

## Chapter 1

# The Basics of Self-Build

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### *In This Chapter*

- ▶ Figuring out what self-build and renovation is all about
  - ▶ Becoming organised
  - ▶ Delving into money matters
  - ▶ Getting things built
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**M**oving to a new home is an extremely stressful event – more so than separation or divorce. Why, then, make this event even more painful by prolonging it a year or more while you endure the process of designing and building your new home? Well, although self-build and renovating can undoubtedly be a stressful business, the benefits can easily outweigh the disadvantages if you get the process right. Getting it wrong, however, may precipitate another stressful event – divorce, and possibly poverty, too!

If you self-build the right way, you benefit from a home that is tailored to your needs, reflecting your lifestyle and aspirations. About 20,000 people manage to self-build every year, so why not you? In this chapter, I let you in on the basics of self-build so that you can start off on the right foot.

## *Seizing the Opportunities and Avoiding the Pitfalls*

Embarking on a project to build yourself a new home definitely requires a good measure of vision and imagination – the timid and the foolhardy need not apply! You also need preparation and awareness so you're ready to make decisions when the opportunities arise.

Although things have been different in the past, the self-build project is now generally an individual undertaking, so you're going to be the one taking the initiatives. However, you can call on a network of people and organisations for advice and help, so 'self-build housing' is perhaps a misnomer – 'self promote housing' is a term sometimes used instead.

As with any undertaking, self-build inevitably has inherent opportunities and pitfalls.

## *Opportunities*

Self-build housing isn't just a simple matter of getting a house constructed for you. The self-build process takes you out of the standard commercially driven new housing supply system, provided by speculative house building companies, and so you're faced with an overwhelming number of ways to provide yourself with a new home. The choices are yours to make and the opportunities are yours to take. You can see self-build as a meaningful and complex life experience – creative, educational, life-enhancing, character-forming, resulting in a better way of life, and providing a good investment.

Below is a list of the major opportunities you can grasp:

- ✔ **Getting what you really want:** You decide on how you want to live and on your immediate surroundings; and you can fight to realise those visions.
- ✔ **Doing things your way:** No one dictates to you how to achieve your goal – you decide. Take whichever route to completion suits your way of life and capabilities.
- ✔ **Making money:** Reward yourself by putting the developer's profit into your own pocket – tax-free.
- ✔ **Making the most of information:** You can find out about every aspect of self-build through modern information systems. Accessing useful information has never been easier, liberating you from the dominance of 'experts' and 'professionals'. Information is power!
- ✔ **Discovering new skills:** Take the opportunity to do things you've never tried before, both practical and theoretical. You may discover talents you never knew you had, and find out what you're not so good at.

## *Pitfalls*

Self-build isn't without its dangers. The process is complicated and involves lots of people and organisations. A wide range of activities needs to be well managed if you want a successful conclusion.

Here are some of the major pitfalls to guard against:

- ✔ **Being overambitious:** Although this may be the opportunity of a lifetime, limits still exist on what is practical. Your dreams have to be adapted to the real-life situation.
- ✔ **Overspending:** Inevitably you're going to spend, spend, spend, but remember that your resources are finite. Avoid being seduced by all the wonderful products and materials on offer.
- ✔ **Disrupting your family life:** You will have to spend a lot of time making decisions and sorting out problems and dealing with big sums of money. This can seriously distract you from normal family commitments, and the situation can be made worse if you are in improvised accommodation during the build.
- ✔ **Refusing to take advice:** You can't be an expert on every aspect of designing and building a house. Don't ignore the advice of others that is based on years of experience. Avoid finding out the hard way.
- ✔ **Being inflexible:** You're bound to encounter many twists and turns during the project. If you react to new circumstances with an open mind, you're more likely to achieve the best solutions to problems.
- ✔ **Being too trusting:** Everyone is subject to financial and other pressures, so make sure you don't carry the can for others. Prepare clear instructions and get contracts in writing to avoid being exploited.
- ✔ **Being disorganised and taking too long:** With so many jobs to do and so many people involved, lack of organisation can cause expensive mud- dles that waste valuable time. As the saying goes, 'time is money'.
- ✔ **Thinking you can do everything yourself:** Perhaps this is possible, but how long is it going to take and can you expect high quality to be the result? A good dose of self-knowledge helps you to avoid overstretching yourself.

## *Renovating or Converting Instead of Starting from Scratch*

The self-build process can be equally well applied to renovation and conversion projects. In many ways, starting with an existing building simplifies what you have to do. Because you've something concrete (perhaps even literally so) to work on, you don't need to conjure up your building out of thin air.

The existing housing stock is enormous and ageing, which means that the opportunities for renovation are far more abundant than for new build. Therefore, you've loads more choice in selecting your project. After all, any dwelling can be revamped to match your tastes and requirements. Although you need to adapt your ideas to fit the constraints of the existing structure, amazing changes can be made to completely transform a run-down, drab house into a sparkling, good-as-new home.



