

N&P INCREASES LTV ON SELF BUILD MORTGAGES

N&P Building Society has given a boost to those looking at buying their first home, or re-mortgaging their current home with two new mortgages at 90 per cent loan to value. The society has also increased the maximum LTV on mortgages for self build and new build houses from 75 per cent LTV to 80 per cent.

Richard Barker, N&P's product manager, said: "Our new 90 per cent LTV mortgage discounted to 4.95 per cent for two years might be perfect for those looking for lower repayments while they find their feet as a homeowner, or our two year fixed might suit those who want certainty over how much their monthly outlay will be, at a time when most commentators are expecting the bank base rate to rise later this year."



NEW JEWSON SELF BUILD SERVICE

Jewson has launched a free consultation service on all aspects of a self build, from the planning stages to final installation. Customers can ask a Jewson representative to visit their site to discuss anything from bricks and blocks to renewable technologies such as solar PV systems, rainwater harvesting and ground source heat pumps.

Existing customers can take advantage of free entrance to the Greenworks Training Academy in Birmingham. The academy allows account holders to gain hands-on knowledge of sustainable products and renewable technologies. This practical training is backed up with free e-learning modules about green building technologies and the latest Building Regulations.

Other benefits of the service include a £20,000 credit facility, and a free copy of the Jewson Sustainable Building Guide.



Richard Stent (centre) with his certificate.

PASSIVHAUS CERTIFICATION

HANSE HAUS customers Richard and Rachel Stent from West Quantoxhead in Somerset have been presented with their official Passivhaus certification as well as a decorative plaque displaying their new home's Passivhaus status. The house was pre-manufactured in the Hanse Haus factory in Germany and constructed on-site last summer. Having lived in it for almost a year, the house has lived up to its owner's expectations. "Throughout last winter, and even amidst all the snow, we had to supplement the house's own natural self-heating capabilities by using the underfloor heating just a handful of times," said Richard. The individual structural elements, such as the walls, windows and roof are all verified by the Passivhaus-Institut in Darmstadt, Germany. The house has an annual heating requirement of just 15kw/m².

Change of policy urged on barn conversions

Rural councils have been asked by the government to consider changing planning policies to support residential conversion of unwanted farm buildings rather than insisting on employment reuse.

Also in the Government's sights are proposals to amend national park laws to reflect the importance of sustainable development in park authorities' activities.

However, the government has decided there are no "overwhelming arguments" for adding a specific socio-economic duty for national parks to promote socio-economic development.

The idea of such a duty was promoted by the advisory body the Commission for Rural Communities (CRC).

PUBLIC LAND TO BE RELEASED

HOUSING MINISTER Grant Shapps has announced plans to release enough public land to build up to 100,000 new homes in the next four years.

Shapps wants all Government departments with significant land banks to publish plans for their release by the autumn.

To ensure this happens a cabinet committee will assess each department's plans to make sure every possible site is made available for house building.

Ministers are also encouraging councils to follow the lead set by central government. Later this year, a new map will be launched to show land and buildings owned by public bodies in each area.

The Homes and Communities Agency (HCA), has already published plans to release more land for redevelopment.

HCA's strategy will involve an accelerated programme of site disposals and sets out sites which it aims to make available over the next two years.