



**South London  
Family Housing  
Association**

SELF-BUILD FOR RENT

on the

"CHISEL" MODEL

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## 1. What is Self Build for Rent?

Self-build for Rent - on the CHISEL Model - a tried and tested approach to the provision of high quality homes for people in priority housing need.

The design and construction of new housing is all too often of poor quality, and deficient in terms of ecological soundness and energy efficiency. Tenants often have little knowledge of how their homes are built, or of how to maintain them.

Self-build for Rent has allowed future occupants to have a very significant say in the design, construction and management and maintenance of their homes.

The CHISEL Self Build for Rent Model, as perfected over the years, has 4 main aims:

- Co-operative organisation.
- High standard, affordable homes.
- Training - vocational and practical.
- Employment - improving access & generating new jobs.

The combination of these basic elements multiplies the value of the schemes. The result is a sustainable approach to social housing, which can permanently generate a variety of benefits.

## 2. Who can Self-Build?

With proper support, and the right building method, almost anyone can self-build.

SLFHA has developed schemes for the following groups:

- Families on the Local Authority's waiting & transfer list.
- Single people and couples, who are unemployed.
- Households with disabled members.
- Black and minority ethnic groups.

Groups having access to self-build for rent will depend very much on the Local Authority's housing strategy, as they will have to support the scheme for funding from the Housing Corporation, or from its own funds.

## 3. What type of houses will we build?

In principle, self-build can use any type of construction system, and can be designed in a variety of ways.

However, on the basis of SLFHA's extensive experience of the area, we have researched building systems that not only make the job of self-building more manageable, but also provide the highest quality of housing in terms of economy and environmental friendliness. We therefore work with systems that are:

## 2.

- Easy to build, by hand, with no complicated equipment.
- Uses materials that are easily obtained, renewable and low in energy consumption.
- Achieves a high level of energy efficiency.
- Is adaptable to the future needs of occupants.
- Provides a natural "community" environment.
- Is easy and inexpensive to maintain.

### 4. What type of training will be available?

The self-build process is about many things, but it is mainly about learning and applying that learning. Because of this, self-build gives opportunity for accredited training and re-training, not only in building skills but in co-operative organisation, business skills, project management and accounting.

In recent schemes, we have been able to offer 3 training packages:

- Basic skills training for all those people building their homes.
- Accredited further training for self-builders wishing to secure a recognised qualification as well as self-build.
- Work experience for unemployed persons wishing to learn or brush up on building skills.

Training is co-ordinated by SLFHA's Training and Enterprise arm, People for Action (PFA). PFA is also able to give assistance in finding work after completion of training.

Many self-builders have secured employment on the basis of the skills they learnt through the process. Two groups have also decided to set up Building Co-operatives and create their own jobs.

### 5. How will it be financed?

Self Build for Rent is funded under the same financial arrangements that fund all Housing Association rented housing. Approximately half the costs are paid for by Grant provided by the either the Housing Corporation or a Local Authority, the remaining costs are provided by private loan finance.

However, the "investment" made by self-builders in term of labour serves to reduce the cost of the housing produced by approximately 16%. This means that the Housing Association can:

- achieve a high level of participation in design, and higher standards,
- set a rent which is at least 20% lower than it would be if not self-built,



- offer self-builders that leave their Tenancies a cash payment which is related to the value of the labour they have "invested".

The level of benefits, however, is related to the effectiveness of the Co-op in achieving its targets. However, all SLFHA projects to date have produced these or similar benefits to self-builders.

#### 6. Project Management.

As Developing Association, SLFHA takes responsibility for most of the tasks required for getting the scheme going. This includes:

- site identification and purchase
- identifying and employing architects and other experts
- securing Grant funding and private loan finance
- agreeing costs and funding the Self-Build Co-operative
- monitoring scheme progress and costs on site
- setting up arrangements to allow the Co-op to manage and maintain the scheme on completion

The self-builders, formed as a Co-operative, are responsible for actually building the homes, although complicates works might be left up to specialised contractors.

But they are not left alone in this task. PFA provides the Co-op with a "Building Management" service, assisting them with the drawing up budgets and cash flows, ordering materials and accounting for costs, and organisation on site.

Self-building is by no means easy, and although we aim at building taking no more than 24 months, it is not unusual for them to take longer. Self-builders must be prepared to make a very real commitment of all their spare time and work diligently to achieve their aims.

#### 7. Long-term benefits:

At the end of the project self builders will have achieved the following:

- high-quality, affordable homes, built their requirements.
- training (possibly with a vocational qualification) which will improve their employment prospects.
- the possibility of setting up an enterprise or being helped to find a job.
- being part of a sustainable co-operative, of people who have helped each other to achieve their aims

4.

SLFHA will try to help this final aim by:

- negotiating a Management Agreement with the Co-operative after completion, giving self-builders responsibility for management and maintenance of the finished homes.
- helping the Co-operative to develop as an enterprise, either a building co-op or some other form of enterprise, if its members wish to develop it in this way.

We see self-build as more than a cheap and effective way to build homes. It is a way of investing in a community, and helping to consolidate it by training and increasing the self-confidence of its members.

We hope you will be able to join us in this vision.

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