



Ipswich Borough Council  
Self-build and Custom Build Register  
Monitoring Report 2022/2023



**IPSWICH**  
BOROUGH COUNCIL

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# Ipswich Borough Council Self-build and Custom Build Register Monitoring Report 2022/2023

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## **1. Introduction to the Self-build and Custom Build Monitoring Report 2022/2023**

- 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 2023. The report also analyses the responses given to determine the size, type and tenure of housing needed.

## **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. 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.

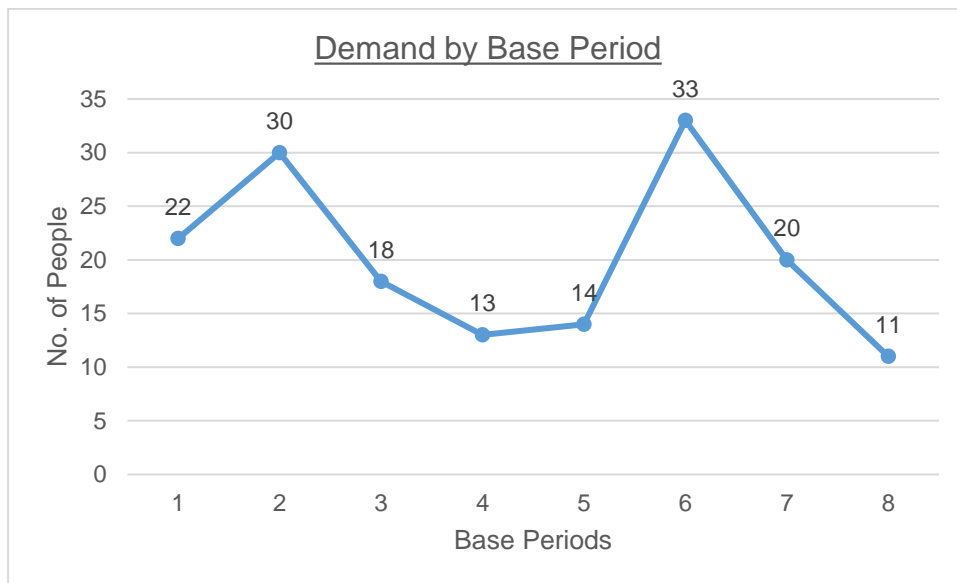
## **3. Demand for Self-build and Custom Housebuilding in Ipswich**

- 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

Figure 1 – Demand by Base Period (May 15 – 30 Oct 23)



3.4 Demand for self-build and custom build plots declined during the eighth base period (2022/23). 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-building<sup>1</sup>. The research created a snapshot of the market and consumer intentions around the idea of home.

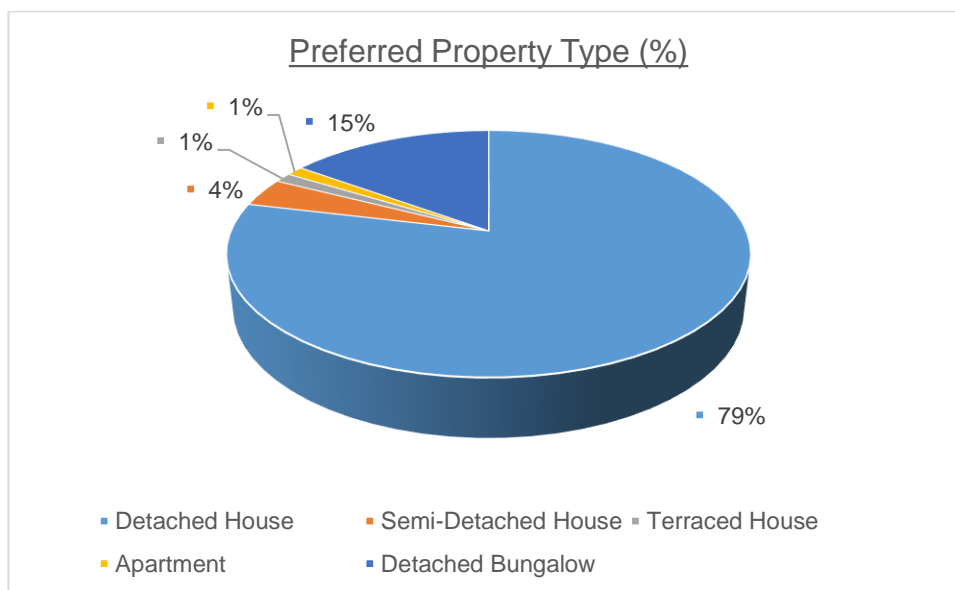
3.7 The key findings from the survey were as follows:

