

Club membership

How do we, as a club, help you to get into self build, simpler, and faster than you could otherwise.

- We get to understand the needs as you see them.
- Our work books allow you to better understand the routes best for you, your budget, preferred method of construction and more.
- We match people with similar needs, allowing the creation of new projects.
- By the project approach we can find plots suitable for a number of properties to be built, work out what can be built there and find members who wish to take part.
- We can also proactively search for land where planning permission could be obtained and are not limited to finding property of a set size or where planning permission already exists. Our proactive search puts us in a better negotiating position and also means we get to find out about a wide range of potential sites that will probably never make it to the general marketplace.
- This approach allows you or us to negotiate on price and allow several people to not only get a lower entry cost but further savings by sharing costs for services and more.
- We can help you to decide on the type of property to build and help you to appoint a project manager who will do the detail of getting the properties built, liaising with tradesman and scheduling the delivery of materials.
- We are developing special groups in each area and for those with specific interests, such as affordable housing, new landmarks, and holiday homes in many countries.
- The clubs trade card allows you to buy materials at trade prices.
- Our library of standard contracts, forms and letters as well as the build planning and control system allows you to far easier manage the build if you wish, or to monitor a manager more effectively. All these are free to members.
- Websites, projects, studies, handouts, articles, tutorials, local presentations helps you to get the knowledge to the level you want.

What we do not do

- We have no tie up with any builder or other company, so can independently look for the best match for members.
- We do not arrange finance or insurance, but there is no shortage of companies that do.
- We don't manage build projects as a project manager, but feel this is better done by those who can give it their complete attention.
- We don't charge you a percentage of the value of the build or expect to share in the considerable saving or profit we can help you to achieve.

What happens when you join this club

1. You get some initial information by post to allow you to sort out in your own mind what it is that you are looking to undertake.
2. A consultant has a meeting with you to help you define your needs and the way you are going to achieve them. He will also help you to select the research that you will want to do, the club workbooks,

article or tutorials that will help you, to get the information, to be able to make the necessary decisions.

3. A personal definition is produced showing the requirements you have. This is used to match up your needs with club projects or individual plots available. In some cases more recruitment is organised in your area so as to find others with similar requirements.
4. You research all the funding options. We have work books and other information available to help you identify the questions to ask, and you decide which is for you, then get everything moving on this front so as to be prepared, and able to act rapidly when the ideal opportunity is matched to your definition.
5. A special work book allows the inspection of potential sites to define how suitable and ideal they are for you. how financially viable and identifies items that need further investigation.
6. You work with the consultant to match your needs to the site he has found for you, decide the type and design of building and how it is to be built, all the decisions are yours, but of course the work books, tutorials and other information we provide and the research you have undertaken allows you to both know what decisions you need to make and the most suitable options for you.
7. You organise the build either yourself or using a project manager, the club can help you to select a project manager. Very few people will actually do any of the construction work themselves. Our library of letters, forms, standard contracts and build planning and control system, allows you to move forward confidently and rapidly. The clubs trade card simplifies getting the full trade prices on each purchase without having to negotiate each.
8. You end up with a new home of your own design at usually well over a 40% discount. If you build a series of three you can end up with this quality home and no mortgage to pay at all. Many self builders earn much more part time as developers than they do from their 'normal' employment. All this profit is tax free.

Membership

Becoming a member entails paying a joining fee, and agreeing to pay a monthly subscription or becoming a life member. This is not a cheap service to provide and is only possible working over a number of members and subcontracting the provision of services and administration to specialists. However compared to many other services and costs involved in the build, the cost of club membership is not that great and should be recovered a number of times, through more informed decisions, help, smoother and faster operations and clever buying.

You will realize that from the stage of getting a top consultant to visit and help you define your profile, to looking at plots, negotiating, looking at planning issues and putting together groups, a lot of expert time is going to be used to help you achieve your dreams, and there is just no way that this can be done without the club incurring very large costs for each of you. For you individually to buy in all this help would be just too expensive, while getting the consultants and support people we use, to look on behalf of many members at the same time as for you, allows you all to get the same benefit, at an affordable price, yet still provide a very personal service for you.

Club Membership types

As some members are less expensive to support than others, as their requirements can more often be combined, we have a range of membership types to reflect this. The selection of membership type or grade relates to the type of opportunities and plots that you will be introduced to. This has nothing to do with how you finish the property or other options that you add, therefore if you see the home you would like as being similar to a standard executive home in your area, but prefer to have a better finish, perhaps a nicer kitchen, bathrooms, power saving, central vacuum, music system and more, then it's still an executive home as far as the club classification is concerned.

