APPENDIX B

GUIDE TO THE APPLICATION PROCESS FOR SERVICED SELF & CUSTOM BUILD PLOTS AT ENNOR FARM, OLD TOWN, ST MARY'S, ISLES OF SCILLY

COUNCIL OF ISLES OF SCILLY IN PARTNERSHIP WITH CORNWALL COMMUNITY LAND TRUST







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1. Introduction

1.1 What is self and custom build?

Self-build and custom-housebuilding covers a wide spectrum of housing procurement used to describe a home or property where individuals, generally the owner of a plot or site are involved in the actual physical building or at least the management of the construction of their home. The defining aspect is that the initial owner has primary input into the final design and layout of their home.

Homes may be literally self-built especially when the self-builders have the building skills and expertise to do the build entirely themselves; sometimes a group will share skills and help each other to construct their homes. Alternatively, as is often the case, the self-builders will project manage the process and contract in skilled workers – bricklayers, electricians, plumbers etc. - as and when needed. This still requires a lot of planning and careful budgeting as labour is often the costliest element of a self-build of this kind.

Alternatively, in some cases a builder or developer may facilitate the building process, albeit with an element of bespoke design by the individual. This is often the case where circumstances have placed some restrictions on what can be built – by way of an existing planning permission or design code. This is usually referred to as 'custom-build'. It may be more suitable where potential self-builders lack time or experience to project manage the build process themselves. It requires a well - organised Group who are clear on what they want to build and can instruct an 'agent', usually the contractor, clearly and in a timely fashion. An intermediary organisation such as a Community Land Trust can also step in and manage this process on behalf of the Group.

1.2 What is the Isles of Scilly pilot self-build project at Ennor Farm?

In 2018 the Council of Isles of Scilly began discussions with the Duchy regarding allocating, and then transferring to the Council, a site suitable for the delivery of a small number of self-build homes for households connected with the Islands.

The self-build proposal enabled the Council to access one-off capital grant funding from the Brownfield Land Release Fund (Self-build) through the Department of Levelling Up, Housing and Communities¹ to carry out essential infrastructure works on the site.

¹ The Brownfield Land Release Fund (BLRF) is a cross-government initiative between the Department for Levelling Up, Housing and Communities (DLUHC) and One Public Estate (OPE) which is delivered in partnership by the Local Government Association and the Cabinet Office





At the same time, Cornwall Community Land Trust applied to the Community Housing Fund² for revenue grant funding to cover the costs of further design work to discharge the outstanding planning conditions attached to the Outline Permission granted by the Council's Planning Department in April 2021. Most of these were discharged in February 2023, allowing the essential enabling works to commence on site once a contract is commissioned. These works include:

Works to create access and realign existing boundary to provide appropriate visibility splays

Roads and hard landscaping

Permeable paving and pathing

Site levelling incl. adjustments to existing boundaries

Pumping station

Drainage infrastructure (stormwater and foul)

Connection to infrastructure

Attenuation tank

Overhead line diversion

Electric services

SWW new water supply

Telecommunication supply

Trenching for service installations

Works to enable development and site preparation, boundary works and archaeological trenching

These works will only take services to the <u>boundary</u> of each individual plot. Also, the contractor of this phase will be required to return to finish off certain works once the homes have been constructed by the self-builders.

Further details on this will be provided to successful applicants at a later stage.

The whole process of bringing serviced self-build plots forward and constructing twelve homes at Ennor Farm is both complex and exciting for all those involved and will require a huge level of commitment, tolerance and determination!

1.3 Where is the site?

The Ennor Farm site is part of previously Duchy-owned land located at 49°54'52.2"N 6°17'59.5"W.

² New fund gives communities power to deliver affordable homes - GOV.UK (www.gov.uk)







These photos are of the Ennor Farm site in September 2022, looking NW.







The site plan below shows the boundaries of the whole site—it is approximately 1.33 acres or 0.54 has.

The plan also shows the proposed development as submitted and approved for outline planning – there have been some minor modifications to the layout and proposals since then but nothing that has affected the number, location or size of the plots.



1.4 Who is involved in this project?

The main delivery partners are:

Council of the Isles of Scilly (CloS)

Cornwall Community Land Trust (CCLT)

Also instrumental in bringing this site forward and involved in the final approval of the scheme is the **Duchy of Cornwall.**





Council of the Isles of Scilly (CloS)

The Council's role within this process is to administer the application for consideration for a plot at our self-build site at Ennor Farm, Old Town.

