



HIGHLAND
HOUSING
ALLIANCE

BUYING A BUILDING PLOT /
BUILDING YOUR OWN HOME



EVERYTHING YOU NEED TO REMEMBER



SELF-BUILD PROJECTS REQUIRE SKILFUL ORGANISATION



When you make the decision to build your own home, you embark on a rewarding and challenging task. A self-build project requires skilful organisation if you are to keep track of the various considerations and costs it involves. This leaflet is designed to help you identify and allow for most of the major tasks and expenses that come with the job, making for a smoother passage on the journey towards moving into your own home.



PREPARE, THERE'S A LOT OF GROUNDWORK TO DO



Before the foundations are dug, there's a lot of groundwork to do!

- If you're planning on a mortgage, then an arrangement fee may be applied. Some companies offer specific packages for self-build projects – find out who, and get advice.
- Reservation fee
- To purchase the plot and/or sell any existing property, there will be solicitors' fees and outlays. Ask for a quote before you proceed.

- There will also be surveyors' fees and outlays for valuations. Remember that you may also have to pay for interim inspections as building progresses.
- Your expenses will include the cost of the plot, plus site and buildings insurance.
- Your budget must accommodate several professional fees to cover architect, engineer, quantity surveyor, building surveyor and health and safety coordinator.

- A builder/contractor might offer you a complete house building package that includes all these fees; in this case, you should appoint an independent surveyor to check workmanship and value the amount of work done for your mortgage or instalment payments to the contractor:
- There will also be a planning application fee and building warrant – and additional fees will be charged for any changes or subsequent amendments to the original plans. Application and payment to utility companies also needs to be arranged.



ADDRESS THE NUTS AND BOLTS OF THE BUILD



Once you have all your permissions granted, and the legal and professional aspects of the project sorted out, you can start to address the nuts and bolts of the build. These include infrastructures that supply basic services to your new home:

- Telephone services – ducts, cables, manhole covers etc are usually supplied by the service provider – British Telecom, for example – and works carried out in accordance with operational procedures for new build homes.
- If mains gas is available in the area, you should obtain quotes from gas services suppliers for piping and fitting into your property.
- Contact the electricity supplier for quotes regarding cabling and digging cabling trenches, or erecting power lines and poles. An electricity supplier may already have been nominated for the site of the new build, and if you wish a different supplier; it is your responsibility to make the necessary arrangements.
- Foul drainage (sewage) must be connected into the main foul drainage system, or to a septic tank or other system. Your builder will advise you of drain specifications, depending on the lie and composition of the land and other factors such as proximity to rivers etc.
- Surface water drainage systems – for rain run-off from roofs etc – must all comply with Scottish Water's Sewers for Scotland document, so must be submitted for approval. Private drainage systems often have a separate factoring charge applied.

IDENTIFY YOUR COSTS



Construction costs

Your builder could offer a whole package price, which would relieve you of a lot of organisation, or your professional consultants could get tender quotes together for you to approve. There are many elements to consider which require specialist procedures and knowledge, but the principal ones are:

- Foundation work
- Erection of structure or kit frame
- Scaffold and plant hire
- Roof type and cladding
- Heating type
- Quality and level of finishes
- Bathroom and kitchen fitting*
- Outbuildings and/or garage
- Driveway, paths and fencing
- Landscaping
- Labour
- Decoration*

* Sometimes these are included in the build remember that contractors' prices often specify emulsion paint only.



Miscellaneous costs

Your self-build project will also incur other costs, such as:

- Connection to mains electricity and other key services
- VAT – this can be recovered against the construction elements of new build projects, but other elements incur irretrievable VAT.
- Your own time and expenses, which will include a lot of additional telephone calls, increased travel to and from the site, any unpaid time off work etc.
- Alternative accommodation while your house is being built, plus removal and storage costs for furniture.

These lists are not intended to be comprehensive, but are meant to be used as guidelines to refer to from the beginning of your new build project to the day of completion. Your professional advisors can give you more detailed information – use their knowledge and advice to help you manage it efficiently and with minimum stress.

