



Self-build and Custom Housebuilding Register – Local Eligibility Conditions

The [Self-build and Custom Housebuilding Regulations 2016](#) allows local planning authorities to set local eligibility conditions which must be satisfied in order for individuals/associations to be eligible for the council's Self-build and Custom Housebuilding Register.

Legislation states that local eligibility conditions can include a local connection test and an assessment of financial resources.

Local connection test

In order to address this criterion, individuals (including associations of individuals) must demonstrate sufficient connection, as the authority reasonably considers, with the authority's area. There are exceptions for persons in the service of the regular armed forces of the Crown. Individuals may still be eligible for Part 2 of the register provided that all other eligibility requirements set out in regulations are addressed.

Islington Local Connection Test

Consistent with the Self-build and Custom Housebuilding Regulations 2016 Regulations 5(2) and 5(3), Islington Council (on 3 November 2016) have set the following criterion, which all individuals (including associations of individuals) must satisfy in order to be eligible for entry on Part 1 of the Islington Self-build and Custom Housebuilding Register.

- 1. Individuals must be resident in the borough on the day of their application for entry in the register; and**
- 2. Individuals must have been resident in the borough for a continuous period of five years, up to and including the day of their application for entry in the register.**

The council will require evidence of residency in the borough, for example, through submission of utility bills, council tax statements and/or lease agreements, or any other information which demonstrates residency beyond doubt. The council will ask for further information where necessary; or refuse an application for entry in the register due to lack of information. For associations, information must be provided for each individual.

Persons in the service of the regular armed forces of the Crown, as defined by section 374 of the Armed Forces Act 2006, are deemed to satisfy the 'local connection' test whilst in service and for a period of five years after leaving service. The council will require evidence of current service, or evidence of past service including the date of leaving service.

Assessment of financial resources

In order to address this criterion, individuals (including associations of individuals) must demonstrate that they will have sufficient resources to purchase land for their own self-build and custom housebuilding. This criterion will apply to Part 1 and Part 2 of the register.

Islington Assessment of Financial Resources

Consistent with the Self-build and Custom Housebuilding Regulations 2016 Regulation 5(4), Islington Council (on 3 November 2016) have set the following criterion, which all individuals (including associations of individuals) must satisfy in order to be eligible for entry on either Part 1 or Part 2 of the Islington Self-build and Custom Housebuilding Register.

1. Individuals must demonstrate that they have sufficient resources to purchase land for their own self-build and custom housebuilding.

The council will require relevant evidence of sufficient resources as follows:

- An offer for a self-build mortgage from a verifiable lender (for example, a member of the Council of Mortgage Lenders). Any evidence provided must clearly show that the release of funds for the purchase of land – which is usually the first phase of funding released – covers any proxy land value used by the council for the purposes of assessing this criterion.
- Written confirmation and evidence from a qualified financial advisor with active membership of a verifiable and appropriate professional body. This evidence should clearly outline that the applicant has sufficient readily accessible funds/equity to purchase land.
- Any other information which demonstrates, to the council's satisfaction, that the applicant has sufficient resources to purchase land for their own self-build and custom housebuilding.

Any information submitted only needs to demonstrate that sufficient resources are available to purchase land. Regulations do not require evidence of sufficient resources to cover build costs or other associated costs. Where an applicant provides information on total financial resources available for an entire project – e.g. purchase of land, build costs, fit out costs – the council may request further details such as an itemised list of funds for each phase of a project, to ensure that the land purchase costs can be met. Where multiple funding sources are utilised, evidence may be required that funds will be readily accessible for the purchase of land phase of the project.

The council may utilise information on recent land transaction costs and/or any other reasonable method of arriving at a proxy land cost to determine applications. As land values change over time we may require updated evidence of an applicant's ability to fund the purchase of the land.

The council will ask for further information where necessary; or refuse an application for entry in the register due to lack of information. For associations, information must be provided for each individual.