

Building your dream home

For many people building their own home is a dream. Building your own home provides the possibility to build exactly what you would like in the style you want; the number of bedrooms you would like, a games room, a guest suite, maybe even a swimming pool; you can let your imagination go wild.

The most important part is the need to decide your budget as this will dictate what you can do and where. You will need to take everything into consideration: buying the land, building materials, demolition and labour costs, design and architect costs, legal fees, stamp duty, survey fees, structural engineering, planning application costs and building regulations fees, services, connections and accommodation costs while the build is underway. Plus all-risks self-build insurance, site insurance, structural warranty and health and safety cover. It is also advisable to factor in extra contingency funds in case of an overrun or any other unforeseen circumstances.

Financing a self build needn't be any harder than a normal house purchase, provided you have a regular income and a reasonable credit history however you may find specialist self build financial products can be more flexible and appropriate to your needs. When self building it is worth making sure you are making the most of any tax exemptions and claiming back tax, where you can. Also make sure you get a warranty on your new home; Builders that are members of the Federation of Master Builders (FMB) National Register of Warranted Builders (NRWB) can offer such a warranty on their work.

The next step is to decide what you want in your house; how many rooms? what size rooms? how many storeys? what architectural style? do you want lots of window and lots of natural light or darker, cosier rooms? Then consider garages, parking spaces and garden. Then what you want from the land and local area; do you need schools near by? what about transport links? what about shops and other local facilities?

“A self build can be a daunting project; especially the first time you do it. You will need a good team of people that you trust and can communicate with easily. You will definitely need an architect or designer and a builder but if it is your first self build it is also worth considering employing a project manager who can take control of the whole project, making sure everything runs smoothly and on time.” Advises David Hill, Director of the NRW and also a Chartered Surveyor.

It's advisable to approach an architect or designer at the earliest possible opportunity so that you can start going through your ideas from the start and ensure that the designs comply with building regulations. You'll need to find someone who you can communicate with freely and who you feel is sympathetic to your wishes and most importantly can turn your dream into a reality within your budget.

Your architect or designer should also be able to advise you on finding a builder but David also has some advice for finding a good builder “Ask family, friends or neighbours to recommend builder they have used recently or check the FMB's find a builder website (www.fmb.org.uk/findabuilder). And don't be afraid to ask for references or to speak to previous clients. Speak to at least three builders, explain as much detail about the project as you can and ask for a quote. When you are ready to decide, don't just go with the cheapest, consider communication and quality too.”

Next you need to think about buying your plot of land. You need to be absolutely sure of your budget; it's vital you do not overspend on the land before you've even started building. Start by looking in estate agents, auction houses, local newspapers, trade magazines or try visiting exhibitions such as the Homebuilding and Renovating Show. With undeveloped land in such short supply, finding a plot of land can be the hardest part of a self build and some people now resort to either knocking down their existing home and rebuilding or creating their dream home at the bottom of the garden then selling their original house. Another trend for self builders is to buy an older house or bungalow which is in a bad state of disrepair then demolish it and use the plot to build their dream home.

Once you have found your plot you will need to think about planning permission. This is one of the reasons it is a good idea to get your team on board early as they will be able to help and advise you with getting planning permission. It is not advisable to put a planning application in yourself as it probably won't pass! In fact the easiest way is to buy some land that already has planning permission. This way you know you will be able to build, although it does push the price of the land up. Landowners will sometimes allow you the option of buying the land once you have planning permission, although this will mean an initial outlay to pay for the planning application it can be a wise thing to do. This option many require negotiation.

Once you have your land, planning permission, designs, builder and finance sorted there will be just one last thing to think about; where will you live whilst the building works are going on?

Further Information:

Federation of Master Builders (FMB): 020 7242 7583 or www.fmb.org.uk

- Royal Institute of British Architects (RIBA): 020 7580 5533 or www.architecture.com
- Royal Incorporation of Architects in Scotland: 0131 229 7545 or www.rias.org.uk/
- If you live in England and Wales, planning information is available from www.planningportal.gov.uk
- If you live in Scotland , planning information is available from www.scotland.gov.uk/Topics/built-environment/ If you live in Northern Ireland planning information is available from www.planning-ni.gov.uk