

## SELF-BUILD HOMES GUIDE



## SELF-BUILD HOMES – A GUIDE

Most of us dream of building our own 'grand design' but are unsure where to start. Andrew Black Design are experts in creating bespoke houses and have a portfolio of award-winning self-build homes, from cliff-edge seaside houses to country retreats.

We have taken many clients down the complicated path that building a house is and are ideally suited to lead you through the process from concept to completion.

Our clients are at the heart of what we do, providing a friendly, approachable design service regardless of the brief, budget and timescale. We can take you from concept design stage, through planning and building approvals, to helping with a trusted local builder. Whether you want a sleek contemporary house or a more homely country home, we have the experience to design the right solution for you.



## DESIGN SERVICE

We advise most of our clients to employ Andrew Black Design to carry out a full architect service from Stages 0-5 outlined below. The services outlined in Stages 0-4 are generally the minimum you require from your architect to cover your legal responsibilities and engaging an architect only for these stages is suitable for simpler projects for experienced clients only.

### Stage 0

#### Initial Contact and Client Meeting

We offer a no-obligation, first consultation free of charge. We find it easiest to meet at the property or plot in question. This way you can explain your hopes for the project and we can highlight opportunities and constraints and explain the process. We will then send you an appointment letter, detailing our services, associated fees, other consultants required and the next steps.



## Stage 1

### Appointment and Design Brief

Once our appointment has been agreed, we can move on to setting out your brief or wish-list. This will include your basic requirements, likes and dislikes, aspirations and budget. We prefer to spend as much time as required getting this right, as it influences the design process moving forward. We often find that it is helpful for clients to research the type of projects that inspire them, prior to starting the design process. This can make the process faster if the client knows what they like and, indeed, dislike.

### Consultants

At various stages throughout the project, you will need other consultants to support you in your project. Each project is different but a few of the typical ones are Structural Engineer, Quantity Surveyor, Arboriculturist's (who deal with tree constraints), Flood Risk Assessors, Acoustic Consultant and Fire Consultant. We will advise you at the appropriate times which consultants are required and recommend suitably experienced ones.

### Site Survey

If we are working on a new site, we can recommend a local land surveyor to carry out a detailed survey on your behalf. This will give us an accurate position of boundaries, heights, features such as manholes and roads. This will allow us to start the design process from a position of knowledge.

## Stage 2

### Concept/Sketch Design

This is where we will explore ideas, initially in a sketch format to suit the project. We will look at layout, outlook, sun path, site constraints and neighbouring properties. We will often create two or three proposals to maximise the options and how spaces interact. It might be that we amalgamate ideas from differing options to create a further or final design.



## Stage 3

### Scheme Design and Planning

At this stage, we will work up the design proposals to an agreed solution, including looking at the exterior and interior design in more detail than at the concept stage. We look at materials and how they interact and use 3-D software to show the building in a more understandable way. On some occasions, where the application is more contentious, we will contact the local planning office to discuss the project prior to making a formal application. The next step is to prepare the drawings and make the planning application. We deal with all the administration involved in making a formal planning application on your behalf.



## Stage 4

### A) Building Standards Approval

Prior to starting your building work, you need to gain Building Standards Approval, which is required for all but the most basic work. This includes a detailed pack of drawings, which sets out items like insulation, suitability of materials, structure, and drainage. We will liaise with other consultants such as the Structural Engineer and apply and administer the application to the local authority on your behalf.

### B) Product Information

We prepare detailed construction drawings, schedules and specifications to convey all the building construction requirements to the builder. This goes well beyond the more basic drawings required for a Building Standards Approval and includes items like floor and wall finishes, lighting specification, staircase design and even down to door handles. The builder won't be able to price your project accurately if they don't have this information and providing a full set of production drawings, avoids issues and disputes at later stages.



## C) Tendering Process

The success of your project will be linked to the builder you choose to construct it and how your agreement is set up. We advise that you seek competitive tenders from suitable companies, and we can manage that process for you, sending out the paperwork and checking tenders for you. We can also recommend builders we have worked with successfully in the past.