Membership type	Membership costs	Description
Bronze	Joining Fee £1,200 Monthly subscription £68	Affordable homes, mostly estates but some in fills, of standard size and similar style to the average new house on a modern estate, but probably around 40% cheaper. Mostly 1, 2 and 3 bedroom homes, of similar design with a single garage.
Silver	Joining Fee £2,200 Monthly subscription £99	Executive homes, larger homes, rooms or plots. Built normally on estates, infill, or a small site with one or two properties. May involve replacing another property. Attractive to those who could afford an average home or better but would like a large home, higher rooms, and other features of an executive home at about the same price as a standard home. Probably around a 40% saving on homes of a similar design. Also smaller homes more geographically limited, for example wanting to be in a particular village or small area.
Gold	Joining Fee £4,200 Monthly subscription £168 Plus time and expenses specific to the project, beyond what would have been involved in a project involving a standard executive home. This is often extra time spent undertaking work and negotiating with planners so as to get planning consent.	Larger executive homes, and where location becomes more important, perhaps a view, near a river or lake, in landscaped setting. Could be on an estate but more likely to be a single home or one of a pair in a larger plot. May involve knocking down an existing property and replacing, particularly with country settings. The above with around a 40% saving, barn and mill conversions, with variable savings depending on site and style, plus contemporary homes individually designed and perhaps more difficult to get planning consent for, with often a lower saving.
Platinum	Joining Fee £8,200 Monthly subscription £200 Plus time and expenses specific to the project.	Mansion, new large country home, or exceptional position. These often require large sites and the area has to often be more select.
Diamond	Joining Fee £25,000 Monthly subscription £500 Plus all time and expenses specific to the project.	Palace or larger mansion home internationally. Exceptional situations.

A more complex table with the above rates as well as options for paying subscriptions annually and life memberships, including joining fees or upgrading to life memberships, as well as other upgrades is shown below. You can also use Bpoints within the Bpoints program to cover any of these combinations.

Type	Joining fee	Either Monthly Subs	Or Annual Subs	Upgrade 1 type*	Life membership including Joining fee	Upgrade to life membership
Bronze	1200	68	816		7728	6528
Silver	2200	99	1188	1600	11704	9504
Gold	4200	168	2016	3100	20328	16128
Platinum	8200	200	2400	6100	27400	19200
Diamond	25000	500	6000	20900	73000	48000

*If you are completely unsure as to which grade you should join at, then select the lower of the two you feel is appropriate, it will become clear either when working through the initial work books or on the meeting with the consultant, providing that the change of grade is identified and both additional joining fee and subscription difference from the point you joined is paid, you will be able to move from one grade to the next above, up to the point that the consultant has produced your first draft of your specification, without it being considered a later upgrade.

Complete the membership application form today, as you may not get around to it later.

The clubs rules

Short rules

This is a shortened version of the main rules and contains the principle rules you have to abide by as a member of the club. A copy of the full rules are available on the clubs main UK website at www.self-build-homes-club.co.uk they are written in English but quite long, as they have loads of explanations.

The club

The name of the club is Self Build Homes Club llc, it is a limited company registered in Delaware USA.

The address for UK members in the UK is SBHC, Club Services, PO Box 887, Cheltenham, GL52 9WY, telephone 01242-678988, to send a fax call the phone number and ask the best number to send it to.

The club has made arrangements for members in the UK to be able to communicate with the club through Club Services a division of Maximum Coverage Ltd who provide administration and subscription services in the UK for this club and many other clubs and non profit organisations, and have been doing so for many years. They are not agents for the club but contracted by the club, through NAISC, to provide specific services including some subscription, Bpoints, and other administration in relation to UK members.

The clubs head office is at 1133 Broadway Suite 706, New York NY 10010, USA. Telephone 212-465-2602 Fax 212-465-2607. For addresses for other countries see the websites for the countries concerned.

Objective

This club was set up to empower people to build their own homes individually or as a part of a consortium or group project.

All of the clubs income comes from membership fees, it takes no commissions from anyone.

It does not have an objective to create any profits in excess of maintaining its long term survival. It is neither a charity nor defined officially as a non profit company. If wound up any remaining funds go towards other projects to improve peoples lives, through NAISC.

