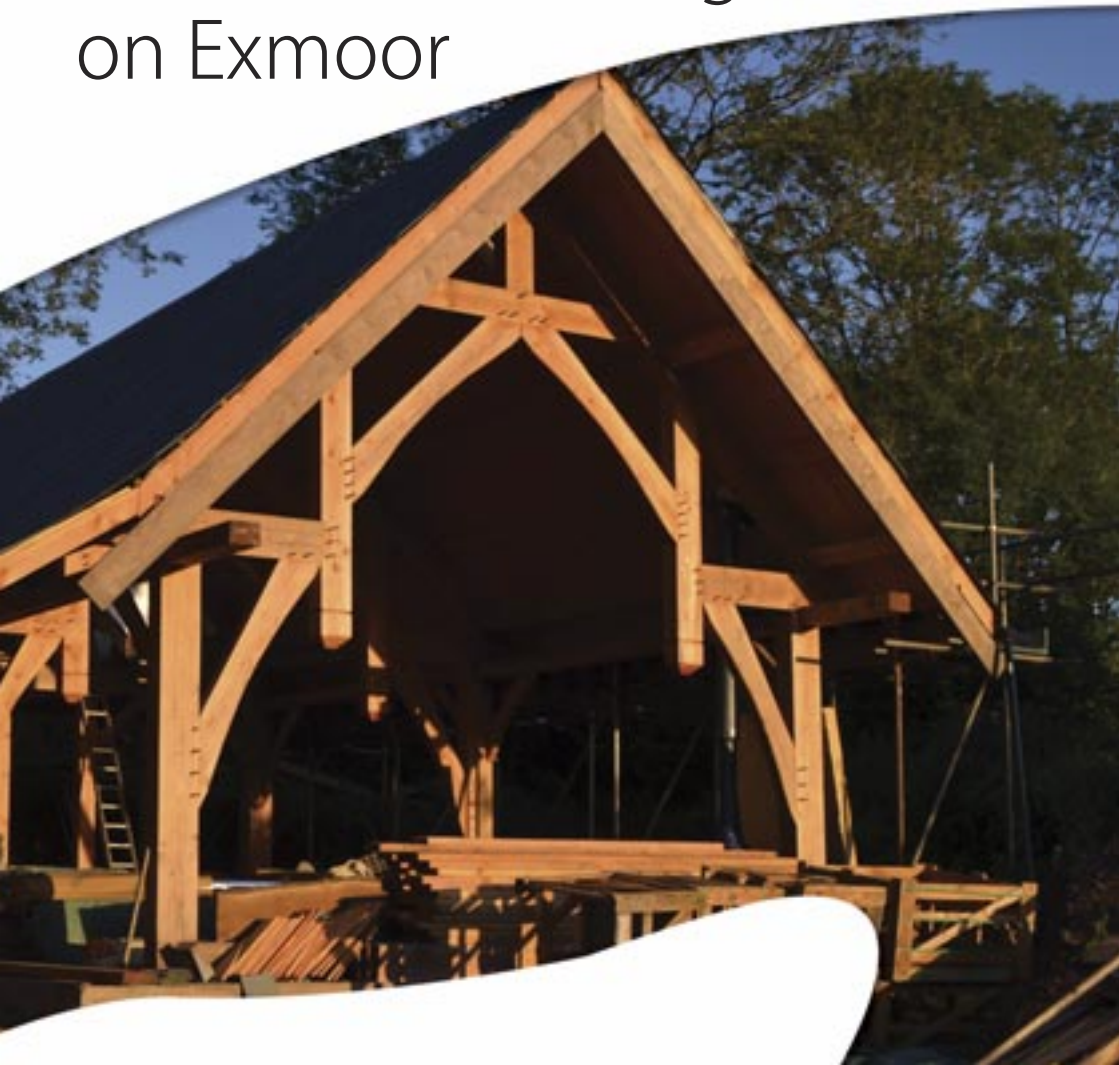




# A Guide to Custom and Self-Build Affordable Housing on Exmoor



# What is Custom and Self-Build?

Custom and Self-Build are ways of designing and building your own home. Custom Build is where a person commissions a builder to help deliver their own home and Self-Build is where a person is more directly involved in the physical work of organising and constructing their home. Both Custom and Self-Build can involve building from scratch on a clear site or converting an existing building.

