

Exmoor Young Voices

Sustainable homes, IT and travel for young residents and workers

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MAKING EXMOOR WORK

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Exmoor Young Voices Self Build Meeting 10.11.23

**All buildings referred to are S106 restricted, whereby occupiers must be low income and have a strong local connection. The houses are small and cannot be sold on the open market, in perpetuity.*

Present

Panel members: Will Lock (Chair), Josh Smith (EYV Trustee) & Megan Hunt (EYV Coordinator), Dean Kinsella (Head of Planning & Sustainable Development at Exmoor National Park Authority)

Attendees: Thomas Prideaux, Charlotte Matravers, Jess Matravers, Dan Matravers, Adam Twine, Laura Scott, Jack Griffin, Chris Wilmoth, Sam Parker-Gill, Alice Parker-Gill, Sara Maddocks, Will Heard, John Davis, Jane Holdsworth, Paul Diston, Oliver Edwards, Cllr Steven Pugsley, Magdalena Harding (EYV Treasurer), Teresa Williams (EYV Trustee), Ginny Saunders (Webbers & EYV Exmoor Property Advisor), Leslie Silverlock (EYV Funding Advisor), Marion Silverlock (EYV Secretary), Linda Ruthven-Tyers

Other attendees did not sign the attendance list

Apologies: Susan May (Exmoor Trust), Andrea Davies (Chair ENPA), Ruth McArthur (Policy Manager ENPA)

Introductions and reasons for attendance included mostly an interest in self building and a young architect who would like to be involved. Older adults included a farmer with land for a potential self build.

Justin Ruthven-Tyers: Self Build Presentation

As leader of EYV's self build project, Justin presented us with his first thoughts on possible collaborative processes, i.e. a Community Self Build. People building at the same time might be able to organise bulk purchase of materials, share skills, time and experience. If sharing a site, other savings can arise eg joining services for water, power etc.

Justin envisaged a single site for between 5-8 properties, with everything in place - land, house designs, planning, materials, guidance and mortgages.

Designs need to be low skill but not cheap looking, with enough room for a normal Exmoor life - and desirable, imaginative. Materials to be agreed and costed.

Guidance and help can often come from local craftspeople, happy to help and advise. Essential skills are best learned on the job.

Financial help is already available from Lendology - up to a total of £70K as a mix of grants and cheap loans (4% interest).

The Ecological Building Society (Yorkshire) already has a package for community self build schemes but we need to look at whether it supports builds with S106.

Another solution to saving money could be to add a year's wages to your mortgage, so you can get on with the labouring yourself and ask for a sabbatical from work.

Land remains a problem. What is on offer tends to be too small for purpose. It has to be large enough to merit the effort involved in self building. A one acre site should have no more than 5 houses on it for local living.

Basic building materials need not be expensive. Justin's timber from the tree and use of straw bale infill saved thousands of pounds - and has produced striking design features. After 7 years of living in it, he reports that it is very warm and dry. Straw bales are easy to use, quick to fill in the walls and last longer than bricks and mortar.

By using all natural materials, the house will look more expensive and interesting.

Forestry England sells timber directly and wants to sell more, not just to the large scale bulk buyers. They need to know there is a demand for small orders. The price difference between prepared wood from a merchant and straight from the tree is around £20 down to '£1.50 then £3

with sawmill costs'. Green wood for internal use needs a summer to dry out so should be ordered in advance. The frame of the house can use green wood immediately. The average house uses around 1200 cubic feet of timber, so the savings are considerable - £24K for commercial timber or £3.6K via Forest England..

Some items need to be the best and therefore expensive. An air source heat pump costs around £6K, plus trench digging unless you do that yourself.

Solar panels are another large item. Save money where possible by labouring yourselves.

Justin's straw house is entirely off grid, with a small generator backup. They have their own water and drainage. No utility bills, for the foreseeable.

Discussion: Main Points

- Surveys do not show this level of interest, therefore it is VITAL to register on Homefinder, any local needs surveys and [THE SELF BUILD REGISTER](#). Send your form to localplan@exmoor-nationalpark.gov.uk or Self Build Register, Policy & Community Team, Exmoor National Park Authority, Exmoor House, Dulverton, Somerset TA22 9HL.
- Dean confirmed that planners can support community self build via 'planning in principle', which allows for individual choice. You need the land first.
- Sites must be in relation to a village/settlement, or, in the case of agricultural need, the Local Plan may allow a Rural Worker and Succession Farm Dwelling build near a farmstead or convert a barn.
- The price asked for a site can be assessed for viability by ENPA, to prevent excessive and inappropriate costs.
- Smaller plots tend to be more expensive.
- VAT on building materials is refunded when building is complete.
- Flat sites are easier to build on but there are many ways to use a sloping site imaginatively.

Josh and Megan - EYV's Pilot Project

Josh and Megan are building on Ash Lane, Winsford, on land owned by the family, and supported by Exmoor Young Voices.