Service provision

The club uses a method of service provision to members where it has a commissioner of services, who is NAISC, New Atlantis International Services Corporation, and they commission individual services from other providers. This means that you have a local contact to administer the work for the club and collect subscriptions and another, a consultant, who manages the other services you get, so it feels like a very personal service, and the international scale is not obvious until you want to develop in another country. The advantages to the club is scalability, cost effectiveness and needing minimal management overheads. Some services are also provided with or by other clubs that work in co-operation using similar commissioning structures, these are a combination of joint ventures and joint commissioning activities.

Self Build Homes Club Ltd is a UK company, that exists to protect the clubs name in the UK, but also is a commissioned provider covering public education and PR for the club, it is not a part of the supply chain of services to members, nor is it an agent of the club. It is commissioned to provide information and gets no income from members introduced, as a result of this.

Members join the club directly, introduced by another member, the service providers are carrying out functions, they are not agents of the club, but employed indirectly by it to provide quality services. While this sounds complicated you will find it is transparent and works just fine.

Most services, and local activity are arranged by a consultant allocated by the club, this gives members a personal contact and the consultants know how to draw on other services available and how to obtain work books, and other items. The lead consultant for the UK is H3 Search Ltd.

Membership

The club has various types of membership; people can pay a once only fee as a life member or a joining fee and monthly or annual subscription. Arrangements exist within the rules for people to change membership types.

The types of membership are related to the type of project the person is to be involved in so cheaper for an affordable home, where there will be a lot of shared effort, and far more expensive where a single, far larger palace sized, property is to be built.

Nearly all members are associate members; they are not shareholders of the company.

Becoming an associate member involves

1. Applying for membership as an associate member, and agreeing to be bound by its rules.
2. Paying a joining fee or becoming a life member.
3. Paying a monthly or annual subscription, if not a life member.
4. Working with a consultant asked by the club to help you establish a profile of your requirements and informing us of changes to these requirements.
5. Supporting the club, and not doing anything that could harm it.
6. Being pleasant to other members, club officers and directors and others asked by the club to help in the provision of services.
7. Keeping confidential any information the club shares with you.

8. Being deemed reliable by New Atlantis. All people are considered reliable unless New Atlantis has specific grounds or experience to believe you not to be so.

All payments to the club including joining fees and subscriptions are made through Maximum Coverage Ltd, in UK pounds.

Leaving the club

You can leave by giving six months notice.

When you leave you have to give back any items that belong to the club.

You will be expelled if you

- Get 3 months behind with your subscriptions
- Disclose information on the club or members
- You do anything that will harm the club, those who run it, service providers or other members
- Act dishonestly with anyone connected with the club

Bpoints program

A program exists that allows members to earn Bpoints. These can be used to recover the cost of membership, used for special deals or to qualify for grants. There is a separate set of rules for these.

Advice

While the club and those who provide services for its members will do their best to check all facts presented, neither the club, its officers, directors or any consultant, commissioned service provider, or support company we use is responsible for any oversight or error that occurs.

Information provided on the website should be considered equivalent to that found in a quality magazine or newspaper and may contain some errors or situations may have changed and the information not updated.

While those working with the club do their best to bring to you the best opportunities, and will help you to understand your needs, what is on offer and the options open to you, they do not offer financial, investment or legal advice nor project management services.

In the case of a land purchase or joint project you are joining, individually members need, by whatever means they can, to check all facts presented to them, that they are correct, complete, and that it is relevant to them.

Quality control and fraud prevention

The club has a special email address, listed on all main websites and we ask members to inform the club if:-

- They do not feel the service they are getting is good enough
- They think someone working with the club is also working with someone else
- Anyone asks for information on the club, any activities of the club, or about any member
- Anyone offers a dodgy deal or to influence planning consent for a fee
- Any other reason you think you should

The club will not become involved in money laundering or handling funds that has come about through illegal activities or shady dealings such as corrupt officials taking backhanders. If you want us to handle money transfers for you we will probably insist on evidence of where the money came from, otherwise its down to your bank and solicitor to monitor cash they handle.

Interpretation of the rules

The full rules should always be consulted for clarification on all points. These short rules are provided so as to allow members to appreciate the principle points of the membership rules.

The club has tried to present these rules as clear and as much in plain English as possible, with additional explanations where possible, so that members will be able to fully understand them, however this may mean that some parts could be interpreted in other ways than intended. If a member has any questions on interpretation they should ask and the club will do its best to put them straight as to what we intended to have said.

