







## Pre-build Checklist

Arrange a mortgage in principle

Find potential plots

Assess development potential

Plan budget

Arrange valuation of the plot

Arrange a site survey

Purchase site

Arrange site insurance

Assess if you need an architect and builder

Create your design

SAP Calculations (Build Aviator)

Select builder/tradesman

Get planning permission

Apply for water and electricity

Arrange site insurance and warranty

Pay land registry fees

Prepare detailed drawings

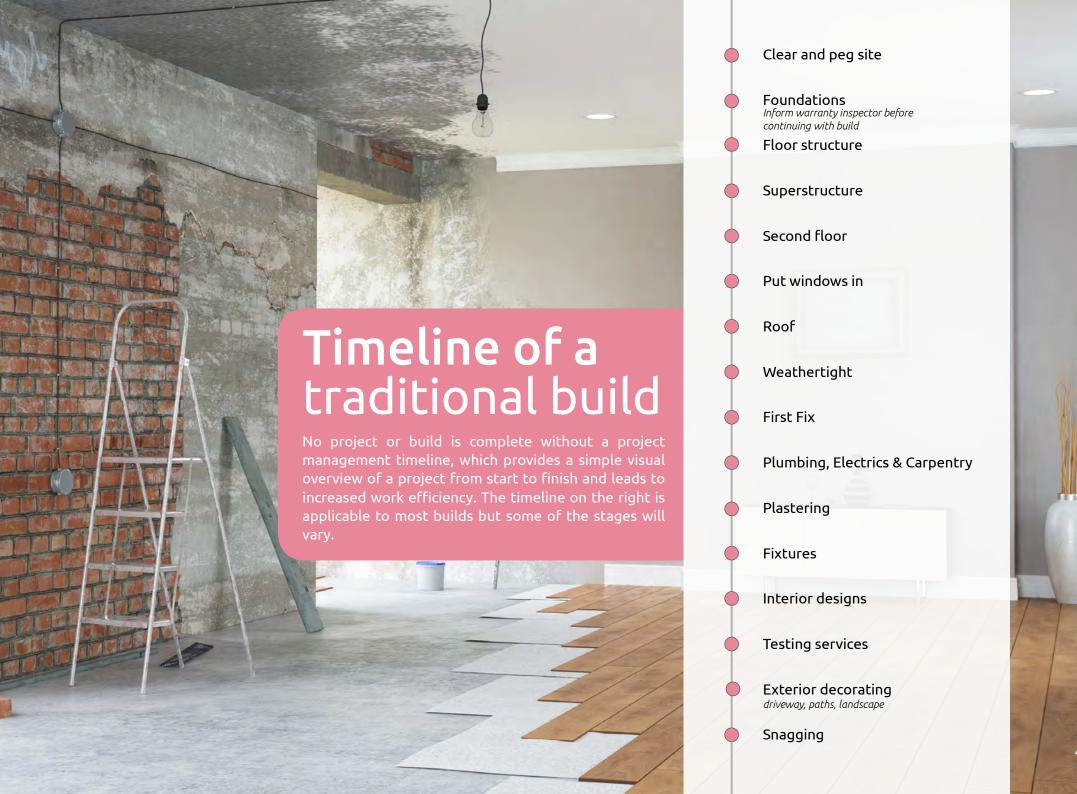
Obtain Building Regulations approval



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#### Traditional Self-Build

- Arranging finance
- Researching and purchasing land
- Designing the home with an architect, or, if you are using a full home kit, design this with your home provider e.g Scotframe.
- Applying for planning permissions
- Appointing a team of builders and subcontractors
- Arranging contracts with your contractors
- Arranging warranties, insurances and compliance testing
- Researching and purchasing materials
- Project management through the development, including managing of finances and budgets

#### Custom Self-Build

- Arranging finance
- Reserve a plot on pre-purchased site from a developer
- Work with the site architect to design your home
- Decide on your level of involvement e.g. Full build, including finishing touches to your specification. An 'off the shelf' house type on your selected plot Shell build and utilities and you arrange internal works and finishing touches.

In essence, the two vary in design, project management and planning characteristics. Which one you go for is entirely up to you, and largely depends on how much time you want to commit to being on-site, your capability and your budget.

## A great way to create your ideal living space

There are two types of self-build: traditional and custom. Although there are many similarities between the two, there are several differences which you will need to consider, plan and budget for.

Let's take a look at the breakdown:



## Benefits Of Self-Build

- Building at cost rather than contributing to the profit margin of a developer- built house (it is estimated that the cost of a self-build property is 20-40% lower).
- Zero-rated for VAT, saving you 20% on materials and labour (only when building a residential dwelling).
- The realisation of your dream living space.
- You can build a truly sustainable and efficient home, saving you money in long term running costs.

#### **Hints And Tips**

Visit <u>buildaviator.co.uk</u> for information on their estimating service, or use the online calculator on <u>Jewson.co.uk/selfbuild</u>; both of which will help you to understand the costs associated with your project.

