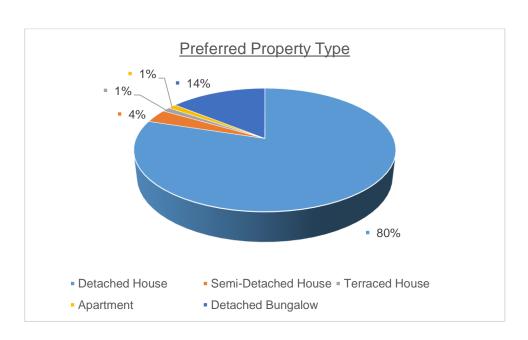
people's attitudes to self-building¹. The research created a snapshot of the market and consumer intentions around the idea of home.

- 3.7 The key findings from the survey were as follows:
 - 1 in 5 people considered moving as a result of COVID-19, with 1 in 20 considering building their own home to ensure the design meets their needs:
 - Nearly half (48%) of people wanted more space either inside (36%) or outside (37%); and
 - There is sizeable demand for home office space, with almost 2 in 5 people saying this was something they needed.

4. Additional Information from the Ipswich Register

4.1 In addition to the standard questions that are required to assess applicant's eligibility for inclusion on the Ipswich Self-build and Custom Build Register, additional questions are asked to help establish applicants' preferences and plans. The information gathered provides a clear understanding of local demand and serves as a valuable resource for informing planning applications, guiding council decisions and shaping policy development.



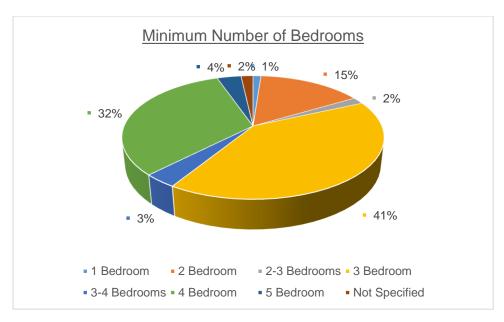


4.2 The majority of registrants on the Ipswich Self-Build and Custom Build Register are interested in building detached houses, comprising 80% of entries. Detached bungalows form the second most popular category, with 14% of registrants indicating interest in this type of housing. While bungalows are not typically in high demand across Ipswich, this preference may reflect the specific

¹ Self and Custom Build Consumer Survey of Self Build Intentions & The Effect of COVID-19 On How We See Our Homes, October 2020 - https://bsa.azureedge.net/cmsmedia/bsa/media/email/self-build-2020-survey_1.pdf

demographics of those on the register, namely older individuals or those seeking accessible housing.



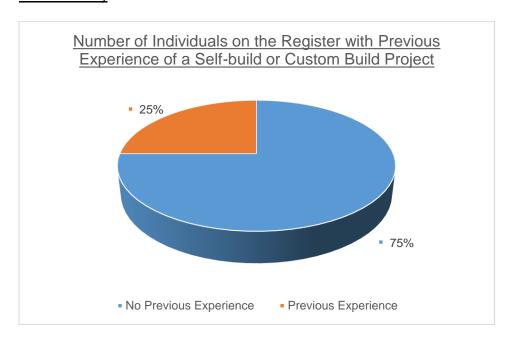


4.3 In Ipswich, 76% of individuals on the Self-build and Custom Build Register are interested in building a 3- or 4-bedroom property. This reflects the demand for market homes in the Ipswich Housing Market Area Strategic Housing Market Assessment - Partial Part 2 Update², which identified a need for larger homes with 3 or more bedrooms.