- 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 needed to establish whether applicants meet the criteria set for inclusion on the Ipswich Self-build and Custom Build Register, extra questions are asked to help establish what people are interested in building and how they plan to finance it. The results are valuable in helping to provide evidence to inform planning applications, council decisions and policy development.

Figure 2 – Preferred Property Type (May 15 – 30 Oct 23)

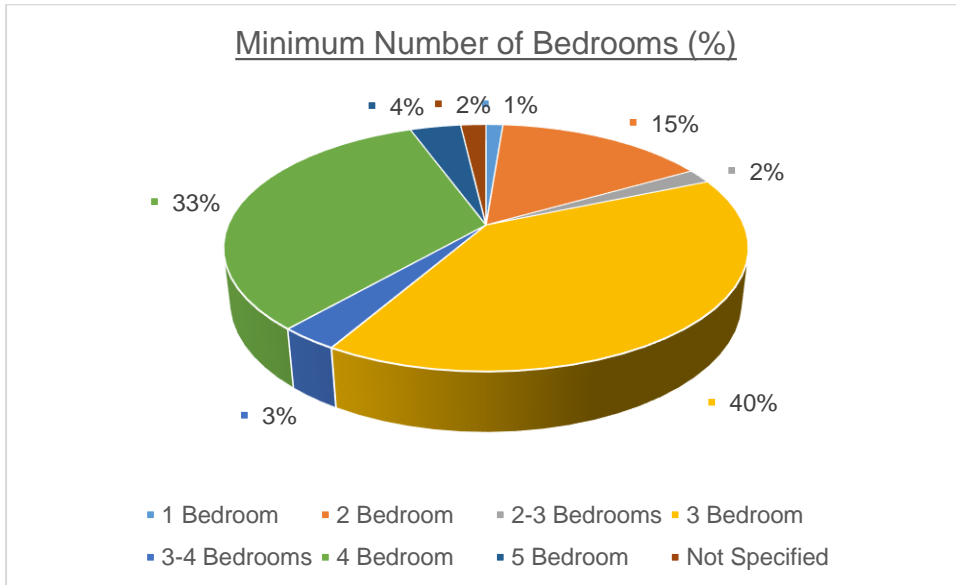


4.2 The majority of people on the register are interested in detached housing (79% of people on the Register). The next largest category is detached bungalows (15% of people on the Register). Ipswich does not generally see high demand

<sup>1</sup> 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](https://bsa.azureedge.net/cmsmedia/bsa/media/email/self-build-2020-survey_1.pdf)

for bungalows; therefore this may be reflective of the demographic of people on the Register.

