

Creating a sustainable neighbourhood

The Rural Urban Synthesis Society (RUSS) is a volunteer-led Community Land Trust in south east London, founded in 2009 to create a sustainable neighbourhood with genuinely affordable homes. It currently has over 250 members and has been named preferred bidder for a council-owned site in Lewisham which means it can now develop its proposals in detail.

Mix of dwellings

The preliminary design is for 33 flats and houses in three and four storey terraces facing south onto shared open space. The proposed mix of dwellings is:

- **4 x one-bedroom flats** – offered for social rent to people currently under-occupying larger council accommodation
- **1 x large four-bedroom house** – offered for social rent to families living in overcrowded social rented accommodation
- **2 x three-bedroom shared flats** – let at affordable rents for young people unable to afford market rents
- **8 x one & 6 x two-bedroom flats** – offered for shared equity (at an 80% discount on open market rates) for people wishing to downsize or to own their first home.
- **5 x three-bedroom; 2 x four-bedroom homes; 1 x 1-bedroom and 4 x 2-bedroom flats** – offered for shared ownership for households who cannot buy on the open market.
- **Shared facilities** – including community room/dining room with kitchen, office, workshop and guest accommodation

The dwellings are to London Plan minimum floor areas plus 10% and to Passivhaus energy standards. All dwellings have a private patio or balcony.

It is estimated that overall 20% of the work will be self-built and that the project will be more affordable because of this. Self-build opportunities range from doing most of the construction oneself or installing partitions, stairs, kitchens, bathrooms and services within an airtight, weathertight shell built by a contractor – or even simply installing finishes and carrying out the decorating. The structural work will be carried out by self-builders working in teams from a site workshop whilst the finishing will be carried out by individual self-builders.

Above: Early sketches of how the scheme might be laid out on the site



RUSS is guided by 10 principles

...which have been developed through workshops with its members and the wider community. These Principles will govern the development at Church Grove.

The RUSS vision for a sustainable neighbourhood

RUSS aims to establish a model development process for creating groups of charming, low-energy homes in sustainable neighbourhoods managed by residents, which will remain genuinely affordable for future generations and which can be replicated in Lewisham, London and across the UK.

Towards this aim, RUSS has developed 10 guiding principles through workshops with its members and the wider community. These principles govern the activities of the organisation and inform the development of its first project at Church Grove in Lewisham.

The 10 Principles are expanded in RUSS's Strategic Brief which can be found online at www.theruss.org.

" This is an exciting initiative that follows co-operative housing principles. It shows that there are many ways in which we can creatively address our housing need. This is an aspirational, ambitious and affordable scheme from a passionate group who have got the local community behind them. Lewisham were pioneers of self-build housing in the 1980's and we're proud to welcome a new generation of self-builders "

Cllr Damien Egan
Cabinet Member for Housing
London Borough of Lewisham

1. create a socially, environmentally and economically sustainable neighbourhood in the city

RUSS has a comprehensive approach to sustainability involving people as well as the environment and the need to ensure economic resilience. This implies that:

- residents and other stakeholders have control over the important decisions
- harmful environmental impacts are not only reduced but that the development creates useful resources.
- buildings are flexible and can be easily adapted to suit changing needs and desires

2. ...that balances the interests of individual members, the wider community and the Council

Balancing affordable homes for people in need with community facilities and environmental improvements.

3. build truly affordable homes...

- housing costs related to income rather than open market rents and property values. Housing costs include utility costs as well as mortgage payments and rents.
- affordability protected in the long term to avoid properties passing into the open market
- affordable in use because they are very energy & water efficient with low running costs
- available in a range of tenures to suit different levels of income
- self-build opportunities to reduce cost as well as developing self-confidence.

4. ...within a neighbourhood under the control of its residents

RUSS is a not-for-profit organization for the benefit of the residents and local community. Membership is open to local people living and working in the community and is controlled by a democratically elected board. The neighbourhood will be owned and controlled by RUSS which is incorporated in law as a Community Benefit Society. RUSS is also registered as a Charity

5. ... that are embedded in the local community and include space for community use

The project should be an integral part of the city and play an active role in local community life. Accommodation for community use to provide a resource for and establish links with the local community and create a base for RUSS to disseminate information on sustainable development. It will also provide shared space for residents and allow them to reduce the extent and cost of their individual dwellings in the manner of a co-housing development.