### 5 key steps to stay on top and in control

- 1 Set a realistic budget
- 2 Get the design right
- 3 Be pragmatic about planning
- 4 Decide who will manage your scheme
- **5** Protect your project



## Finding The Ideal Plot

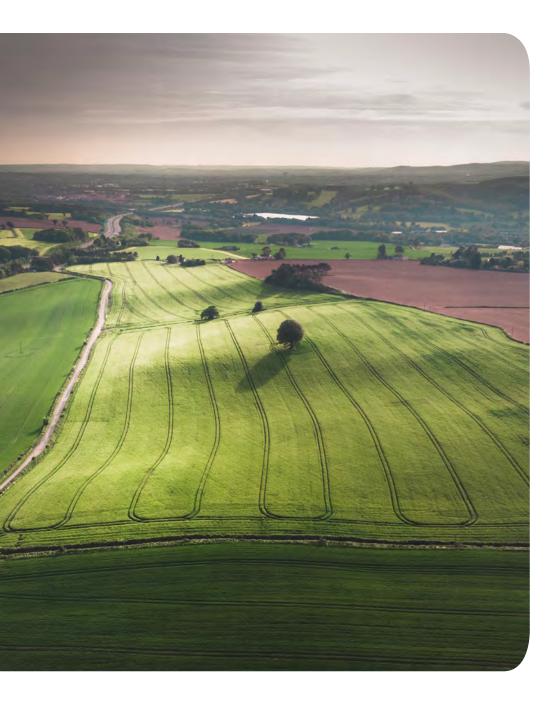
The search for your ideal plot of land will be one of the trickier parts of your journey. It's not uncommon to spend over 12 months searching and acquiring the right site. But don't be put off, roughly 12,500 people find their ideal plot every year.

The critical thing to have in place when looking for a plot is your finances. If a mortgage is necessary to cover the cost of acquiring the land, then ensure this agreement is in place before you start looking. Similarly to house prices, land costs also vary around the country. A general rule of thumb is your plot will account for anything from 30-40% of the total project sum.



#### Where To Look

- Estate and land agents Some agents will proactively search for a plot on your behalf although they may charge an extra fee for this service
- Specialist plot finding services <u>Plotfinder.net</u> or <u>Plotsearch</u>.
   <u>co.uk</u> are probably the best dedicated services with around
   10,000 plots listed. You can also try websites like Rightmove and PrimeLocation
- Do your own research Drive around the area looking for potential opportunities
- Local authority website Most councils publish a list of recent planning applications, this can be an invaluable source of potential plots
- Register with your local authority under the Right to Build scheme
- Local builders Sometimes they will sell off part of a development area, if for example they need to raise cash quickly
- Buying a poor-quality house Demolishing a poor-quality house to create a building plot might be worthwhile. Speak to the local planning office to see what their attitude is to this type of development (gov.uk/land-registry)
- Buying at auction A 10% deposit is normally required at the fall of the hammer, with the remainder payable within a month



# Working Out How Much A Plot Is Worth

The land costs (A) + the build costs (B) + a 20-30% margin (A+B  $\times$  20-30%) = the end value (C). Start with the answer to the equation. If the answer doesn't add up to the end value, then your land valuation is too low. If it's higher, then either the land cost or your building costs are too high, or a bit of both.

#### **Hints And Tips**

- Don't ever pay for a piece of land until you have the planning permission agreed as this is what makes the piece of land a plot.
- If you find a plot that already has planning permission, check how long the consent is valid for. There is a three-year time limit before it expires, therefore you may need to ask the vendor to renew.
- To iron out any potential issues such as flood risk issues, any covenants etc. commissioning a survey of the plot would be a good idea.
- Although not a necessity, having mains services such as gas and electricity on site can save you money.
- •Visit: plotbrowser.com/

## Planning Permission

Construction of new buildings and extensive changes to existing buildings requires consent from the local planning authority in the form of planning permission. This planning system is designed to control inappropriate development. Planning for the construction of a property doesn't have to be a complex and detailed task. The more you plan upfront, the more chance you have of getting your project through to a successful completion.



### When Do I Need Planning Permission?

Anything that involves the creation of a new house, either by building from scratch or a subdivision, needs planning permission. Adding outbuildings or building extensions requires planning permission depending on the size of the project and the level of Permitted Development rights afforded or still remaining on a property.

## How Much Will An Application Cost?

The fee for submitting a planning application varies depending on the nature of the development. The cost is currently £462 for a full application for a new single dwelling in England, but this fee is different in Scotland, Wales and Northern Ireland. For home improvers, an application in England for an extension currently costs £206, where as in Wales the cost of a typical householder application is currently £190.

### The Basic Form Of A Planning Application?

Each site has different requirements but generally an application should include five copies of application forms, the signed ownership certificate, a site plan, block plan and elevations of both the existing and proposed sites, a Design and Access Statement and the correct fee.

When you locate a suitable plot of land make sure

you have obtained Outline Planning Permission (OPP) before committing to the purchase. OPP is simply permission for the principle of development on a site. This means that the details of the size, dimensions, materials and access can be decided at a later date.

If a plot is granted OPP, you will still need to make a supplementary application for full planning permission at a later date and no building work can be undertaken on OPP alone.

OPP status is usually valid for three-years at which point reapplication will need to be made.

Next you will need to lodge the plans with your local authority planning department to obtain detailed planning permission and building regulation approvals. Your local authority will charge for this service and usually decide your application within eight weeks of registration.