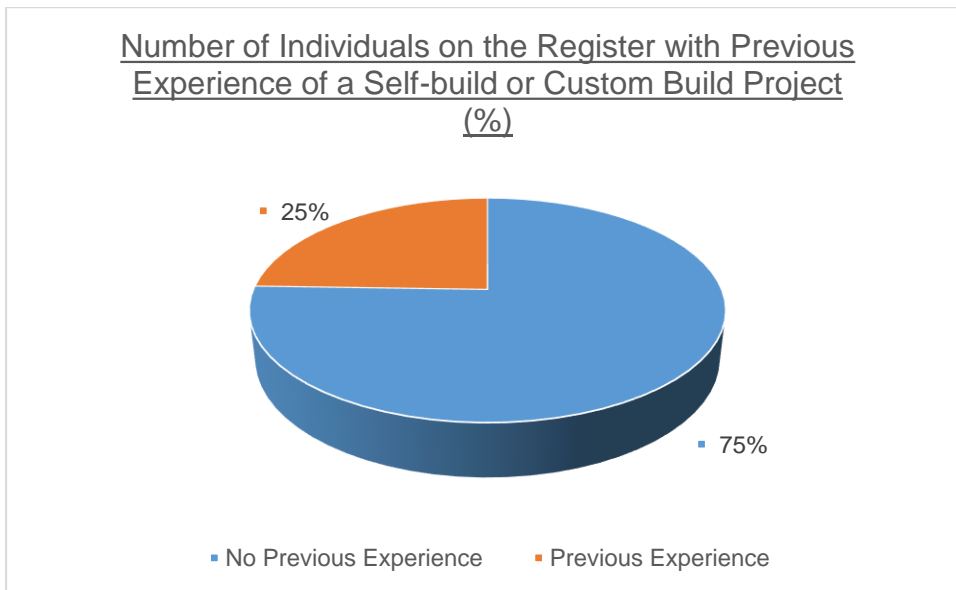
Figure 3 – Minimum Number of Bedrooms (May 15 – 30 Oct 23)



4.3 In Ipswich 76% of people 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 Update<sup>2</sup>, which identified a need for delivery of larger homes with 3 or more bedrooms.

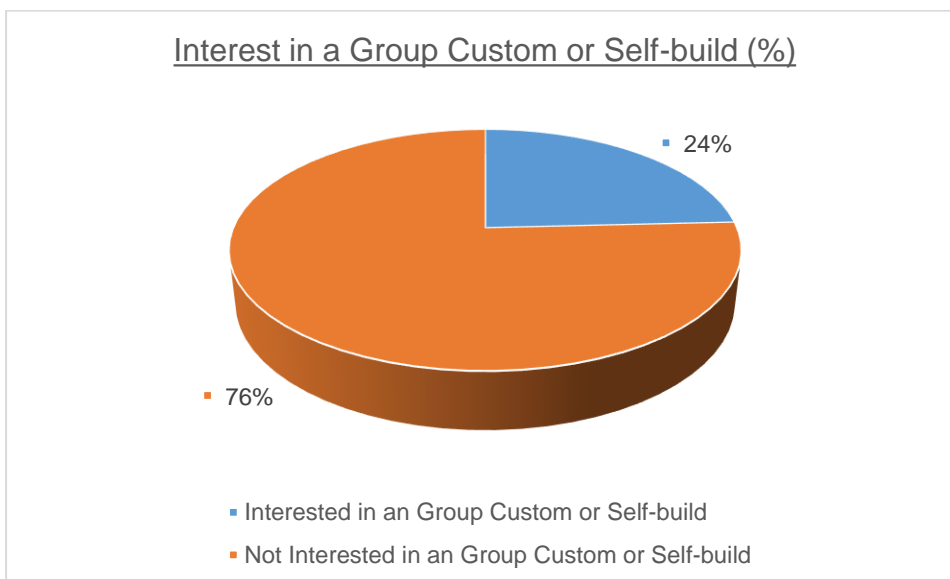
<sup>2</sup> Ipswich Housing Market Area Strategic Housing Market Assessment - Partial Part 2 Update, 2019 - [https://www.ipswich.gov.uk/sites/default/files/strategic\\_housing\\_market\\_assessment\\_part\\_2\\_update\\_january\\_2019\\_-\\_final.pdf](https://www.ipswich.gov.uk/sites/default/files/strategic_housing_market_assessment_part_2_update_january_2019_-_final.pdf)