This will include, advertising the opportunity, and receiving and assessing applications in line with the approved Allocations Policy (with moderation by Cornwall CLT). The Council's Local Planning Authority will assess the Specific Local Need applications required as part of this process in parallel.

Assessment of Eligibility (Local Need) and Point Scoring (Priority Need)

The confirmation of Eligibility by the Council and your confirmation of your financial capacity will enable your application to be considered for a plot on this site to proceed further and be prioritised according to a points-scoring criterion (https://scilly.gov.uk/community-safety/housing-delivery/housing-delivery-sites/ios-self-build-project-old-town). Please note: this will not guarantee that you will be allocated a plot. This will depend on a number of factors including demand, changes in market, your financial situation and ability to access finance (such as a mortgage).

Similarly, completing this application and getting confirmation of your eligibility for a selfbuild plot places no obligation on you to progress with the purchase of a plot and you will have ample time to consider the financial and other implications in full.

The Council will confirm with applicants whether they are eligible and ask them to confirm whether they wish to continue to the next stage of allocation.

The Council will then pass this information to Cornwall CLT, who will contact eligible applicants to work with them on the selection and allocation of specific plots.

Cornwall Community Land Trust (CCLT)

Cornwall CLT are supporting the Council through the allocations process by moderating the assessment of applications, ensuring scores awarded are in line with the criteria agreed within the Council's approved Allocations Policy.

Cornwall CLT will then work with eligible applicants to allocate individual plots. The process for this will be outlined once eligibility is confirmed. The Council will not be involved in this aspect of the allocations.

Final Approval and Allocation of Plots

Once your eligibility has been confirmed, your confirmation of interest received and your application scored, information will be passed on to

Cornwall Community Land Trust. Respecting the Council's scoring and the application of the Council's allocations policy, CCLT will invite each applicant to provide detailed







evidence that your personal and financial circumstances are sufficient to give confidence that you are able to deliver your project within the timescale required and within your budget, alongside fellow self-builders. Final allocations will be confirmed at this stage. Whilst this will primarily be based on affordability, other factors will need to be considered, including your familiarity with construction processes, timetabling considerations and any changes in circumstance.

1.5 Overview of the Ennor Farm Allocation Process

Please read the following information carefully prior to completing the application forms.

Please note this application process relates to consideration for a plot on the self and custom build site, Ennor Farm, in Old Town, St Mary's **only**.

The process, as approved by the Island's Council members and by its delivery partner, Cornwall CLT, is outlined in full in the Council's adopted policy here:

https://scilly.gov.uk/community-safety/housing-delivery/housing-delivery-sites/ios-self-build-project-allocations-policy





Seven Simple Steps to a Home at Ennor Farm

Start NOW





Step 1: Read this Guide to applying for a self-build plot



Step 2: Join the Council's Self-build Register, if not already registered





Step 3: Complete the Ennor Farm Self-build Application Form, including the Specific Local Need Application

Submit to: LiveScilly@scilly.gov.uk

Application Window = 4 weeks.



Step 4: Await confirmation of eligibility.



Your Application will be assessed by the Council and moderated by Cornwall CLT.

Your Specific Local Need Application will be passed to the Council's Planning Team to process at the same time.

Allow 3 working weeks





Step 5: Once your eligibility has been confirmed, and you have agreed to proceed, your application will be passed to Cornwall CLT to confirm participation and allocate specific plots.

You will need to confirm whether you wish to progress at this stage.



Step 6: Work with Cornwall Community Land Trust to finalise ALL details including financial capacity to proceed, timetable, proposed build programme and instruct solicitors towards completion of the sale/purchase of your plot.







Step 7: Work through your Reserved Matters Planning Application to specify your individual designs, plan your build and access finance as required.