Changes to the rules

The club reserves the right to change the rules as necessary, providing that the latest set of rules are shown on the clubs website. For rules to be changed the club has to get the agreement of New Atlantis. Where the club feels that the change in the rules is substantial we will also do our best to draw it to the attention of members.

This version of the rules became effective as at October 1st 2004, since that only minor spelling and similar corrections have been made.

Membership Application Form Self Build Homes Club LLC		Instructions																														
Surname	First Name	<p>Complete the contact information; if your surname and first name could be confused please underline your surname.</p> <p>Very little has been asked, as the administration and subscription administrators do not have a need for personal data, the consultant who is to help you will find out from you all information that is required.</p>																														
Address																																
Postcode																																
Telephone number home	Telephone number daytime																															
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<p>I wish to become an associate member of Self Build Homes Club llc. I have read and I undertake to stay within the rules of the club. I will give 6 months notice if I wish to leave.</p> <p>I understand that the club provides services via a commissioning structure and that the many companies or organizations that do this, including Maximum Coverage Ltd, who undertake administration and subscription management, are not agents of the club.</p> <p>The membership type that I think is best suited for me is circled below, and I have also circled either the joining fee and subscription that I wish to pay or the life membership rate. Rates are in UK pounds.</p> <p>I wish to become a <i>subscription / life</i> member</p>		<p>Read either the full membership conditions or at least the short rules, you will get a printed set in your new member pack. You want to understand the way the club works and what you are expecting from it and committing to.</p> <p>Decide if you want to become a life member or if you would rather pay a joining fee and regular subscription. It works out cheaper, if you expect to be a member for 8 years or more, to be a life member. Remember this is not just this club but also can include services from other clubs as well. Members can upgrade to life membership later if they wish.</p> <p>Decide the type of membership and rates that you wish to pay and circle these.</p> <p>Any problems call 01242 678988, at any reasonable time.</p>																														
<table border="1"> <thead> <tr> <th>Type</th> <th>Joining fee</th> <th>Monthly subs</th> <th>Annual subs</th> <th>Life membership including Joining fee</th> </tr> </thead> <tbody> <tr> <td>Bronze</td> <td>1200</td> <td>68</td> <td>816</td> <td>7728</td> </tr> <tr> <td>Silver</td> <td>2200</td> <td>99</td> <td>1188</td> <td>11704</td> </tr> <tr> <td>Gold</td> <td>4200</td> <td>168</td> <td>2016</td> <td>20328</td> </tr> <tr> <td>Platinum</td> <td>8200</td> <td>200</td> <td>2400</td> <td>27400</td> </tr> <tr> <td>Diamond</td> <td>25000</td> <td>500</td> <td>6000</td> <td>73000</td> </tr> </tbody> </table>			Type	Joining fee	Monthly subs	Annual subs	Life membership including Joining fee	Bronze	1200	68	816	7728	Silver	2200	99	1188	11704	Gold	4200	168	2016	20328	Platinum	8200	200	2400	27400	Diamond	25000	500	6000	73000
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<i>Monthly/annual</i> subscription of £																																
Standing order enclosed Y/N																																
Signed	Date dd/mm/yyyy	<p>Post to:- Club Services, PO BOX 887, Cheltenham, GL52 9WY.</p>																														
Introduced by member/s M1721	Office use	Office Use																														

Please make sure that your cheque is made payable to Maximum Coverage Ltd, as the club does not have a UK bank account.

Standing order form

You will need to complete this standing order form if you are a subscription member, but not if you are a life member. If you need it then please complete and send to Club Services, not to your bank as we have to add your membership number.

Standing Order Form		Instructions
Surname	First Name	Self Build Homes Club LLC Standing order form << Your name and address
Address		
Postcode		<< Your bank name
To The Manager of		<< Your bank name
Bank address		
My account number		<< Your bank account number
My account Name		<< Name your account is in, as on your cheques
<p style="text-align: center;"> Please pay to the order of MAXIMUM COVERAGE LTD, NatWest Bank, Merthyr Tydfil Sort code 54-10-02 , Account number 12044784 until further notice </p>		
The amount of £		
Now and on the day of each following month		<< Delete line not relevant
Now and annually on the same date thereafter		< If monthly select day of the month you prefer, ie 15th
Please quote the following membership reference when remitting		<< Leave this for us to add your membership number
Signed	Dated	Send to Club Services, PO Box 887, Cheltenham, GL52 9WY

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