Figure 4 – Previous Experience of a Self-build or Custom Build Project (May 15 – 30 Oct 23)



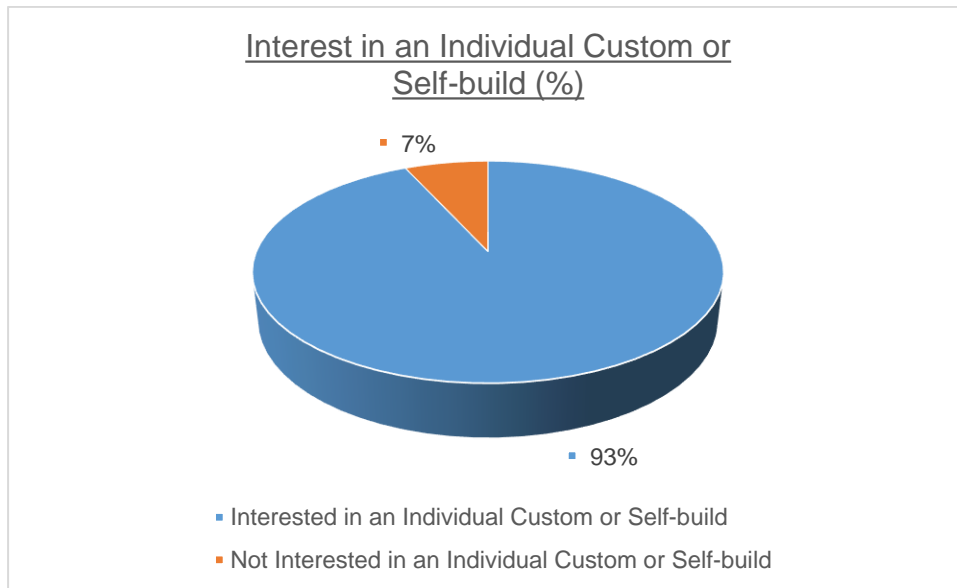
4.4 The majority of individuals (75%) on the Ipswich Register have no previous experience of a self-build and custom build project. This reflects the UK's underdeveloped culture of self-building. It suggests that individuals on the register will require more expert and technical support to negotiate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

Figure 5 – Interest in Group Custom or Self-build (May 15 – 30 Oct 23)



4.5 Group custom / self-build – When a group of people come together to design and develop a custom / self-build housing development which they then live in as their sole residence. They may build this themselves or with help from a developer to manage the project. The Borough Register shows that approximately one in four people on the Register is interested in coming together with a group of people to design and develop a custom / self-build housing development which they then live in as their sole residence.

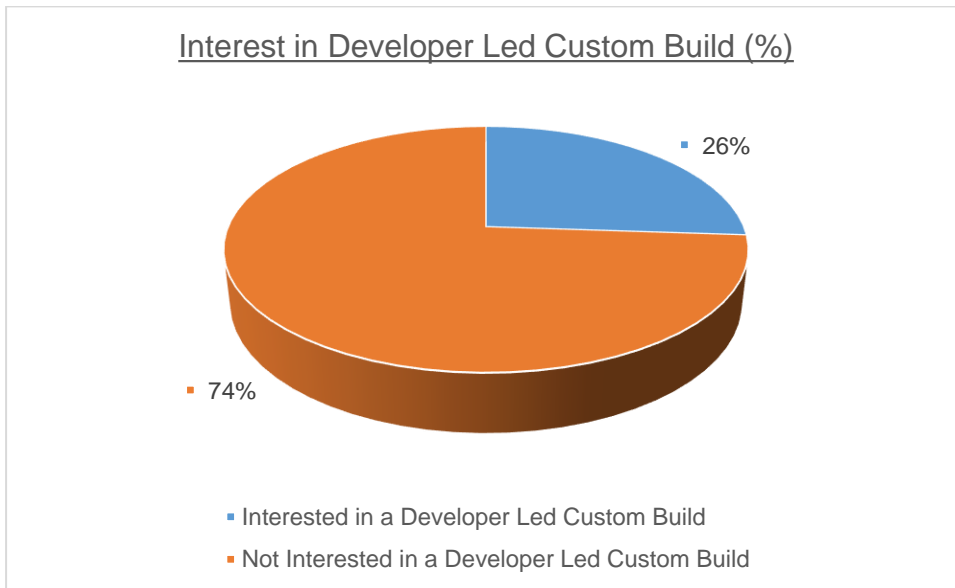
Figure 6 – Interest in an Individual Custom or Self-Build (May 15 – 30 Oct 23)