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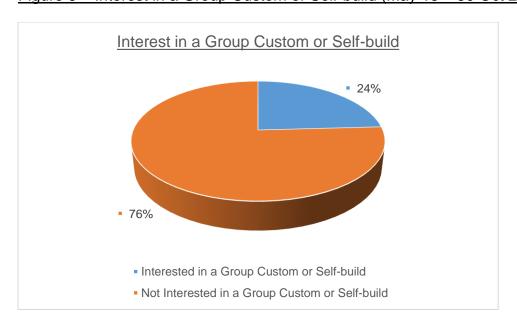
² Ipswich Housing Market Area Strategic Housing Market Assessment - Partial Part 2 Update, 2019 - https://www.ipswich.gov.uk/sites/default/files/strategic_housing_market_assessment_part_2_update_j anuary_2019_-_final.pdf

<u>Figure 4 – Previous Experience of a Self-build or Custom Build Project (May 15 – 30 Oct 24)</u>



4.4 The majority of individuals (75%) on the Ipswich Register have no previous experience of a self-build and custom build project. This reflects the UK's underdeveloped culture of self-building. It suggests that individuals on the register will require more expert and technical support to negotiate the planning system and realise their custom and self-build ambitions.

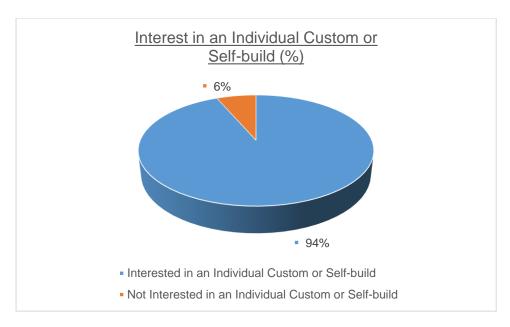
Figure 5 – Interest in a Group Custom or Self-build (May 15 – 30 Oct 24)



4.5 Group custom / self-build refers to where a group of people come together to design and develop a custom / self-build housing project that serves as their sole residence. They may build this themselves or with help from a developer to manage the project. The Ipswich register indicates that approximately one

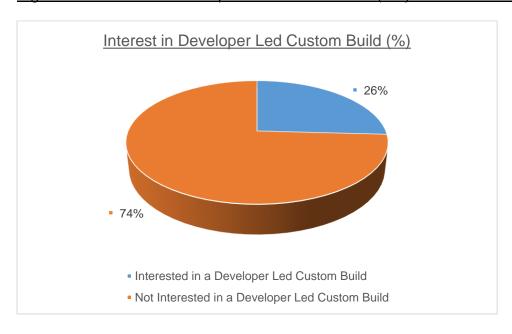
in four people expressed an interested in coming together with a group of people to design and develop a custom / self-build housing development.

Figure 6 – Interest in an Individual Custom or Self-Build (May 15 – 30 Oct 24)



4.6 Individual custom / self-build refers to a scenario when a person purchases a single plot of land to build a home to live in as their sole residence. They may do some or all the build themselves or employ a professional. Data from the Ipswich Self-Build Register reveals that 93% of registrants are interested in pursuing an individual custom or self-build project.

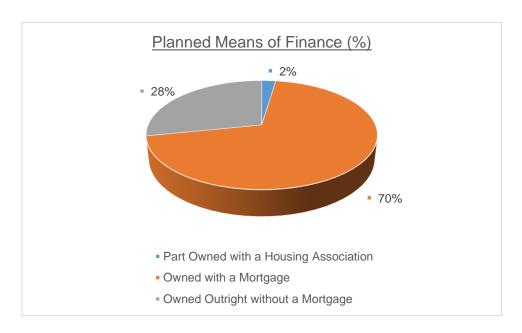
Figure 7 – Interest in Developer Led Custom Build (May 15 – 30 Oct 24)



4.7 In a developer-led custom build, a developer divides a larger site into individual plots and provides a design and build service to purchasers enabling people to customise existing house designs. These plots are typically part of a larger

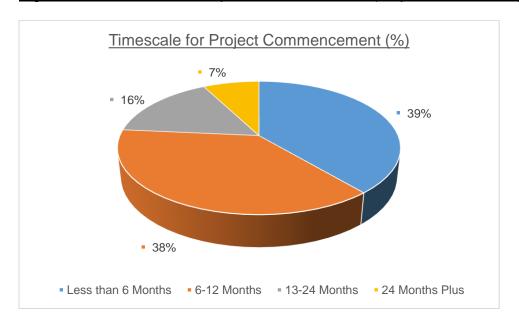
housing scheme. Approximately one in four individuals on the Ipswich Register are interested in this form of custom build.