Planning advice was sought before any solid plans were made. By taking pre-planning advice, J&M were able to see what ENPA thought would work design-wise, which made applying for planning permission a smoother process. J&M did not have to pay for pre-planning advice at the time.

Covid and a change to S106 significantly delayed planning permission being granted. Once planning was approved, J&M were unsure of what they needed to do first. At this stage they sought help from an architect. Justin created his own drawings. It depends on whether you can spend the time and learn the skills to create your own plans. This is personal choice and an example of how self builds can vary.

Since then, the business of clearing hedges and sorting out site levels, with associated ecological surveys, has taken 12 months. They are now at the foundation stage and hope to finish by the end of 2024.

They advise to budget the entire design and extra. At the moment windows MUST be wooden, (despite Exmoor's climate, and are much more expensive and shorter lived than plastic wood-effect ones).

They confirmed that you HAVE to use Somerset HomeFinder to qualify for S106 status, i.e. low income and strong local connection for 10 years in the parish or an adjoining one, although there are caveats which can allow exceptions.

J&M's planning permission includes 17 planning conditions. However, only 3 need to be signed off as the others must always apply and do not need to be discharged. It costs £116 to discharge a condition but they can be bundled together under one application. For example, J&M have submitted one Discharge of Condition application for their 'Lighting for Bats design' pre-build. They will then submit an application to discharge the remaining 2 conditions at the end of the build. If you do this via the planning portal you'll pay an extra £64 service charge on top of the £116 fee so ring up and pay ENPA directly.

They have also worked with three different planning officers over the project time so far, which has also caused delays in communication.

If the site is near enough to a mains sewer, that has to be used. If not, you can agree on your own sewage solution - septic tank, compost loos etc. J&M submitted a planning amendment for a sewage treatment plant, which has been approved by ENPA.

The main problem has been NOT KNOWING in advance about the many hurdles to be overcome. This lack of 'process' produces a degree of incoherence, wasted time and extra cost. A list of all these hurdles would be useful for future self builders.

They are using Lendology, which works with local councils to provide cheap loans (4% interest rate) and a modest grant to low income families to improve their housing situation. For self-builders, this can be at the outset or anywhere up to finishing off.

Lendology offers flexible loan terms. In the case of J&M, the council has matched part of the loan with a grant. Lendology has proved easy and fast to work with, once an in depth financial assessment has been done.

Dean Kinsella Planning Q&A and Discussion

- Dean Kinsella told us the modern S106 is designed to keep Exmoor housing for local people, rather than those living outside of Exmoor. Unfortunately, many of the housing associations don't apply the latest S106, which has upset many Exmoor locals. Will: As the largest provider/HA Magna should be pressurised to swap some properties, eg just in the Park, to the modern S106.
- Mortgages required for a self build S106 are difficult to find.
- DK mentioned Agile Properties in Bristol who provide bespoke modular houses to self erect or not. He has noticed that more providers are aware of the needs of self build S106.
- EYV should prepare a checklist of the hurdles involving service providers and planning etc for prospective sb's to study from the outset.
- DK reiterated the wisdom of talking to planners from the moment of deciding to self build, so that an acceptable site and house design can be agreed from the start.
- J&M added that having a working relationship with one officer speeds up the application process.
- DK advised strongly "DON'T GET DISHEARTENED - use us."
- A landowner who has 5 self builds and knew nothing when he started, said "It's great fun to do."
- There is a pre-planning application form to fill in with a fee of £200 attached, refundable if PP is granted.
- The Rural Worker planning restriction includes forestry and has some flexibility to enable other rural skills to be kept on Exmoor.
- Individual sites, not near villages or farmsteads, would create landscape intrusion and are rarely allowed.
- Ginny Saunders, Local Director at Webbers Dulverton is offering EYV self builders a free land valuation service.
- ENPA can challenge a valuation on grounds of affordability.
- It is possible to argue for more than the normal 93 sqm e.g. for a utility area, larger office etc - but this adds time to the planning process. A large garage can be built, not attached to the house, for justifiable need.
- **Best advice re planning** is to go for earliest possible discussions with an open mind, which allows planners to help from the start.
- Eco build is valued by planners.
- Note that timber prices from merchants can fluctuate wildly.
- Use local sawmills. Minehead Sawmills also treat timber.

- Re: storage needs for small businesses, DK could envisage a clump of individual houses with a shared space for agricultural machinery etc, especially if the overall lay-out looks farmstead-ish.
- EYV needs to add to the call for suitable land.
- Need to focus on the positives, such as ENPA is actually more flexible than other authorities and EYV is, uniquely, trail blazing a path for self builders. Nothing like this exists elsewhere.
- Parish Councils are all to be asked to identify land for self building, including S106.
- ENPA would be willing to meet with private landowners if EYV decided to create a meeting.

To end the meeting and create a way forward, Will asked prospective self builders to contact Justin, Megan or himself to express their preferences for:

- Talking to J&M about their needs
- Another EYV meeting for self builders, specifically, to share ideas
- Another self build tour of existing self build homes

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