## Planning Permission Continued

A Council Inspector will be sent to your proposed plot to assess the following:

- Overlooking/loss of privacy
- Loss of light or overshadowing
- Parking
- Traffic
- Noise
- Impact on listed building and Conservation Area
- Layout and density of building
- Design, appearance and materials
- Government policy
- Disabled access
- Proposals in the development plan
- Previous planning decisions
- Nature conservation

After OPP you will need Detailed Planning Permission/Full Planning Permission (FPP). This outlines exactly what is going to be built including dimensions, room layouts and building materials. As soon as FPP is granted building work may commence. Sometimes conditions of approval will be attached and these must be complied with during the project. Detailed planning permission is valid for three years.

In most instances a simple planning application never goes to a planning committee and instead is decided at officer level. This is followed by a period of public consultation about the application.

The extent of this will depend on the impact of the development and the type of area but it will always include local neighbours. This process normally lasts three weeks.

Once the Local Authority has received all the necessary responses, the Planning Officer will assess the proposal against the Local Authority planning policies.

The Planning Officer will then make a decision regarding the application or a recommendation for the planning committee. Planning consultants can also assess a plot to uncover any pitfalls or areas of concern. If there is a problem with your application, the Planning Officer may contact you to try and resolve it. If it is refused, you will need to re-submit an amended proposal or appeal against the decision.

If it looks like permission won't be granted, you should think of hiring a local designer or builder who has had success with similar projects. You can find them by asking around locally or studying successful applications at the planning office.

Once you gain planning permission, you then need to apply for building regulations consent. This ensures that your house will be built according to the legal requirements for construction. A building inspector will visit the site at various stages of your build to check things are being done correctly.\*

\* Visit: www.gov.uk/planning-permissionengland-wales



## Financing Your Self-Build

According to a report by Homebuilding and Renovating in 2018, the average self-builder spends £270,000 building their own home.

Around 20% should be accounted for in building materials and 25% on labour costs. Other costs to consider are professional fees, utilities and insurance. As with all builds, there are going to be bumps in the road and things that you won't have accounted for. Therefore, it's important to set aside a contingency sum.

It goes without saying that a self-build project is a huge cost, it is not unheard of for self-builders to borrow 75-85% of the land value/project price. The good news is that with a good project finance plan in place, at the end of the build the house should be worth more than 20% than it cost to construct.

#### Factors That Will Affect How Much It Will Cost To Build Your Own Home

- Location Land prices and labour costs will vary depending on where you choose to self-build.
- Size The bigger the house, the more expensive it will be to build (although careful design can help achieve some economies of scale).
- Plan, shape and layout The simplest and most cost-effective floorplan is square.

- Number of storeys Multiple storeys make better use of the land and can reduce foundation and roof costs per m2.
- Specification Premium products will increase the cost of your build.
- Involvement How involved are you prepared to be? Depending on how much of the work you are willing to do yourself, you can substantially reduce your build costs.

#### **Hints And Tips**

1/ Claim back the VAT! - At the end of your build, once the formal completion certificates have been issued, you have a three month window to claim back VAT on building materials. You will need to submit all receipts for your expenses with the rate of tax shown.

You can apply for a VAT refund on building materials and services if you are:

- Building a new home
- Converting a property into a home

Building materials are defined as being incorporated into the building and can't be removed without tools or damaging the building.

There are exceptions on what classifies as building materials so ensure you check on:

gov.uk/vat-building-new-home/overview

# Estimation getting you frustrated?

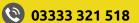


Build Aviator's estimating service can ease your stresses...

- Accurate pricing and budgeting
- Fast turnaround
- Reports for you
- Works to your specification
- Save time
- Lists compliant product codes all available at Jewson

For more information please contact us:

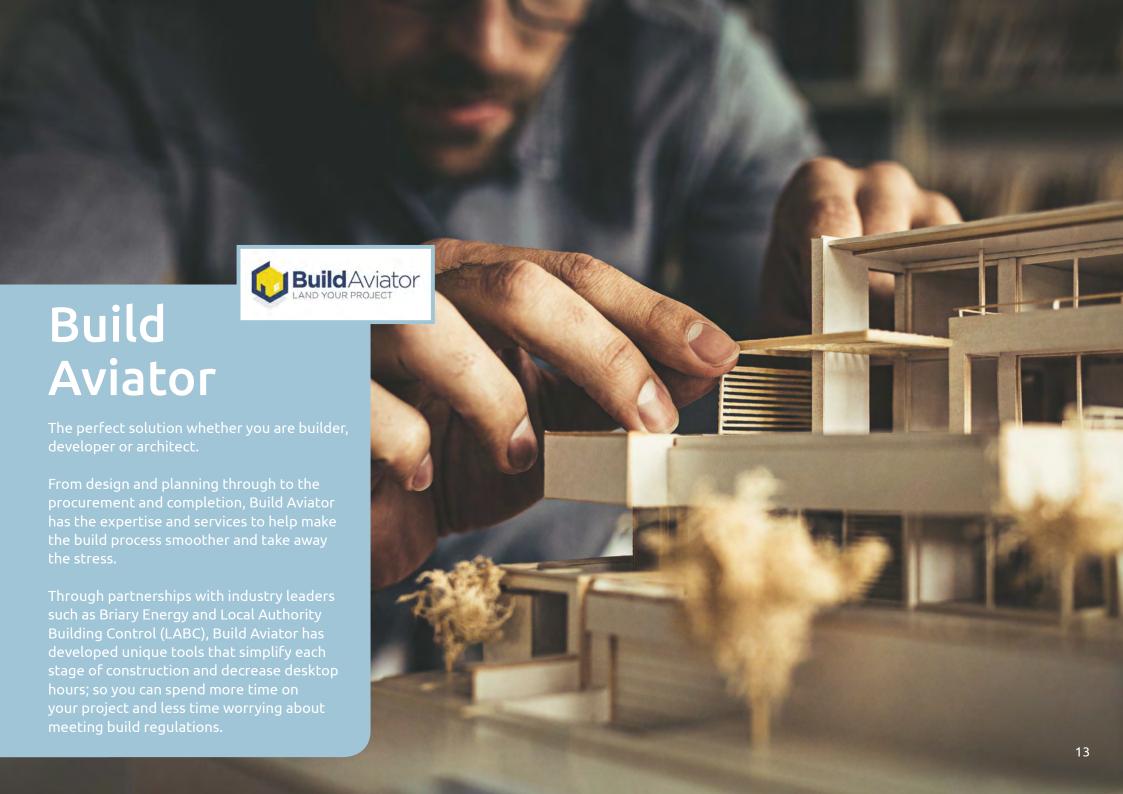




Build Aviator is now available at Jewson

Visit jewson.co.uk/buildaviator







#### Build Aviator's services include:

## 1/ The Standard Assessment Procedure (SAP)

SAP is the Government's method for measuring the energy rating residential buildings. It calculates a dwellings CO<sub>2</sub> emissions, as well as its typical annual energy costs for space and water heating and lighting.

New residential buildings must comply with Part L1A of the Building Regulations, which stipulates that a SAP assessment must be undertaken, and submitted to Building Control prior to any work starts on site.

Upon completion of the build, the SAP assessment is upgraded to an As-Built SAP calculation incorporating any changes from the initial design.

Only a registered SAP Assessor can complete a SAP assessment for your project. Build Aviator has a team of dedicated SAP assessors to provide support from designs to producing the EPC post build. Build Aviator Registered Construction Details (RCDs) are included within the assessments. These RCD's have been approved by LABC and provide guidance on how to minimise heat loss at junctions within your building. A Build Aviator SAP assessment includes u-values from products locally available and not notional values.

#### 2/ Estimating Services

The Build Aviator quantity take-off service uses a live product file for estimating pricing not market rates. It provides an accurate and efficient estimate of materials, labour and plant tool hire required, using products that are locally available from Jewson.

The service provides a suite of bespoke personalised reports, which include product summaries, bill of quantities, schedule of works, pricing sheets and tool hire reports. This service is extremely beneficial for new build projects, extensions and existing conversions. There is a fast turnaround on reports and the reports are generated for both the builder, and client (developer/self-builder).

#### Hints And Tips

- **1** Complete the SAP assessment at the earliest possible design stage
- **2** Failure to address thermal bridging could be the difference between compliance or failure for your project
- **3** A failure on the acoustics could lead to costly remedial solutions and delay in the sign-off

## 3/ On-Site Compliance Support Pack

This document supports you and your contractors on-site and also assists you in achieving sign off from building control. It includes:

- SAP summary report including a product listing's U-value calculations
- Associated Registered Construction Details
- Air tightness testing notes and advice (If this service has been requested)
- Acoustic testing notes and recommendations (If this service has been requested)
- An on-site checklist
- Sign-off inspection sheets
- Details of value added products
- Useful contacts

## Build Aviator Supporting You At Every Build Stage



## 4/ Registered Construction Details

Thermal bridging can account for up to 30% of heat loss within a home\*, and as properties are being built with better insulation and energy efficiency targets are getting tougher, the importance of thermal bridging has increased.

Thermal bridging occurs when a junction between two or more elements is created i.e. around a window. So the best way of overcoming thermal bridging is to use construction details to design these cold spots out.

Build Aviator has partnered with LABC to provide 368 Registered Construction Details to help minimise thermal bridging issues or cold spots as they are more commonly known. These RCD's have been intergrated with over 15,000 products to simplify the process for chosing compatible solutions to minimise heat loss within the building envelope and help you to build in line with Building Regulations. As standard, we provide all the relevant RCDs required for your build as part of our SAP assessment service.

\*bre.co.uk/certifiedthermalproducts

#### 5/ Air Tightness Testing

This is a requirement for all residential new builds which determines a buildings air permeability rating to demonstrate Part L compliance.

Air leakage is a contributor to energy inefficiency in buildings and the test must be undertaken once all elements of the building's envelope are sealed. The benefits of the Build Aviator Part L compliant air tightness testing are:

- •ATTMA certified testing service
- •Includes on-site constructive commentary
- Provides support documents pre-test to support your build in passing first time
- •Competitive and efficient service
- •Coverage throughout the UK

## 6/ Acoustic Service

Build Aviator have partnered with **Noise.co.uk** to offer an acoustic service in line with Part E Building Regulations.