Figure 8 – Planned Means of Finance (May 15 – 30 Oct 24)



4.8 The Ipswich register shows that a little over one in four individuals can finance a self-build/custom build without the need for a mortgage. Over two thirds of those on the Register would require a mortgage to finance a their custom or self-build. Only four people on the register are looking for shared ownership arrangements.

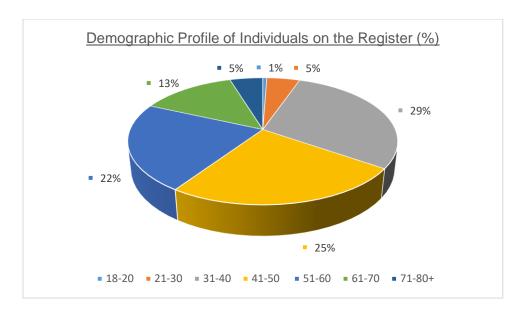
Figure 9 – Timescale for Project Commencement (May 15 – 30 Oct 24)



4.9 The register shows a clear preference for early project starts. Over three quarters of people on the register are looking at early commencement within 0-

12 months. Of those seeking an early start, 39% would like to commence their project within 6 months. Only a small proportion (7%) are looking at a longer term start of more than 24 months.

<u>Figure 10 – Demographic Characteristics of People on the Register (May 15 – 30 Oct 24)</u>



4.10 The demographic data of those on the Ipswich register shows that over half (54%) are aged between 31 and 50 years. A smaller proportion (6%) falls within the 18–30 age group, while 41% are aged 50 and above. This pattern aligns with findings from the Building Societies Association (2012), which indicated that the average self-builder tends to be a well-capitalised homeowning couple aged between 35 and 54. Additionally, this demographic distribution reflects the broader age profile of the Borough, as highlighted in census data.

5. Delivery of self-build and custom housebuilding in Ipswich

- 5.1 Councils are required by the provisions in Section 2A of the Self-Build and Custom Housebuilding Act 2015 (as amended) to grant planning permission for enough serviced plots of land to meet the demand for self-build and custom housebuilding which arises in each base period.
- 5.2 At the end of each base period, relevant authorities have 3 years in which to permission an equivalent number of plots of land, which are suitable for self-build and custom housebuilding, as there are entries for that base period.
- 5.3 If the Borough does not provide the required number of plots in any tranche the balance required rolls forward to the next tranche.