Start on Site





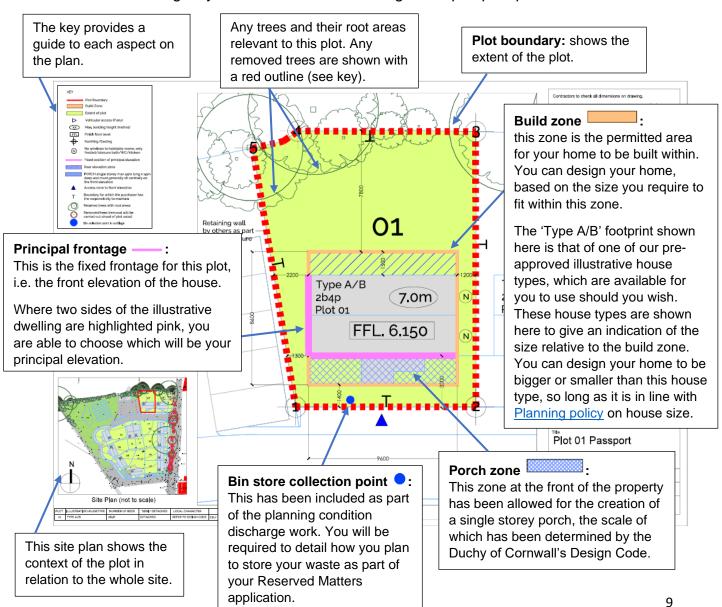


1.6 Information to help you with the Application Process

As part of the application process for a plot at Ennor Farm, Old Town, we are providing information which you should review ahead of completing the application. This information will help inform your responses and understanding of the process involved. It includes:

1.6.1 Plot Passports

The 'plot passports' provide specific information relating to each plot on the site including build zones which show the area within the plot that you are able to build within and to what size. They basically form a footprint guide to your build design. It is essential that you adhere to these as they are the basis on which the planning permission for the site has been granted. They are available on the Council's website here: https://scilly.gov.uk/community-safety/housing-delivery-sites/ios-self-build-project-old-town. The illustration below explains some of the details further. If your application is successful Cornwall CLT will be able to give you more advice on reading these plot passports.







1.6.2 Site Information

This outlines information and guidance relevant to the site, including the Outline Planning Consent that has been granted, guidance on the Reserved Matters planning process and relevant planning conditions to be addressed. It can all be accessed here https://scilly.gov.uk/planning-application/planning-application-p21002

1.6.3 Duchy's Design Code

The Duchy's Design Code must be fully complied with in the design of your home and your Reserved Matters Planning Application. **N.B. By applying for consideration for a plot, you are agreeing to comply with the Duchy's Design Code.** A copy can be found here https://scilly.gov.uk/sites/default/files/planning-apps/planning-application-p/21/002/P-21-002%2041.%20Design%20Codes%20FINAL.pdf

1.6.4 Illustrative House-types

These designs are available for your use, should you choose. They comply with the Outline Planning Permission and Duchy's Design Code and can be used as part of the Reserved Matters Planning Application. If these house-type designs are used, you will still need to detail the materials and sustainability measures to be included in your build, in line with the Design Code and Local Planning Policy through your Reserved Matters planning application. These illustrative house-types can be found online here.

1.6.5 Overview of Anticipated Conditions of Sale

There are various conditions that need to be adhered to by purchasers of the self-build plot. These relate to agreements between the Duchy and the Council and the Council and Cornwall CLT over the disposal of the site, to the Outline Planning Approval and above all to Cornwall CLT's need to ensure that the final homes are retained in perpetuity for use as a permanent residence by persons qualifying under the Islands Site-Specific Allocations Policy and Specific Local Needs Policy.

These include:

- Pre-emption right that gives Cornwall CLT (or its successor) and then the Council
 'first refusal' to purchase a property or to nominate a purchaser at the point at
 which it is put up for sale.
- A discounted resale price covenant which caps any re-sale at a %-age of open market value. This resale covenant transfers obligations to successive owners.
 A similar agreement will be in place with any mortgage lender.
- An annual management or covenant protection charge.
- Reserved Matters Approval, Start on Site and Completion there will be requirements to adhere to a programme to submit and obtain approval to plans relating to reserved matters (planning permission), to start on site within a specified period of this approval (six months) and to complete the build process within two years of the start on site date.
- Contributions towards the maintenance and repair of common areas such as footpaths, allotments etc.





Further details of relevant covenants and occupancy restrictions for the plots, together with notes on the planning process, are in the document: **Appendix C: CCLT Additional Information**. **Please read this very carefully before considering applying to ensure you can meet these requirements and can access finance**.

We have had initial conversations with mortgage lenders around proposed covenants to ensure finance can still be obtained. Please contact us if you anticipate any difficulty attaining an in-principal mortgage agreement on the basis of these covenants.

