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PROJECT OF THE MONTH

Green Lodge

by Stylus Architects

At street level, this property in South West London is unassuming to the point of disguise. Move beyond the gate, however, and the full scope of this clever design reveals itself as you peer down to the subterranean build. The site faced several planning constraints as it's surrounded by trees, Victorian villas and a Gothic Revival church. Stylus Architects overcame these by building into the ground to reduce the property's apparent size. To mitigate a potential lack of light, the building is oriented to optimise sunlight, and two south-facing lightwells have been cut in to ensure all bedrooms and bathrooms are lit naturally. In addition, the oak and steel staircase pulls daylight all the way from the roof level to the basement hall. At night, the careful illumination continues via thoughtfully integrated artificial lighting that aligns with the building's geometry.

Concrete and timber joinery are further central themes in this house. Two concrete spine walls run from the bottom of the building to the roof and appear in every room, while wooden beds, desks and cabinets are built into their surrounding walls. The timber extends outside as the house is clad entirely in larch, allowing the external finishes to form one elegant structure. Over time, the material will weather into a silvery tone to embed the property further into its wooded setting. A heat pump provides a low-carbon space heating solution for the already highly insulated ground-facing elevation.

For more information call 020 8392 1478 or visit stylusarchitects.co.uk



JAMES RETIEF

Ecology launches new mortgage

Green lender Ecology Building Society is offering self builders more borrowing choice with the introduction of a 5.69% self build mortgage. Customers can now borrow up to 65% loan to value rate (LTV) on a repayment basis or 50% interest only, while still taking advantage of Ecology's C-Change discount for low-energy homes. The lender has also reduced its rates on other self build products like the 80% LTV mortgage, while increasing the maximum self build loan size from £1m to £1.25m.

£10,000

is the median budget for UK house renovations and repairs in 2026, according to Houzz. Projects in the 90th percentile of spending, on the other hand, spiked to £65,000 – making top-end budgets over six times larger than that of a typical household. Houzz also reported that 46% of British homeowners are planning to renovate this year, roughly 92% of whom will engage at least one professional, mainly electricians and plumbers, to do so.

Housebuilders face collusion allegations

A £4.5bn legal action has been launched by former Which? legal affairs manager Mark McLaren, claiming more than 700,000 consumers could be due compensation for collusion between seven of the UK's biggest housebuilders over higher prices for buyers. The case relates to the period 2015-2022 and follows the Competitions & Markets Authority (CMA) investigation into suspected exchanges of sensitive information between 2022-2024 – which ended when the CMA agreed to a series of commitments from developers.

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rhs.org.uk

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self-build.co.uk/training

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need to know

The latest in nutrient neutrality

Nutrient neutrality (NN) is the planning requirement that aims to prevent new housing developments from adding extra nutrient pollution (specifically nitrates and phosphorus) to protected waterways. It stems from a 2018 European court judgement and places further water protections on 74 local planning authorities in the UK.

The rules effectively preclude the possibility of gaining planning permission for new homes in the protected catchments. Some of these areas are small, others vast.

Navigating these regulations has a disproportionate impact on the self and custom build sector, as large development companies can either move to an area without restrictions or pay for costly neutrality remedies. These include septic tank upgrades, large-scale land use reversion, or being part of an approved nutrient mitigation credit scheme. But this route is complex, leads to long delays and £1,000s (if not £10,000s) of extra costs. The market is also disjointed and incomplete with ever shifting parameters and rules.

Many councils were given millions in government support to bring forward mitigation options, but this has made little headway for most. In Herefordshire, for example, a delay of three to four years is typical. Recently, the council revealed that demand for its wetland credit project had outstripped supply, making them abandon plans to allow more credits.

It's hard not to question the legitimacy of mitigation when there's still no plan to address the pollution at source. The government is simply adding extra levies to new homes, punishing the wrong people while the pollution persists.

Worst of all, it's now widely accepted that the pollution was never caused by new homes, making the building restrictions placed on them obsolete. The Environment Agency has shown that, in many areas, nutrient surplus is caused by local water companies or agriculture, so it's these industries that need reform to genuinely improve the NN situation.

Some areas may see some regulatory change through the Levelling Up and Regeneration Act (which obliges water companies to upgrade infrastructure by 2030 to account for growth and nutrient processing) or from the Environmental Delivery Plans and Nature Recovery Fund. But details of both are scant and I doubt their potential effectiveness.

I advise anyone facing nutrient neutrality hurdles to speak to your local authority, find an agent and nutrient specialist with experience in mitigation, and a custom build partner who has navigated similar applications before. I urge you to contact your MP to outline the impact you are facing to push them to represent your story to ministers urgently.



MERRY ALBRIGHT

is creative director at Border Oak and has been working within the self and custom build market for more than 25 years. She is a member of the Wye Nutrient Management Board and Wye Catchment Partnership and co-chairs the Herefordshire Construction Industry Group. **Borderoak.com**