
Community Build Housing: YorSpace

1. As part of the plans to develop the Lowfield school site, Executive on 7th December 2016 “Agree[d] to sell plots of land for use by self-builders and community housing to provide homes on approximately 1 acre of the Site in accordance with the Council’s Financial and Contract Procedure Rules”. This briefing note focuses on the Community Build housing element of that sanction and provides information about the proposed housing including how, and at what price, it is expected to be sold.
2. The Lowfield Green site allows us the opportunity to give life to the Council’s and central government commitment to support and encourage self-build and community build housing. During public engagement on plans for Lowfield Green strong interest was shown by potential self-builders and by the YorSpace community housing group.
3. Collective construction (also called Community Build housing) is proposed by YorSpace and we will offer them a serviced plot to allow them to deliver their ambition.
4. To facilitate development, YorSpace have registered as a Community Benefit Society. Their aim is to create a new housing model in the city which will provide affordable homes and are sustainable and that include space for shared and communal activities. Their scheme will be delivered through a Mutual Home Ownership (MHO) model. This is a new form of tenure that seeks to increase the supply of affordable intermediate market housing. YorSpace will act as the Mutual Home Ownership Society (MHOS) and the residents will buy shares in the cooperative Society. The resident does not own the home but is a part share holder in the society.
5. The current plan for the 0.74 acre (3000m²) plot is to hold nineteen units of housing ranging from flats up to three bedroom houses. It is a high density development, to reflect its sustainable objectives, and will also include a community building which can be used for events, as well as some shared outdoor communal areas and growing spaces. As part of the groups green objectives, they are aiming for around 1-1.5 parking spaces per house. The site will be constructed using a variety of environmentally friendly materials and processes, possibly including straw bale and solar.
6. The MHO housing model proposed by YorSpace is designed to make home ownership more accessible. The land is purchased and the

buildings constructed by the organisation through loans and grants. The homeowners then buy shares from the group in exchange for leasehold of a property. By purchasing shares instead of taking out a traditional mortgage, members do not need the high deposits traditionally required for homeownership. Members will be able to purchase more shares over time, giving them greater equity. When they leave, they will sell their shares to a new member and other people in the group. By holding the land in a trust, the group can continue to pass on these savings through further generations. Benefits of this model include:

- members secure a ‘foothold’ on the housing ladder at lower household incomes;
 - transaction costs on buying into and leaving are reduced because homes are not bought and sold; and
 - it remains affordable from one generation of occupants to the next.
7. The model and approach proposed by the group helps to meet a number of the council’s goals. The unique housing mechanism used already provides an opportunity for people with less capital to access home equity, as opposed to renting. In addition, the amount paid is linked to income, further helping those in housing need. The manner of the development, through MHOS also means that these benefits are passed on to further generations of users. To maximise these benefits YorSpace has drawn up criteria, to decide priority for selecting leaseholders on the site. These criteria include housing need and local connection.
 8. As well as housing need, YorSpace also deliver on the Council’s One Planet principles. The group aims to have a low ecological footprint, sharing facilities and minimising the use of cars. The buildings themselves will be built to high environmental standards, possibly including green energy sources such as solar.
 9. YorSpace is offering to buy the land, on the stipulation that they will complete construction within a pre-agreed timeframe. As part of the agreement they may also take on the management of the growing spaces and some green areas of the Lowfield site and will run them for the wider community’s benefit.
 10. The Council is offering a plot which will be serviced by road and utilities to the boundary edge. The valuation of this land places it between [redacted], depending on the final size of plot negotiated. The land will be sold, and is valued, on the basis that it will be held as non-profit housing. The open market value of the land is approximately [redacted].

11. The Council and YorSpace Limited will initially sign an exclusivity agreement which will put in writing our commitment to sell the land to YorSpace once receipt of payment is received. This will give their lenders confidence in the viability of their project. Once they have raised the total amount a full contract for freehold of the land will be signed, which will include stipulations on build time and covenants related to usage of the land for not for profit housing.
12. The planning application for Lowfield Green will be submitted in September 2017. This will provide outline planning for the YorSpace site. Once this application is approved YorSpace are expected to submit a full planning application in early 2018. The plot currently sits inside of the first phase of development for Lowfield and if all timeframes are met, then the group could be on site in the winter of that year. As part of any sale agreement for the site, construction completion will be stipulated within 3 years of contracts being exchanged.

The current Lowfield Green Plan (showing the YorSpace site in the south eastern corner)



The YorSpace draft plan

Option 3 Housing Mix

- 3 no. 1 bed units
- 7 no. 2 bed units (2 no. 1km & 5 no. 2km)
- 6 no. 3 bed units
- 3 no. 4 bed units (1 no. for House Rental)

Total - 19 no. Units

- Average 21 m² private garden per unit (W area not included)
- 2 no. bins per household
- 20 no. off site storage units