4.6 Individual custom / self-build – A person purchases of a single plot of land to build a home to live in as their sole residence. They may do some or all of the build themselves or employ someone to build the house for them. 93% of people on the Ipswich Register are interested in an individual custom or self-build home and not one located on a new residential estate.

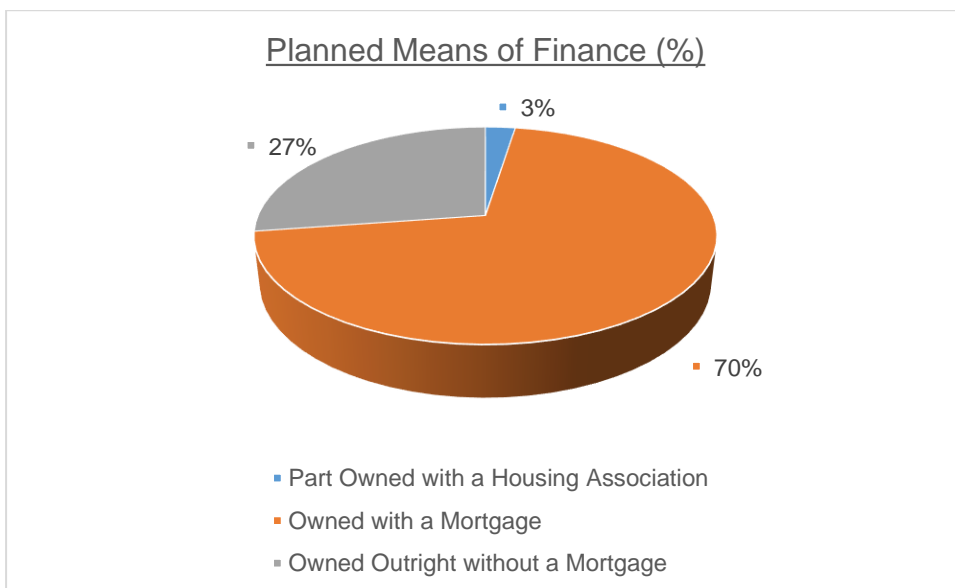


Figure 7 – Interest in Developer Led Custom Build (May 15 – 30 Oct 23)