6. create a neighbourhood which reflects the local population with a range of incomes and a mix of young and old; families, couples and single people

- families on low incomes in overcrowded social housing
- older people, singles and couples, retired on a pension with limited income whose families have grown up and left who are under-occupying social housing
- older people, whose families have grown up and left who are seeking smaller, more manageable accommodation in a secure and mutually supportive setting and who have assets from an existing house to invest in a new retirement flat
- families with moderate incomes but who cannot afford to buy a property on the open market
- single people who cannot afford open market rents

Key dates:

- form resident group
- design homes with resident group
- start building
- finish building

by January 2016
by June 2016
by January 2018
by January 2020



7. reduce environmental impacts and the use of energy and create resources of power, water and food

Minimizing the environmental impacts of the development will be achieved by:

- Designing & building energy efficient buildings with low environmental impact materials
- A car free development with provision for bicycles and shared electric vehicles.
- Minimizing construction waste and water consumption
- Managing storm water on site to avoid overloading the sewer system
- Minimizing potentially harmful impacts on health

Making a positive contribution to a sustainable environment will involve:

- Generating power from photo-voltaic panels and hot water from solar thermal panels
- Collecting rainwater for use
- Composting green waste to improve the soil and providing space for growing food
- Landscape that provides habitats for wildlife and enhancing the ecology of the river
- Minimizing the environmental impact of contamination on the site

8. residents will have the opportunity to be involved in the design, construction and management of the neighbourhood through:

- group 'capacity building' programme
- participatory briefing and design process.
- opportunities for self-build construction.
- housing management and maintenance through RUSS as a community organisation.

9. training in organising and building for residents and others

Training opportunities will be provided for residents, members, local people and volunteers from further afield in:

- housing development
- housing design
- group organisation and working with others
- construction with the opportunity to obtain certification in building trades.
- maintenance and management.

10. neighbourhood to be self-financing with robust finances and delivery system

The finances and delivery will be organised so that financial risks and the risk of non-completion are minimised. Finance is required at different stages of the project:

- **Initiation and planning stage** - funded by non-repayable grants currently £186k from the Greater London Authority and £35k from the Tudor Trust which is a charitable trust.
- **A 2 year development loan** - currently estimated at around £4m and being negotiated with Triodos Bank.
- **Long-term loan for RUSS on completion** - is being negotiated with Triodos Bank, to borrow around £4m over a period of 25 years.
- **Individual mortgages on completion** - are currently being negotiation with the Ecological Building Society for a scheme wide mortgage offer.

For further information please see www.theruss.org

FAQs

RUSS has assembled a Project Team and has financial backing. A group of residents is in the process of being formed in order to finalise the expectation about costs, self-build and time commitment. Some answers to frequently asked questions can be found below. If you have more questions please get in touch, come to a meeting or check out our website.

Where is the site?

The site is at the end of Church Grove, Ladywell in the London Borough of Lewisham.

What kind of homes will be built?

There will be a mix of houses and flats – some big and some small. The idea is to try and provide a range of different home sizes available on a range of different tenures and to tailor the final mix to suit the resident group that is formed. See the front page of this document for the full range of homes RUSS currently plans to build.

The homes will all be designed to Passivhaus standards – meaning they will use very little energy and will have low bills.

Will there be social housing?

Yes – the current plans include 4 x 1-bed flats and 1 x 4-bed house for social rent. RUSS will work with the Council to allocate these homes. If you are interested in these homes you should let the Council know and they might be able to nominate you to us.

Will there be homes for rent?

Yes – RUSS intends to build some shared houses in which a room can be rented affordably.

Can I buy a home?

Yes – RUSS intends to offer a range of homes for partial sale. This means that you will own the home jointly with RUSS on a shared ownership or shared equity tenure. This joint ownership means that RUSS – as a community land trust – is able to ensure that the homes remain affordable in the future at values below open market, but also allow a fair return to be made by residents on their investment.