The Build Aviator team can work with your designer to ensure acoustic solutions are designed in from the beginning, reducing the risk of failure due to issues such as flanking sound. In addition Build Aviator can audit a building for sound to assess the noise performance and work with the design team to find the most effective solutions to help you pass the final test.

The benefits of this service are:

- Assists in achieving compliance comfortably and economically
- Coverage throughout the UK for on-site testing
- Competitive and efficient service
- UKAS accredited
- Audit, desktop study and consultation service also available to provide design stage guidance if required.



Acquire Land

**New Build** Timeline

Submit Plans

Plans **Approved** 

**1/** The Standard Assessment Procedure (SAP)

**2/** Estimating Services

Build **Begins** 

**3/** On-Site Compliance Support Pack

**4/** Registered Construction Details

First & Second Fix

> Final Testing

**5/** Air Tightness Testing

6/ Acoustic Service

Build Completion And Sign-Off

## **Building Regulations**

Whilst self-build can be a cost-effective way to build your dream home, you will still need to build to the latest building regulations set out by Government.

The Building Regulations 2013 are a set of minimum standards to which all new housing projects must adhere. They are designed to ensure that new homes and extensions are built to the correct standards, as laid out in the building regulations. The exact regulations differ between England, Wales and Scotland, but all regions have regulations covering the same areas

#### **ENGLAND & WALES**

In addition to the building regulation breakdown shown in Figure 1, most new housing projects are also subject to other statutory requirements including planning permission, fire precautions, water regulations, licensing/registration and the Party Wall Act 1996. An energy performance certificate (EPC) is also required. In order to demonstrate compliance, a Building Control Inspector will need to be appointed such as LABC (Local Authority Building Control).

You will need to check on Government websites or speak with your local Building Control provider, such as <u>LABC</u> (Local Authority Building Control) for more information on these requirements. The purpose of building regulations is to ensure your finished property

performs to at least a minimum standard in terms of; health, safety, security, accessibility and energy conservation.

#### **Building Regulations Breakdown:**

England & Wales Technical Parts England & Wales

Structural Safety Part A

Fire Safety Part B

Resistance to Contaminants & Moisture Part C

Toxic Substances Part D

Resistance to Sound Part E

Ventilation Part F

Sanitation, Hot Water & Water Efficiency Part G

Drainage & Waste Disposal Part H

Heating & Appliances Part J

Protection from Falling Part K

Conservation of Fuel & Power Part L

Access To & Use of Buildings Part M

Glazing Safety (Wales only) Part N

Electrical Safety Part P

#### **SCOTLAND**

The Building (Scotland) Act 2003 gives Scottish Ministers the power to make Building Regulations to:

- Secure the health, safety, welfare and convenience of persons in or about buildings and of others who may be affected by buildings or matters connected with buildings.
- Further the conservation of fuel and power
- Further the achievement of sustainable development. There are two Technical Handbooks, one covering domestic buildings and the other non-domestic buildings.

These Technical Handbooks have been issued by Scottish Ministers for the purpose of providing practical guidance with respect to the requirements of the provisions of the Building Regulations under a notice given in accordance with Section 4(2) of the Building (Scotland) Act 2003.

Section O is identical in both handbooks covering general issues and sets out how and when the regulations apply to buildings and works.

#### **IRELAND**

For more information on building regulations in Ireland, click **here**.

Sections 1 to 7 give guidance on how to achieve the standards set by the regulations. The seven sections each cover a number of related standards, they are:

Section 1 Structure

**Section 2** Fire

**Section 3** Environment

**Section 4** Safety

Section 5 Noise

**Section 6** Energy

**Section 7** Sustainability

Trying to understand and keep up-to-date with the latest changes to building regulations can be difficult. What products should be used, how do products work together to make a system, what happens if I substitute one product for another?

All questions that can have significant impact on the design on a build and could lead to issues such as damp, overheating and ultimately non-compliance.

The Build Aviator services can simplify the build process and steer you on the path for sign off.

## Building Regulations Continued...



## Insurances & Warranty

As soon as contracts are exchanged on your plot, you will need to have adequate insurance. Self-build insurance policies are available and can provide cover for:

#### **Public Liability Insurance**

This covers legal liability for claims made by any other person or body in respect of death, injury or loss arising from your building operations.

#### **Employer's Liability Insurance**

This is a legal requirement if you are employing anyone. This can also be a factor if any subcontractor working for you has an accident on site where your duty to provide a safe working site could be called into question.

#### **Contracts Works Insurance**

Protects against losses through theft, vandalism, structural damage, fire, flood, storm damage, damage by delivery vehicles, etc.

#### Other insurance

You may also require special additional cover on occasions when any specialist services are being provided on site by third parties.



## How Much Does It Cost?

Most self-build policies work on the basis of a single premium. You should expect to pay between 0.5 and 1% of the overall build cost. A self-build policy doesn't cover personal possessions, but can be converted to a household policy upon project completion.

#### Structural Warranty

In addition to various forms of insurance, you must have a Structural Warranty. A Structural Warranty is an insurance policy designed to protect against defects in new buildings, normally for a period of 10-years after completion. Whilst a structural warranty is purchased by the builder before construction starts. it actually protects the homeowner from structural damage that may occur during the first 10-years after it has been completed.