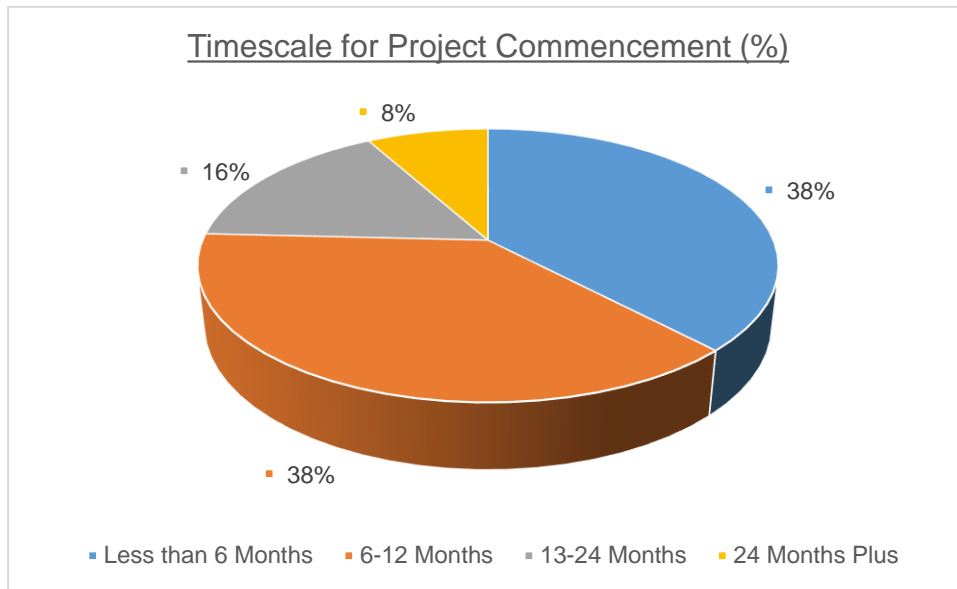
4.7 Developer-led custom build – A developer divides a larger site into individual plots and provides a design and build service to purchasers enabling people to customise existing house designs. It is likely that these plots will be part of a larger housing scheme. This gives people a chance to tailor existing house designs to suit their own preference and needs. Just over one in four on the Ipswich Register are interested in this form of custom build.

Figure 8 – Planned Means of Finance (May 15 – 30 Oct 23)



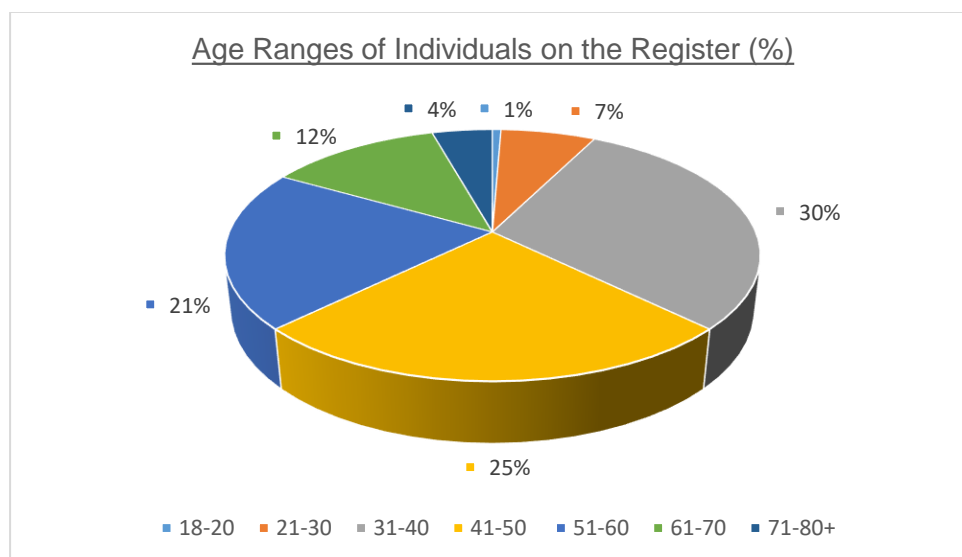
4.8 In Ipswich, the Register shows that a little over one in four individuals can finance a self-build/custom build without a mortgage and that over two thirds of those on the Register would require a mortgage. Only four people on the Register are looking for shared ownership arrangements.

Figure 9 – Timescale for Project Commencement (May 15 – 30 Oct 23)



4.9 Over three quarters of people on the Register are looking at early commencement, 38% of whom would like to commence within 6 months. Only a small proportion (8%) are looking at a longer term start of more than 24 months to commence a project.