1.6.6 Anticipated Plot Costs

Due to the characteristics of the site, plots vary in size from less than 200m2 to over 300m2 with an average plot size of 225m2. The cost of each plot to potential applicants is likely to be between £55,000 and £65,000. These are <u>estimated values</u> at this stage. The final cost of each plot will be verified during the forthcoming months and should be available once your eligibility has been confirmed (Step 5 above). The costs to buy the plot will be largely dependent on the site-wide preparation works that the Council and CCLT are currently working to commission.

Plot	Plot Size m2	House-type	Build Size – indicative (based on NDSS*)
Plot 1	231.7	Type A/B	2 bed 4 per detached 85.5 m2
Plot 2	257.9	Type A/B	2 bed 4 per detached 85.5 m2
Plot 3	261.6	Type E	2 bed 4 per detached 88.2m2
Plot 4	215.4	Type A/B	2 bed 4 per detached 85.5 m2
Plot 5	188.5	Type E	2 bed 4 per detached 88.2m2
Plot 6	191.4	Type E	2 bed 4 per detached 88.2m2
Plot 7	289.0	Type A/B	2 bed 4 per detached 85.5 m2
Plot 8	198.6	Type E	2 bed 4 per detached 88.2m2
Plot 9	249.0	Type A/B	2 bed 4 per detached 85.5 m2
Plot 10	313.9	Type E	2 bed 4 per detached 88.2m2
Plot 11	149.5	Type D	2 bed 4 per semi-detached
Plot 12	149.5	Type D	2 bed 4 per semi-detached

*NDSS - Nationally Described Space Standards

Please note: The build zone on each plot, shown within the Plot Passports, allows for the same size homes to be built, regardless of the size of the whole plot area (shown in column 'Plot size m2' in the table above).

Please also review the Local Planning policy around size of homes permitted within the Isles of Scilly. Currently, the <u>Isles of Scilly Local Plan (2015-2030)</u> permits a maximum house size of Nationally Described Space Standards + 30%.

1.6.7 Estimated Build Cost

Using a variety of current build cost estimates, we anticipate that an 85-88m2 home can be built for around £200,000 at current costs (February 2023). This figure is based on a per m2 construction cost of £2,243 – the basic build cost <u>less</u> the cost of external site works, contractors' preliminaries, overheads and profit etc., allowing for freight costs to





the islands, and assumes that services and utilities are installed to the plot boundary. The table below gives a breakdown on how this figure has been arrived at:

Item	% Total	Cost £/m2	+40% freight etc.
Substructure	14.1	206.5	289.10
Upper Floors	1.69	27.71	38.79
Roof	15.75	230.74	323.04
Stairs	0.84	12.26	17.16
External walls	17.93	262.61	367.65
Windows and External Doors	5.08	74.43	104.20
Internal Walls	5.99	87.74	122.84
Internal Doors	3.56	52.11	72.95
Wall Finishes	8.36	122.48	171.47
Floor Finishes	2.24	32.82	45.95
Ceiling Finishes	2.7	39.59	55.43
Fittings	3.23	47.25	66.15
M&E	18.55	271.71	380.39
Buildings Total	100.02	1,467.95	2,055.13
External Services and Utilities	11.04	134.31	188.034
	Total per m2 £2,243.10		£2,243.16

PLEASE NOTE: These are very broad estimates designed **only** to help you assess your financial requirements. They have been compiled by Cornwall CLT and are based on the information we have available at this time.

The above estimate includes costs associated with materials and labour, and there may be opportunities for cost saving through sweat equity (undertaking building works yourself) and group opportunities for bulk buying with fellow housebuilders which Cornwall CLT can help facilitate.

In addition, you will need to cover fees for solicitors, architects or architectural technicians, cost consultants and your Reserved Matters planning application etc.





1.7 The Application and Allocation Process – the Seven Steps explained

Summary of Process and Estimated Timescale

Please note that the timescales for allocation and transfer of plots will be subject to the confirmation of the site preparation works contract completion date and any associated changes to the project as a result. The below timescales give you an indication of the intended timeline.