### Stage 5

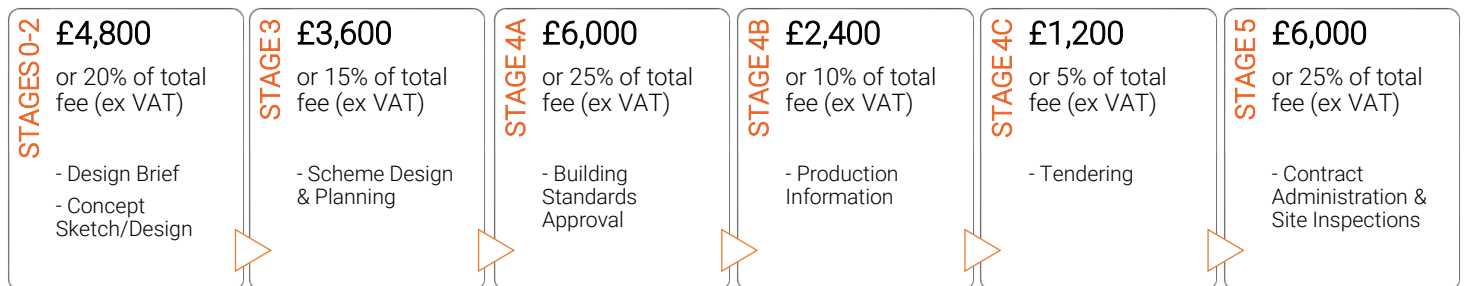
#### Contract Administration and Site Inspections

We often come across projects that have no formal agreement or contract, making disputes difficult to manage and resolve. As such, we will set out a formal contract between you and the builder, prior to starting the work. This sets out when they get paid and how much, how we deal with changes, what happens if the project over-runs and how defects are dealt with. We will inspect the works on site on your behalf, checking for conformity with the contract drawings and that workmanship is to a suitable standard. We also liaise with the builder to make sure you receive the suitable certificates and paperwork at the end of the project.



## HOW MUCH DOES IT ALL COST?

We prefer, where we can, to provide you with a fixed cost for your project. As a guide we have detailed below a generic proposal, based on a bespoke detached house with a construction cost in the region of £300,000 (VAT exempt). This is broken down in to stages to suit the descriptions above:



### Total Fee

£24,000 (ex VAT) or 8% of the build cost (ex VAT)

The complexity of the design and site matters may reduce or indeed increase the fee, so please get in touch to obtain an accurate quote.

Consultant fees and local authority application fees are excluded and paid direct by the client. This would include a Structural Engineer which is always required, but you may require a Land Surveyor, Quantity Surveyor, and Arboriculturist. We would gain quotes from suitable consultants on your behalf, prior to proceeding.



## FREQUENTLY ASKED QUESTIONS

Building your home doesn't have to be complicated and we have detailed below some of the most common questions we are asked. We have an experienced team of Architects and Architectural Technicians and will be able to answer most of your questions or point you in the right direction.

### What does 'Planning in Principle' mean?

This is a basic form of the full planning approval and covers the principle of the development rather than the detail. The local authority will assess the development against policy rather than the actual look of the proposals.

It is becoming more and more common for local authorities to ask for details such as drainage to be confirmed at this stage and, as such, is not as straight forward an application as it previously had been.

It is preferred that, when buying a plot, that at least 'Planning in Principle' approval is in place, but this is not essential. We can carry out a 'Planning in Principle' application for you, for a reduced cost, if the chances of approval are not certain.

### Detailed planning approval

Full planning permission is required before proceeding to Building Warrant Approval. A full application can be made, sometimes referred to as a Reserved Matters Application when following a 'Planning in Principle' consent.

Detailed plans, elevations, sections, site plans, location plans and design statement accompany the application, providing enough information to allow the local authority to assess the proposals. All the above is carried out by Andrew Black Design on your behalf as part of Stages 0 to 3 above.

### Building standards approval

An application must be made for new buildings in Scotland under the Building (Scotland) Regulations. The application is made to the relevant local authority and covers details of items such as wall, roof and floor construction, structure, drainage, insulation and heating.

We do this for you, preparing the drawings and specification and making the building standards application for you. We do all the negotiations with the Building Standards Officers and organise the Structural Engineers' SER certificate for the whole project, which covers the foundations, exterior beams and lintols and the timber structure, including the roof trusses.

### Value Added Tax

New build houses are normally zero-rated by HMRC. You normally have to use a Main Contractor to avoid paying VAT up-front.

If you use separate trades, you can usually claim the VAT back following the guidelines from HM Revenue and Customs or contact your accountant or tax professional for further advice.

VAT is unfortunately charged on our professional fees regardless of the zero rating of the actual build, in line with all professional services related to building.

### SER structural certificate

This can only be issued by an Engineer who is an Approved Certifier of Design (Building Structures). This certificate is issued with the application to local authorities for Building Standards Approval and ensures that all aspects of design of the structure of a project satisfy the requirements of the Building (Scotland) Regulations. This will include the kit structure and elements like the foundations, exterior lintols and the staircase.

We will liaise with the chosen Structural Engineer on your behalf.

### Who do I get to build my house?

The actual builder of your home will be the key to the success of your project. The decision to appoint a contractor should be based on thorough research of potential candidates and should include details of similar, previous projects and references, current workload, suitable insurance cover and key sub-contractors.