**Figure 10 – Demographic Characteristics of People on the Register (May 15 – 30 Oct 23)**



4.10 In terms of the demographic profile of people on the Ipswich Register, over half (56%) are aged between 31 and 50 years of age. Only 8% of people are between 18 and 30 years old, with 36% in the 50 plus age bracket. This reflects data held by the Building Societies Association (2012)<sup>3</sup> on people who want to self-build which suggested that ‘average’ self-builders are well-capitalised couples who are homeowners aged between 35 and 54 years. It also reflects the age demographic of the Borough from census information.

## 5. Delivery

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 During the first base-period, the IBC Self-Build and Custom Housebuilding Register received 22 eligible applications for entry onto the register. Therefore, by 30 October 2019, IBC had a duty to facilitate suitable development permissions for a minimum of 22 serviced plots.

5.3 During the second base-period, the IBC Self-build and Custom Housebuilding Register received 30 eligible applications for entry onto the register. Therefore, by 30 October 2020, IBC had a duty to facilitate suitable development permission for a minimum of 30 serviced plots.

<sup>3</sup> BSA Lending information for self build in the UK. London: Building Societies Association, 2012 - [https://issuu.com/thebsa/docs/bsa\\_ar\\_2012](https://issuu.com/thebsa/docs/bsa_ar_2012)

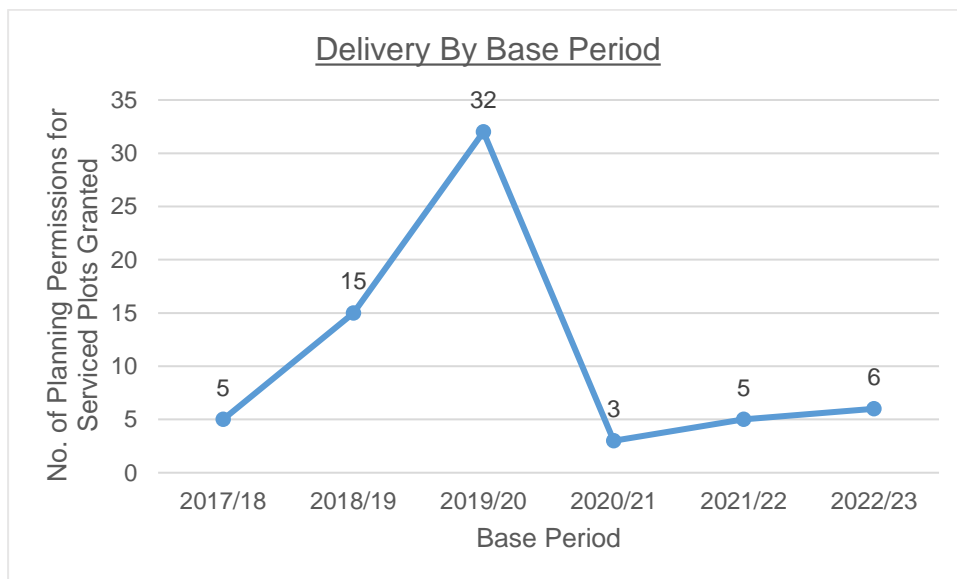
5.4 During the third base-period, the IBC Self-build and Custom Housebuilding Register received 18 eligible applications for entry onto the register. Therefore, by 30 October 2021, IBC has a duty to facilitate suitable development permission for a minimum of 18 serviced plots.

5.5 During the fourth base-period, the IBC Self-build and Custom Housebuilding Register received 13 eligible applications for entry onto the register. Therefore, by 30 October 2022, IBC has a duty to facilitate suitable development permission for a minimum of 13 serviced plots.

5.6 During the fifth base-period, the IBC Self-build and Custom Housebuilding Register received 14 eligible applications for entry onto the register. Therefore, by 30 October 2023, IBC has a duty to facilitate suitable development permission for a minimum of 14 serviced plots.

5.7 If the Borough does not provide the required number of plots in any tranche the balance required rolls forward to the next tranche. As of 30 October 2023, there remains a residual requirement to grant consent for at least 31 serviced plots.