Planning policies on Exmoor enable Custom or Self-Build housing where it will meet a local affordable housing need.

This guide is designed to provide initial advice and useful contacts for local people with a need for an affordable home, who are considering a Custom or Self-Build project.



Photo: Justin Tyers



## Who can build a Self or Custom Build home?

To qualify to build and live in an affordable self or custom build home in Exmoor National Park, you must meet the Local Occupancy Criteria for Affordable Housing:

- Are you in housing need and unable to afford to access housing on the open market?
- Do you have a local connection to a parish or parishes on Exmoor National Park because you have:
  - Lived in the parish or adjoining parishes for 10-years.
  - For those who have moved away, a continuous 10-year period of living locally during the last 30 years.
  - A 10-year connection anywhere in the National Park where a person has a strong connection to the parish.
  - A need to provide care and assistance because of age or medical reasons, where those who need the care or those providing the care can demonstrate that they are in housing need and have a 10-year local connection; or
  - A need to live in the parish or adjoining parish to carry out paid work, which is of value to the National Park and its communities.

To help assess this, you can fill in the Local Occupancy Questionnaire for Affordable Housing found on the Exmoor National Park Authority (ENPA) website.

# What are the benefits of Custom and Self-Build?

## **Affordability**

This type of housing often costs less than buying a house which has already been built. It is therefore a good route to home ownership if you are not able to buy on the open market.

## **Quality**

You can create a bespoke home designed to meet your own needs rather than moving into a home that has been designed by someone else. You can specify the size, layout and type of materials used, and the buildings can be of high quality and well-designed.

## **Community**

Custom and Self-Build allows you to stay living in your own communities rather than moving away to find a suitable home. It allows you to put down roots and contribute to community life. It also means that you can draw upon local trades-people, supporting the local economy.



Photo: Justin Tyers

# Finding Land

The first thing to consider is finding a suitable site for your self / custom build home:

- Talk to local landowners to see if they have anything available
- Talk to your Parish/Town Council who might know of potential sites
- Ask local estate agents if there are any sites on the market
- Have a look at the list of potential sites in the Exmoor National Park Strategic Housing Land Availability Assessment. This includes maps showing potential sites for seventeen settlements across Exmoor and can be found on the ENPA website
- Contact the Rural Housing Enabler for Exmoor National Park and Exmoor Young Voices (details below).

If a group of people are interested in custom and self-build locally then you may want to explore the potential for a joint scheme through a Community Land Trust.

You can register your interest on the Exmoor National Park Self-build register (via the ENPA website).



# Pre-Application Planning Advice

Once you have identified a potential site, Exmoor National Park Authority offers pre-application advice. Discussion with planning officers is encouraged at an early stage to advise on whether the proposed site and other important considerations such as highways access, landscape impact, or flood risk are likely to be acceptable in principle.



# Finance

You will need to finance the professional fees associated with designing the self or custom build house, taking the proposal through planning, purchasing the plot of land and financing the build itself.

Some mortgage lenders offer Custom or Self-Build mortgages linked to the build process so you don't need to find all the money up front, but these will require a deposit. Lendology is a social enterprise, who can offer bridging loans as part of a self or custom build project. There are also some companies specialising in providing low-cost modular housing which is constructed off site, who can also assist you with finding finance.

In June 2022, the Help to Build scheme was launched. This is a new government equity loan that will be available to people in England who

want to custom build or self-build their own home. The equity loan amount can be between 5% to 20% of the total estimated cost (up to £600,000). This must include the cost of the land if you don't already own it, and no more than £400,000 on the cost to build it. More information can be found on the gov.uk website. It is important to seek independent professional advice before signing up to the Help to Build scheme, so that you are aware of exactly what you are committing to.