## Why Do You Need A Warranty?

Even the best builders cannot completely quarantee there will be no issues with their work or with the materials used. A Structural Warranty provides protection against defects in either workmanship or the risk of failure with construction materials. Whilst warranty is not compulsory, you may have trouble selling a house less than 10-years old if you don't have a self-build Structural Warranty in place.

#### What Does It Cover?

The cover provided by a Structural Warranty varies greatly by provider but can include:

Deposit Protection Should the developer become insolvent during the build this protects the homeowner's deposit.

Defects Insurance
Leading providers of
structural warranties
include a defects period for
the first two-years of cover.
This provides protection
against non-compliance

with the warranty provider's technical manual and may include non-structural issues.

#### Structural Insurance

This makes up the main part of the warranty and covers against structural issues after the defects period expires.

Contaminated Land
Protects against the cost of removing contamination from the housing plot.



#### When Is A Warranty Required?

The cover provided by a Structural Warranty varies greatly by provider but can include:

**Deposit Protection** Should the developer become insolvent during the build this protects the homeowner's deposit.

#### **Defects Insurance**

Leading providers of structural warranties include a defects period for the first two years of cover. This provides protection against noncompliance with the warranty provider's technical manual and may include nonstructural issues.

#### Structural Insurance

This makes up the main part of the warranty and covers against structural issues the defects period expires.

#### **Contaminated Land**

Protects against the cost of removing contamination from the housing plot.

Remember, risk is involved in every aspect of the build and more so in areas that aren't visible to the eye. You will need suitable insurance to cover you for public liability and for your building materials etc. In addition, your mortgage provider may also require buildings cover. For further assistance,

consult an insurance broker or contact a specialist insurance company.
Registering with an organisation like the Local Authority Building Control (LABC) will offer practical help with your project www.labc.co.uk.

Unlike building regulations, the application of planning permission differs significantly from area to area, owing to differing local development plans, local interpretation of the regulations and the significant degree of subjectivity involved in the process. Therefore, it is essential that you contact your local planning authority as early as possible to obtain local guidance and advice.

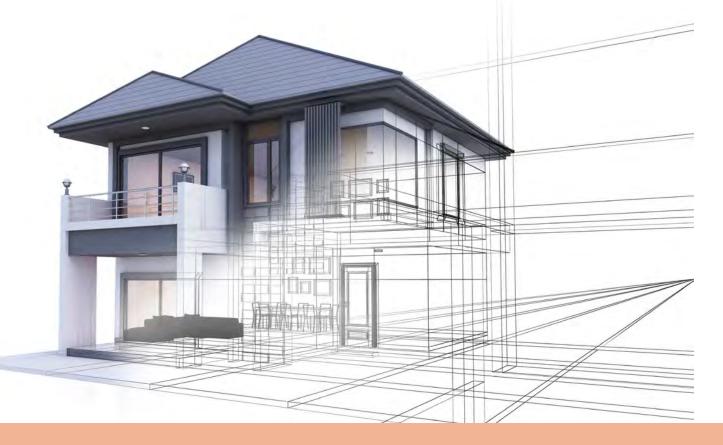
#### **Hints And Tips**

Visit **www.selfbuildzone.com** for a quick and easy online quote process for all their products by completing a simple form.

#### Key Insurance Products to look out for:

- **Self Build Site Liability Insurance:** For when you have the plot but work hasn't started yet.
- **Self Build Insurance:** Covers your site liabilities as well as the build project.
- **Self Build Pro Insurance:** from when you're going to sell or rent the finished property.
- Renovation and Conversion: For when you are improving your existing property.
- **Structural Warranty:** Latest defects for a period of 10 years.
- **Home Insurance:** Comprehensive Buildings and Contents home insurance.





## Designing Your Home

Designing your very own home is without doubt one of the most exciting and rewarding things you can do. It can be easy to get carried away, which is why it's important to take a structured and considered approach to your design decisions early on, because it will set the course for the rest of the process, and the home you will be living in for years after.

#### **Outline Your Vision**

Having a clear vision of how you want to live in your home is essential. Start with the basics. How many rooms do you want? How big do you want the rooms to be? How many levels do you want, do you want a garage, or a large outdoor space?

Once you have the basics nailed it's time think about how you want to move around your home. For instance, is it essential to have the dining room next to the kitchen? If you want an office, should you really have it next to a child's bedroom?

Think about your day-to-day life now. What restricts you? What would you like more of? What is invisibly useful - features you don't need to think about because they just work. For instance, are you currently short on storage? What clever storage solutions can you incorporate into your new home?

It's not just about creating four walls. Your home is a blank canvas – so think about the aesthetics. What does the frontage look like? What colour wood do you want? Where are the stairs? Having all of this in mind might seem like overkill but it's important to list all the things you have imagined, because if you don't ask at the design

stage, you might not be able to have it when it comes to the final finish. A good designer or architect won't laugh when you tell them your dream is to have a bath with a view of the sun going down with a glass of wine in hand. After listing these components it's worth separating them into three columns: need, want and would like. Self-build is the ideal way to get the home you want, but it can also be painful when things don't go your way. Keep an open mind throughout the process and figure out from the get-go what you're willing to compromise on.