Figure 11 – Delivery by Base Period (30 Oct 2017 – 30 Oct 2023)



5.8 Between 31<sup>th</sup> October 2022 and 30<sup>th</sup> October 2023, the Council did not grant sufficient suitable permissions for serviced plots to meet the demand identified through the register. The Council granted permission for 6 serviced plots which met the definition of self-build / custom build. This was against demand for 14 serviced plots, a shortfall of 8 plots. The Council is taking steps to address the issue of under delivery of self-build and custom build development. The mechanisms being adopted are reported in Section 6 below.

5.9 A comparable shortfall in delivery was reported during the 2021/22 and 2020/21 base periods. Between 31<sup>st</sup> October 2021 and 30<sup>th</sup> October 2022, the Council granted permission for 5 serviced plots against a demand for 13. Between 31<sup>st</sup> October 2020 and 30<sup>th</sup> 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%.

5.10 The 2021/22 base period coincided with the Coronavirus pandemic, which saw extended periods of lockdown and created uncertainty and lower building rates across the construction sector. Although the Council continued to process planning applications throughout the 2020/21 base period, the general uncertainty caused by the Coronavirus pandemic may have contributed to the decline in self-build custom build permissions.

5.11 During 2019/20 the Council granted planning permission for 32 serviced plots of land suitable for self-build custom build, two in excess of the number required to meet the demand identified through the register. 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 on 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.

5.12 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.

## **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 self-build and custom build development in the interest of delivering high quality homes.

6.2 The newly adopted Ipswich Local Plan<sup>4</sup> 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 newly 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.

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<sup>4</sup> Adopted Ipswich Local Plan Review 2018-2036 - <https://www.ipswich.gov.uk/localplanadoption>

- 6.3 During this monitoring year the Council has taken steps to improve its self-build and custom build monitoring practices to ensure it is accurately capturing all relevant permission. The Planning and Development Team have written to all agents operating in the Ipswich area reminding them of their duties under the Self-build and Custom Build Act 2015 (as amended). Development Management Officers have taken part in training on self-build and custom build development. Finally, the Council has updated its [website](#) to include more guidance for prospective applicants and agents. This is in addition to the data on demand and supply already published through the website.
- 6.4 In summer 2022 the Council prepared the Housing Delivery Action Plan 2022<sup>5</sup> which describes the challenges facing the Council in terms of housing delivery and sets out a clear path to address them. The purpose of the document is to identify what steps the Council needs to take in order to assist with the delivery of sufficient number and quality of new homes to meet annual housing targets and therefore meet the required number of homes for the local plan period to 2036. The report examines the current state of play, exploring the challenges and opportunities to build the scale of housing needed in Ipswich.
- 6.5 In order to support housing delivery more broadly, including self-build and custom build development, the Council has updated its Local Validation List<sup>6</sup>. The Local Validation List sets out the information that Ipswich Borough Council will require to be submitted prior to a planning application being validated. The new Local Validation List provides greater certainty to applicants (including self-builders) about the type and extent of information required and ensures the Council has all the information it needs to determine applications in a timely manner.
- 6.6 The Planning and Development Department has identified promotion of pre-applications as a service priority. The Council is committed to offering a range of pre-application services and is reviewing its pre-application procedures. This will help self-builders navigate the complexities of the planning process. Self-build opportunities will be raised as an issue in pre-application discussions as an option for new housing development proposed.
- 6.7 It is envisaged that the above measures will help the Council to support the delivery of self-build and custom build housing in Ipswich.

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<sup>5</sup> Ipswich Housing Delivery Action Plan, 2022 - <https://www.ipswich.gov.uk/content/draft-housing-delivery-action-plan>

<sup>6</sup> Ipswich Borough Council Local Validation List, 2023 - <https://www.ipswich.gov.uk/localvalidationlis>

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