Simplified Diagrammatic Representation of Open Market Cross Subsidy for Affordable Self Build on an Exception Site

Open Market Plot

Cross Subsidy Value used to fund Affordable Costs Affordable Custom/Self Build Homes Requiring additional subsidy. 2 x Semis as water-tight shell

Affordability target £100,000 - £110,000 mortgage max based on min. £28-30,000 pa household income and mortgage 3.5x income

Build Costs inc Access/Fees

Plot Value

Sweat Equity 10-15% dep on skills	Sweat Equity
Build Cost ¹	Build Cost
Servicing	Servicing
Plot Value £10k	Plot Value £10k

Sweat Equity	Sweat Equity
Build Cost	
Servicing	Servicing
Plot Value £10k	Plot Value £10k