## Help With Your Project

Unless you are a qualified architect or designer, you are probably going to need help from a professional. Most mortgage providers will actually demand that you have a professional on side throughout, so check the implications of your finance agreements before you decide anything.

What kind of professional is up to you. Architects and designers will determine the opportunities and constraints provided by your plot, help you to develop and finalise a design brief and create a design that both meets your needs and will secure planning permission.

#### What Do You Need?

Once you have chosen your designer or architect, there are a number of things you need to do and have in place. Make sure you have your budget outlined in detail, so that the designer can determine whether what you are asking for is feasible. Also, ensure that the timeline of your build is clearly outlined.

You should also show them around the local area to look at the architecture and make sure they have seen the plot before the first design meeting. This ensures that they can put your build into context with the environment it sits in. And a good, knowledgeable individual will be able to tell you straight away if there are any

impracticalities in your initial requests. Once you have done both those things, listen. If a designer says it's not possible within your parameters, it most likely isn't. Forging ahead regardless risks overspend and adding months on to the process.

#### Communication Is Key

The most important thing to do during the design stage is to communicate. Talk and listen equally and make certain that what you are asking for is what you want. Due to pressures over 'design as built', it can cause real problems with compliance if you change spec half way through the build. It's also incredibly frustrating for labourers, and expensive for you.







#### **Local Authority Building Control**

LABC is a not-for-profit, member organisation, representing all Local Authority Building Control teams in England and Wales.

Every year over 12,000 people achieve their ideal home through self-building. Whether you are working with one of their registered Partner architects or going it alone, using an experienced builder or project managing – and even building yourself, LABC have the experience, knowledge and flexibility to help make your project a success.

With 3000 local authority building control surveyors throughout England and Wales, you can build a relationship with your surveyor who will have outstanding local knowledge and contacts. LABC can help you with all the calculations, certificates and other products you need, including helping obtain that all important warranty which is recognised by the CML.



## **Project Managing** Your Build

If you do choose to enlist help, there are several industry professional routes you can take:

#### **Project Manager**

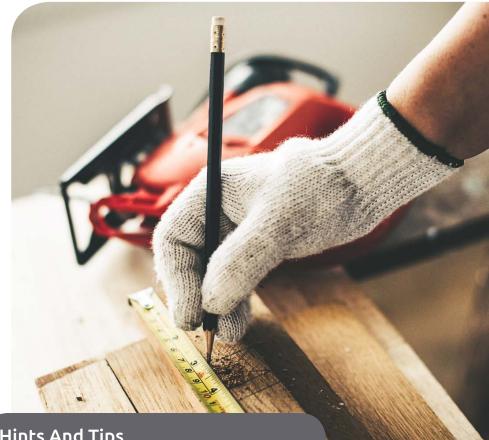
Usually these people will look to agree a guaranteed ceiling price for the project with you and then take the job out to tender (invite trades to quote). Some PM's charge a percentage fee (around 10-15%) according to the total value of the contract while others prefer to work to a fixed price for their services.

#### Architect or designer

A wider package for an architect might include obtaining planning and building regulations approval, selecting a main contractor and managing the project. The plus side of this package is nobody will understand the design and structural plans better than your architect. Architects tend to work on a percentage basis, with fees in the region of 12-15%.

#### Main contractor/builder

This is usually a general builder to oversee the work. Key tasks include: organising and paying trades, scheduling and signing off deliveries, dealing with building control and ensuring health and safety compliance on site. The contractor's margin will be in the order of 20-30% on any materials and labour they organise.



**Hints And Tips** 

One hours planning can save three hours when it comes to the execution. So, whether you are managing it yourself or you are appointing someone else to do it for you, it really is worth putting in the hours upfront. Running your own scheme has the potential to save you significant sums of money (up to 40% on labour and materials compared to some routes).

# Things To Remember When Managing Your Own Build Project

#### Ignorance is not bliss

Building sites are dangerous places. Injuries and fatalities will have serious consequences. Make sure you know what you need to provide for your team to ensure safe working.

#### Organisation is key

There will be multiple processes going on at the same time, so it can be hard to work out what is on track etc. If you don't have a programme of what will happen at the start of the process, you are more than likely going to be the one who holds up the entire project.

#### Communicate

Form a good working relationship with stakeholders. Being friendly and explaining what you want is important, but it's also important to know when to put your foot down.

#### Do your homework

Even if you have helpful contractors and designers on hand to advise, ultimately it is your responsibility to ensure that everything gets done. If you have a gap in your knowledge or understanding, fill it, or pay someone who can.

#### Cash is vital

Building contractors work for themselves, they will not commit to a long job if they are not going to get paid at the end of it. Make sure that your finance options are imbedded into your build schedule. Remember – don't pay for anything up front!





#### 1/ Utilise the roof space

What can you put in the loft to add value? Flexible storage? Skylights or even a bedroom?

#### 2/ Pay Attention to the garden

An attractive, well designed outdoor space can add a great deal of value to a property as well as making it more sellable.

#### 3/ Off-street parking/garage

This is particularly important for areas where parking is hard to come by. Also, in terms of value, most buyers seek low-maintenance frontages, so in reality it's a win-win.