Application Window

Open 4 weeks

Assessment of applications & Specific Local Need

= 3 weeks

Confirmation by applicant to progress

= 2 weeks

Eligible applicants passed to CCLT for allocation and transfer of plots to successful applicants. = Up to 5 months per applicant



31 March > 5 May 2023

8 May > 30 May 2023

Applicants confirm by 13th June, details passed to CCLT

For interested applicants, there are seven key steps to complete as shown in Section 1.5 above:

- 1. **Read the Guide** and make sure everything is clear and that you have understood the process please ask if you want anything explaining further. See the contact details at the end of this Guide.
- 2. **Join the Council's Self-build Register** if you are not already registered. This can be done by visiting: https://scilly.gov.uk/planning/customself-build-register . You must be on the register before you can apply so please do this as soon as possible.
- 3. Complete and submit the Ennor Farm Self-build Application Form for Part 1, Assessment of Eligibility (Local Need) and Part 2, Point-scoring. This form requests information to confirm Eligibility together with evidence to allow applicants to be assessed against the Points-based criterion in the Council's Approved Policy. The application includes a separate Specific Local Need Application this <u>must</u> be completed and submitted alongside the main Application Form.

You will have 4 weeks to submit your Application from the date the application window is opened.

<u>All</u> applications will be processed by the Council within 3 working weeks from the date the application window closes – we will <u>not</u> process any application before that date.

4. If assessed by the Council to be eligible under the Ennor Farm Project's Allocations Policy; you will then be assessed against the agreed points-based criterion and informed in writing by an officer of the Council that you are eligible.

If you are not deemed eligible, you will be contacted by a Council Officer and informed which aspects of your application were deemed ineligible, in case future opportunities to apply for a similar plot arise and you wish to reapply.





- 5. Following this confirmation of your eligibility, the Council will request **formal confirmation** from you that you wish to progress with your Application (responses required within 2 weeks maximum).
 - Once we receive your confirmation, we will pass all the details that you have provided on to Cornwall Community Land Trust.
- 6. Cornwall CLT will then proceed to assess and confirm the financial viability of each self-builder, allocate individual plots, instruct solicitors, and proceed to transfer plots to the 12 successful self-builders. This process is likely to take up to 5 months per applicant. CCLT will keep closely in touch with you throughout this period and you will have a named contact at CCLT to assist you and to answer any queries.
- 7. Once the plot has been transferred and the sale is completed, you will be able to proceed with your Reserved Matters Planning Application and confirm your budget with your funders. Preparation of some of the above should be able to commence a lot sooner but bear in mind any work or financial investment on your part may be at risk until the plot is securely in your name.

The Council together with Cornwall CLT will continue to support and enable a successful building phase by providing advice and information to the selected self-builders. This is likely to include guidance on working as a group on some aspects and on the purchase of materials so as to secure economies of scale, timetabling of phases of the build etc.

Please note: the building of all 12 homes will need to be completed <u>by a fixed date</u> so as to satisfy the requirements of the transfer of the site from the Council to Cornwall CLT and of the Local Planning Authority under the Planning Consent as well as the finishing off of some site works by the contractor under the terms of the Council's Enabling Works Contract. Further information on this will be made available to the successful applicants when confirmed details are available.





1.8 Helpful information

1.8.1 Contact information

Applications should be submitted, preferably via email, to: LiveScilly@scilly.gov.uk

Alternatively, applications can be submitted <u>in writing</u>, marked 'Private and Confidential' to:

FAO Housing Delivery – Ennor Farm

Council of the Isles of Scilly

Town Hall

St Mary's

Isles of Scilly

TR21 0LW

Any questions or queries around the application process, evidence required, or any other queries can be directed to: <u>LiveScilly@scilly.gov.uk</u>

Please only direct your queries to this email address in the first instance and not to individual officers of the Council or Cornwall CLT. We will make sure we get back to you as quickly as possible.

1.8.2 Checklist for submission

Please complete this checklist and submit a copy with your completed Application Form. This is available at the end of the Application form, and is included here for information.

Checklist					
Read and understood the following documents and information: Commer					
Ennor Farm Self-build Allocations Application: Privacy Notice					
Guide to Application Process (Appendix B) incl. information on:					
Plot Passports					
Illustrative house-types					
Overview of anticipated conditions of sale					
Anticipated Plot Costs					
Council IoS Adopted Allocation Policy					
Outline Planning Permission, Site Information, Reserved Matters					
Duchy's Design Code					
CCLT's Additional Information (Appendix C)					
Completed and submitted the following documents:					
Registration on CloS Self-build Register					
Ennor Farm Self-build Application Form Parts 1 and 2					
Specific Local Need Application (A, B or C)					
Accompanying evidence (see Appendix A for guidance on evidence required)					