## Design

The design of the self or custom build will need to be in keeping with the local area. Design guidance is available from ENPA. The Exmoor Landscape Character Assessment (available on the ENPA website) also contains guidelines to help you ensure new development is sensitively designed and located to fit into the landscape and conserve Exmoor's character. Your design should consider sustainability principles around siting, layout, materials and use of resources. You also have the option to build an energy efficient home and incorporate renewable energy technologies, which will result in reduced fuel costs for you, and will help address the climate emergency.

It is strongly advised you seek pre-application advice from Exmoor National Park Authority on the design. A self or custom build home on Exmoor may have an internal floor area of up to 93sqm, which is equivalent to a three-bedroom home. Additional space for storage and boot rooms can also be accommodated.

## Key Contacts:

- **Rural Housing Enabler** (covering areas within Somerset)  
[housingenabling@somerset.gov.uk](mailto:housingenabling@somerset.gov.uk)
- **Exmoor National Park Authority**  
[plan@exmoor-nationalpark.gov.uk](mailto:plan@exmoor-nationalpark.gov.uk)
- **Exmoor Young Voices**  
[exmooryoungvoices@hotmail.com](mailto:exmooryoungvoices@hotmail.com)

# Checklist for Custom and Self-builders

Planning policies on Exmoor enable Custom or Self-Build housing where it will meet a local affordable housing need. This checklist identifies the key things to consider when thinking about custom or self-building in Exmoor National Park:

## 1. Local Occupancy Criteria for Affordable Housing

- Are you in housing need and unable to afford to access housing on the open market?
- Do you have a local connection to a parish or parishes in Exmoor National Park because you have:
  - Lived in the parish or adjoining parishes for 10-years.
  - For those who have moved away, a continuous 10-year period of living locally during the last 30 years.
  - A 10-year connection anywhere in the National Park where a person has a strong connection to the parish.
  - A need to provide care and assistance because of age or medical reasons, where those who need the care or those providing the care can demonstrate that they are in housing need and have a 10-year local connection; or
  - A need to live in the parish or adjoining parish to carry out paid work, which is of value to the National Park and its communities.
- Please fill in the Local Occupancy Questionnaire for Affordable Housing found on the ENPA website.

## 2. Finding Land

- Have you identified a plot of land, or existing building, within the Parish or Parishes which you have a local connection to?
- If not, have you contacted the relevant Parish Council, Rural Housing Enabler, estate agents and/or local landowner or looked at sites identified in the Exmoor Strategic Housing Land Availability Assessment (SHLAA)?



### 3. Pre-Application Planning Advice

- Have you registered your interest on the Exmoor National Park Self-build register (via the ENPA website)?
- Have you asked Exmoor National Park Authority for pre-application advice on the suitability of your plot? This will include location, landscape impact, highways and access.
- Have you contacted the Rural Housing Enabler for Exmoor National Park for advice and support?
- If you are a young self-builder, have you contacted Exmoor Young Voices for independent, free advice and support?

### 4. Finance

- Have you considered how you will fund the professional fees associated with designing the custom or self-build and for submitting the planning application?
- Have you considered how you will fund purchasing the land and building your home? There are mortgages available for custom and self-builders, and these will require a deposit. Lendology can offer bridging loans for custom and self-builders, and the Government's Help to Build scheme can offer an equity loan of up to 5% to 20% of the total project cost. Some specialist affordable housing companies may also be able to help you find finance.

### 5. Design

- Have you asked for pre-application planning advice from Exmoor National Park Authority on the design of the build?
- Have you instructed an architect to plan the design and construction of your new build?

### 6. Planning Application Advice

- Have you instructed an architect or surveyor to submit a full planning application for the development of your custom or self-build?



Policy & Community Team  
Exmoor National Park Authority  
Exmoor House, Dulverton, Somerset, TA22 9HL  
Tel: 01398 323665  
email: [localplan@exmoor-nationalpark.gov.uk](mailto:localplan@exmoor-nationalpark.gov.uk)  
[www.exmoor-nationalpark.gov.uk](http://www.exmoor-nationalpark.gov.uk)