How much does a home cost?

This depends on the type of home you need. RUSS is aiming to provide genuinely affordable homes where the rent or mortgage payments don't exceed 1/3 of your income, but we also need to pay back the loans required to carry out the development.

According to current forecasts the minimum 25% equity stake in a 1-bed flat in shared ownership with RUSS would cost £77,500. You could earn further 'sweat equity' of up to £37,200 by building as much as possible yourself and you would need to pay a monthly rent of £447 on top of your mortgage payments.

A minimum 25% equity stake in a 3-bedroom house would cost around £141,250, with a further £67,800 possible

in sweat equity for full self-build, plus a monthly rent of around £815.

You can buy more equity and pay less rent on a shared ownership tenure.

These are forecasts and based on current assumptions about how much it will cost to build the homes. RUSS is developing the proposals in detail.

What do you mean by self-build?

'Self-build' means that the house is built – wholly or partly – by the resident themselves. We also use the phrase 'custom build' to describe a situation where the resident is in control of decisions about the house but might not do any of the work themselves.

Both will be possible with the Church Grove project, but RUSS is aiming for as much self-build as possible in order to reduce costs and make the homes as affordable as possible.

Self-build labour includes any work associated with getting the development finished – so this can also be administrative work or feeding everyone on site. We will also do a lot of self-build as a group, so you won't be on your own.

You will be able to earn a discount on your house by building some of it yourself. The exact discount will be finalised later and will be related to the cost savings made through self-build.

Do I have to self-build?

No, but it is encouraged! – RUSS is trying to maximise self-build in order to create opportunities for members to design and build for themselves and to save costs. The exact amount and type of self-build input required will be tailored to the finalised group of residents.

How will the residents be picked?

You can register your interest in living at Church Grove at any point and RUSS will keep you informed as things develop.

There is an interim Allocations Policy available on our website which outlines how applicants will be selected, based on local connection to the Borough of Lewisham, whether you can afford the RUSS price for the home you need, whether you can afford something similar in the open market and if you make a commitment to RUSS's 10 Principles.

Who is RUSS's Project Team?

RUSS competitively procures key consultants and has brought together particular expertise in community development, affordable housing, participatory design, self-build and low-energy and sustainable construction to help develop the project. These are:

Emma Gittus

experienced development manager

Architype

leading sustainable architects

Jon Broome Architects

provide self-build expertise, strategic direction and group facilitation.

Catherine Hand

of Trowers and Hamlin Solicitors

Stephen Hill

Technical Advisor from the CLT Network

Gordon Hutchinson

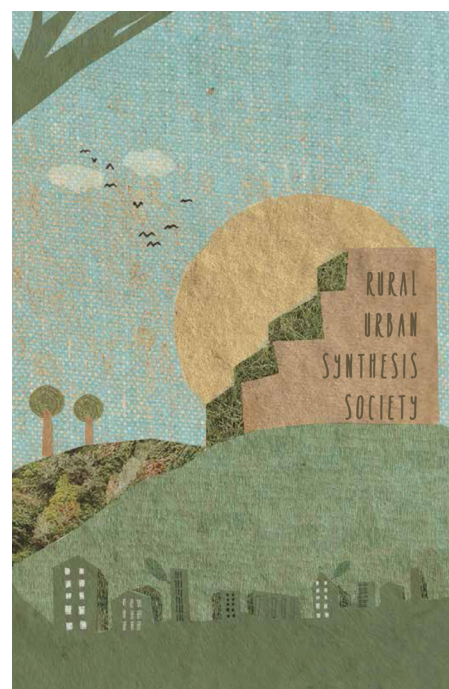
Quantity Surveyor specialising in self-build

Steve Beard

of Appraisall – financial modelling of affordable self-build development

Jon Keegan

an independent, local estate agent



Rural Urban Synthesis Society (RUSS)

RUSS is a Registered Society (# 30624R) under the Co-operative and Community Benefit Societies Act 2014 and has charitable status with the HMRC (# XT18342)

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