Buildings of all kinds become redundant long before they are ready to fall down. With a bit (or perhaps a lot) of imagination and investment, almost any building can be converted into living accommodation – water tanks, warehouses, stables, shops, offices, and so on. Just look in magazines and books to see what can be done.



Watch out for the high costs, many of them unsuspected, of renovation and conversion jobs. Even if you have plenty of money, don't spend too much on a development that will end up being worth less than you spent getting it done (see Chapters 2, 20 and 22).

## *Preparing and Organising: The Keys to a Successful Project*

If all it needed to create your ideal home was a wave of a magic wand, that would be great. Unfortunately, of course, the process is more convoluted and takes rather longer. In fact, the finished product is the result of months, if not years, of preparation and planning, and months of careful organisation and management. When you consider the complicated financial, legal, and regulatory context of getting perhaps a hundred people to get thousands of components together in the right places at the right time, you can understand why this takes time and good management to sort out.



The self-build process can be stressful. If you're doing a project of this size and complexity for the first time, you may be surprised at the number of judgments you need to make, decisions you have to take, frustrations you need to bear, and how long it all takes. You're going to endure uncertainty and risks, waiting for decisions from others, disruption to your family life, as well as many other hardships. Make sure that you have the agreement and support of all the family members who are going to be affected, and ensure that they share your vision of a future home designed to give everyone a better life. (For more of the downsides, see the section 'Pitfalls' earlier in this chapter.)

Despite everything that's needed, self-build has been done successfully thousands, if not millions, of times, so don't fret. You can do it too – just take one step at a time. The prospect may be daunting, but many established routes are available with lots of support you can call on. If you think clearly, and get yourself well-informed and well organised, you can use the established procedures to your advantage and push towards the desired result.

This book gives you insight into what is involved in a self-build project, as well as explaining your options and how to make decisions suitable to your particular situation.

## *Financing your dream home*

Before you even start to think about what you want to build and where you want to build it, sort out how much you can afford to spend on the project. This amount depends on your savings, assets, income, and how much you can borrow. Some investigation may be needed, particularly into the borrowing part, but after you fix your maximum budget, you can start to evaluate sites and development opportunities realistically, rather than building castles in the air.

Banks and building societies fall over themselves to get your business when you want to buy an existing house, by providing a bewildering choice of mortgages suited to a wide variety of situations. Things are simpler because you're purchasing a completed item, a product off the shelf, which can be surveyed, and valued, and used as a solid asset.

When financing a building project, the approach has to be a bit different. The final cost of the building is only an estimate, as is the eventual value. The asset grows over time as the house is built, but isn't really established until the house is completed and ready for occupation. Therefore, self-build demands a more evolutionary financing system that matches the borrowing to the value at various stages during the development.

The two main cost items are buying the plot and paying for the construction. Lesser cost items include paying for consultants such as architects, surveyors, and so on and getting approvals – all part of the preparations for the building work itself. I consider these items in more detail in Chapter 2.

## *Deciding on style and content*

As your desire for a new home is most likely prompted by the deficiencies of your existing one, you probably have a fairly good idea of what you want in

terms of spaces, facilities, and the type of design style. But don't jump to conclusions too quickly, as they may be based on a limited experience of house design.



Unless you're in the design business or a design junkie, you're probably unaware of all the possibilities offered by modern (and historical) house designs. Spend time to study (yes, closely analyse the floor plans, photographs, and descriptions) examples of new and old houses in magazines and books to widen your knowledge of these possibilities.

The type of house construction (brick and block, timber frame, steel, and so on) depends on your preferences: the availability of skills, the speed of assembly required, the design aesthetics, the context of the surrounding buildings, and the procurement method. See more about how to decide in Chapters 5 and 11–14.

## *Managing the Work Yourself*

One of the main attractions of self-build is the opportunity to get involved in the decision making for the design of your new home. You can also choose to play an active role in the planning and construction process, to the point of taking control of the management of the whole project. You can save yourself lots of money this way – the builder's profit and management fee ends up in your pocket. You do need, however, sufficient understanding of the construction process (you can find out about this) and the time to devote to what is going to be, at times, an almost full-time job.

One of the fascinations of self-build is the term itself – implying that you do the actual building yourself. And you can if you want to, but you definitely don't have to do any physical work if you don't want to – the choice is up to you. If you're keen on DIY, self-building a house is nearly the ultimate DIY project. And self-build can be both very rewarding and profitable, particularly if you don't have to give up a well paid job to do it.



Building jobs are becoming increasingly simple to undertake as techniques are devised to reduce the necessary skills. Intensive craft skills that need years of apprenticeship to master are becoming rare, and unless you're doing a renovation on an historic building, unnecessary.



If you're a novice at building, you may be surprised that so many of the jobs require tiring physical work. Just consider that you are, in fact, going to move the whole house – yes, physically – from one place to another. The materials are delivered and stacked on-site in one place, and you have to carry and move them to their positions in the house, sometimes several metres higher up.