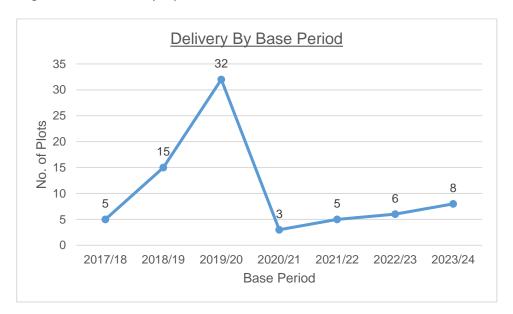


Figure 11 – Delivery by Base Period

- 5.4 As of 30 October 2024, there remains a residual requirement to grant consent for at least 56 serviced plots.
- 5.5 Between 31 October 2023 and 30 October 2024, the Council did not grant sufficient suitable permissions for serviced plots to meet the demand identified through the register. The Council granted permission for 8 serviced plots which met the definition of self-build / custom build.
- 5.6 A shortfall in delivery was also reported during the 2021/22 and 2020/21 base periods. Between 31 October 2021 and 30 October 2022, the Council granted permission for 5 serviced plots against a demand for 13. Between 31 October 2020 and 30 October 2021, the Council granted permission for 3 serviced plots which met the definition of self-build / custom build. This was against demand for 18 serviced plots, a shortfall of 83%.
- 5.7 It is important to note that the 2020/21 and 2021/22 base periods coincided with the Coronavirus pandemic, which saw extended periods of lockdown and created uncertainty, leading to a decline in building activity across the construction sector. Although the Council continued to process planning applications throughout the 2020/21 and 2021/22 base periods, the general uncertainty caused by the Coronavirus pandemic contributed to a reduction in the number of self-build custom build permissions granted.
- 5.8 During 2019/20 the Council granted planning permission for 32 serviced plots of land suitable for self-build custom build. This included 25 self-build/custom build plots at Ipswich Garden Suburb in the Henley Gate Neighbourhood, located between Henley Road and Westerfield Road. Outline Planning Permission was granted on 30 January 2020 for the Henley Gate Neighbourhood (application reference IP/16/00608/OUT). This granted Outline Permission for 1,100 dwellings alongside, a new primary school, a local centre comprising a mix of retail units and a new 30 ha country park with a visitor

- centre. This development will also include 25 self-build plots, a vehicular railway bridge and a pedestrian bridge.
- 5.9 Between 2017 and 2019 the Council granted permission for a total of 20 serviced plots suitable for self-build or custom build development, 2 permissions short of the number required to meet the demand identified through the Self-build Custom Build Register.
- 5.10 The Council is taking steps to address the issue of under delivery of selfbuild and custom build development. The mechanisms being adopted are reported in Section 6 below.

6. What is the Council doing to support the delivery of self-build and custom housebuilding?

- 6.1 The Ipswich Borough Council Local Plan adopted in March 2022 supports selfbuild and custom build development in the interest of delivering high quality homes.
- 6.2 The adopted Ipswich Local Plan³ looks forward fifteen years (2018-2036) and allocates land for future housing and employment growth, along with planning for infrastructure to support it. Through the adopted Local Plan the Council has strengthened its commitment to deliver self-build and custom build housing through Policy CS8 (Housing Type and Tenure). The Local Plan advises that when considering major development applications, the Council will consider the currently applicable Self-build and Custom Build Register and whether provision should be included within the development.
- 6.3 The Council has taken steps to ensure it is accurately tracking all relevant permissions related to self-build and custom build development. The Planning and Development Team have written to all agents operating in the Ipswich area, reminding them of their responsibilities under the Self-build and Custom Build Act 2015 (as amended). Development Management Officers have received specialist training on self-build and custom build developments. Finally, the Council has updated its website to provide more guidance to prospective applicants and agents. This is in addition to the data on demand and supply already published through the website.
- 6.4 The Council has published a Housing Delivery Action Plan⁴ which outlines measures to improve housing delivery. The Plan's purpose is to identify the necessary steps to support delivery of sufficient quantity and quality of new homes, which includes self-build and custom build housing.
- 6.5 In October 2024 the Planning and Development Department published a <u>Preapplication Charging Guide</u>. The Council is committed to offering a range of pre-application services and has reviewed its pre-application procedures to

³ Adopted Ipswich Local Plan Review 2018-2036 - https://www.ipswich.gov.uk/localplanadoption

⁴ Ipswich Housing Delivery Action Plan, 2022 - https://www.ipswich.gov.uk/content/draft-housing-delivery-action-plan

enhance accessibility. These efforts aim to assist self-builders in navigating the complexities of the planning process. As part of this approach, self-build opportunities will be proactively addressed during pre-application discussions, as a viable option for new housing development proposals.

6.6 It is envisaged that the above measures will help the Council to support the delivery of self-build and custom build housing in Ipswich.

Ipswich Borough Council
Planning Policy
Grafton House
15-17 Russell Road
Ipswich
IP1 2DE

planningpolicy@ipswich.gov.uk