A NHBC registered builder or membership of suitable organisations such as Federation of Master Builders is helpful, but relevant referrals are usually the most important. We don't usually recommend carrying out a building project without any professional inspections, unless you are relatively experienced and have a good knowledge of the contractor.

The most important part of any construction relationship is the contract and agreement between you. Always use a contract, which states the cost, payment frequency, retention sums, what is included and not included and dispute resolution procedures. If you choose to use Andrew Black Design for Stage 5, we will organise the contract on your behalf.

## Inspections for mortgage purposes

If you choose to not use Andrew Black Design for Contract Administration and Site Inspections, you may need to organise some form of inspection to satisfy your mortgage company that the works have been carried out to a suitable standard.

We can supply an Inspection Certificate or Council of Mortgage Lenders Certificate (CML) if we inspect the works at various key intervals throughout the build process. A CML certificate is not a warranty so, if you need a higher level of cover, you can use a warranty service such as NHBC or Zurich, which offer self-build covers.

## What is 'timber frame construction'?

We normally use tried and tested timber frame technology, in various forms. Engineered to high levels of accuracy and quality, the system allows speedy construction.

Now used in over 75% of new homes in Scotland, the skills are readily available to make the most of this efficient building process. Using timber from managed forests, timber kits are by far the most environmentally friendly way to build.

Some key benefits of timber frame:

- Significantly simplifies on site construction
- Allows speedy construction to wind and watertight reducing costs
- High levels of insulation and air tightness easily integrated
- Off-site manufacture leads to greater control and quality

## Energy efficient homes

We normally use tried and tested timber frame technology, in various forms. Engineered to high levels of accuracy and quality, the system allows speedy construction. We appreciate that energy use and its resultant cost is a major factor for most self-builders. Further to this, our designs allow integration of many alternative energy saving technologies and offer the option to upgrade insulation levels and specification.

Timber kits allow the use of the highest efficiency insulation materials and reflective breather membranes, meaning walls can exceed current building regulation. We also make the most of Accredited Construction Details, issued by the Scottish Government. which, when followed correctly, allow the reduction of air leakage in the building, reducing heating and energy bills substantially.

Preparing energy calculations such as SAP and U-values in house, allows us to design our houses around the whole energy use of the building, rather than just individual elements. We can then take into account the heating, lighting, solar gain and heat loss to ascertain the actual energy use and CO2 created.

Our house designs will allow the easy integration of various alternative technologies. Whether you are planning a heat pump from water, ground or air sources, our floor constructions can be altered easily to allow underfloor heating to be used, the most efficient use of heat pump technology.





## FINDING A PLOT

### Land and Plot Finding Services

There are now many websites that collate plots for sale, doing the work for you. Sign up and they will let you know when one comes up in your area. The following links are just some of the options:

[www.buildstore.co.uk](http://www.buildstore.co.uk)  
[www.plotfinder.net](http://www.plotfinder.net)  
[www.uklanddirectory.org.uk](http://www.uklanddirectory.org.uk)  
[www.plotbrowser.com](http://www.plotbrowser.com)

### Estate Agents & Solicitors

Use the local Solicitors Property Centre Guide. Most areas have a guide which will be in paper form and website based. They are updated regularly and often have plots for sale with outline approval.

Most Estate Agents and Solicitors will put you on their database and update you when suitable plots become available. This sometimes gets you in before plots go to market.

There are several web-only based Estate Agents who will list land, not in the local property centres.

[www.zoopla.co.uk](http://www.zoopla.co.uk)  
[www.s1homes.com](http://www.s1homes.com)  
[www.rightmove.co.uk](http://www.rightmove.co.uk)

### Existing Developments

Don't be afraid to contact the developer of existing housing developments, as they often are open to selling off remaining plots to fund new projects or just minimise their current exposure.

These can be worth a little extra money as you may be able to tap into their service connections and permissions.

## Know your Target Area

Get out of the car and have a look around. Speak to the locals and identify sites that may be available and ask. [Ordnance Survey](#) maps are great for getting a Bird's-eye view, as is [Google Earth](#), and you can target plots that others might not see.

## Secure Funding

Get out of the car and have a look around. Speak to the locals and identify sites that may be available and ask. Ordnance Survey maps are great for getting a Bird's-eye view, as is Google Earth, and you can target plots that others might not see. Securing finance can be the biggest stumbling block to getting started in self-build. However, even in the current financial climate, there are many options available.

Specialist mutual building societies such as the Ecology Building Society are set up to offer finance to self-builders who have an ecological basis to their project. They can even give you discounts when you incorporate more energy saving and renewable technologies.

Websites like [Buildstore.co.uk](#) also have finance sections that will search-suitable, self-build mortgage companies on your behalf instead of trying to search various websites.

Finally, the high street banks and building societies are better set up these days to offer a range of suitable products and should not be discounted. There may be a solution at your own branch.