#### 4 /Planning permission

Having planning permission for other areas of your land that you haven't got around to building on yet is a great thing in terms of adding value to your property - potential buyers will be restassured they can make their own mark on a property.

#### 5/ Storage space

Be clever when planning your layouts, anywhere that could be used for storage will not only make your life a little easier, but it will also add value to your home.

#### 6/ Bathrooms and showrooms

Multiple bathrooms are a good investment and are a real plus when it comes to your home's value. En-suites in particular add a real touch of luxury. Work on a ratio of one bathroom for every three bedrooms, plus the master en-suite.

#### 7/ Layout

Open plan spaces are incredibly attractive to today's buyer. Use the opportunity to design your own layout to make it as light and airy as possible.

8/Intelligent buildings Home automation is only set to grow. Make sure that your house is either kitted out, or has the infrastructure to enable smart home gadgets to be installed to allow your home to be future ready.

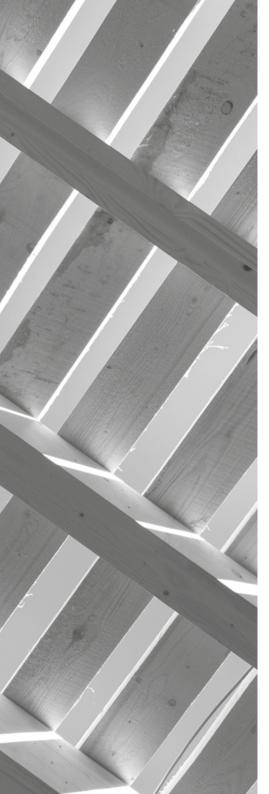
#### 9/ Keep it green

There is a market for homes that take conservation one step forward. By generating your own electricity and heat not only do you save on your monthly running costs, you also attract a specific type of eco-buyer.

#### 10/ Add some character

Whether it's a jaw dropping staircase or the perfect party kitchen, adding a splash of your personality could be your secret weapon to making a profitable self-build.





### Brick & Block

#### Everything is built on site = lengthy time to get superstructure up. Wet method of construction = needs time to dry out. Also, it can't be laid in heavy rain or when it's below freezing.

#### Easy to find skilled workers familiar with the techniques.

Competitive labour prices.

payments.

### Design Flexibility



On-Site

Labour

**Finance** 

Construction

Bricks = forgiving, easy dealing with any discrepancies in foundations, levels or measurements. Bricks will accommodate for any changes in the design as the build evolves.

Easier to finance with conventional

self-build mortgage providers'stage

lenders as the stages mirror most

#### Sustainability



High thermal mass, absorbing and retaining heat in the building fabric that is radiated back into the house when the temperature drops.

### Timber Frame

Quick on-site construction in a matter of days. Don't forget to think about and account for lead times to have your frame delivered to you. Like many things, changes to layouts or late in the process can be costly - so make sure time is well spent planning. The off-site construction and speedy erection means bad weather is less of a problem.

Harder to find a labourer comfortable working with timber frame. Most of the work is done by the supplier, with little on-site labour.

Requires a contract to be placed with a manufacturer some months before delivery. Requires a hefty deposit to be paid, which may have to be accounted for in the way the mortgage is set up.

A myriad of design options that can be tailored to your needs at the design stage. From ultra-modern Huf Haus styles through to classic oak frame houses.

Timber from FSC sources is very eco – its carbon neutral, renewable, non-toxic and organic, with a low embodied carbon, especially if harvested locally.





If you're looking for labour saving and high performance solutions, our Off-Site Solutions division can assist with modular, component or whole building systems/kits. Derived of our **Pasquill, Roofspace, International Timber** and **Scotframe** brands, this division can provide timber frame whole house kits, roof trusses, floor joists and whole room-in-roof systems.











We can also help if you're looking for a stress-free solution to house building. From design and planning through to procurement and completion, our brand **Build Aviator** have the expertise and services to help make your build process smoother. Their services include;

- Sap Assessments
- Estimating Services
- Air Tightness Testing
- Acoustic Testing in partnership with LABC Acoustics
- Registered Construction Details approved by Local Authority Building Control

Find out more about Build Aviator from pages 12 - 15 earlier in this guide.



<u>Jewson</u> are one of the largest builders' merchants in the UK with branches all across the country. Their teams are full of knowledgeable and welcoming colleagues who can help advise and support you during your project making sure you get everything you need, when you need it, to complete your project.

Jewson can help with all of your <u>tool hire</u> needs, and can also help with the design, measurement and supply of your kitchen through <u>Jewson Kitchens</u>.











- Glass



- Plaster
- Plasterboard
- Finishing products





- Acoustic insulation
- Thermal PIR insulation



- Renders and finishes
- External wall insulation
- Tile fixing products
- Flooring Systems
- Technical mortars

### scotframe homes

- Timber frame whole house kits



- Timber solutions – roof trusses and floor joists



- Cladding
- Decking



- Roof systems

The following Saint-Gobain brands distribute a range of materials for construction:

#### General building materials:



















#### Plumbing, heating and bathroom materials:











#### Tiling, flooring and surfaces:





#### In Ireland:



- Plaster
- Plasterboard



 distributor of general building materials

For further information please contact:

Richard Halderthay

Telephone: +44 (0)7823 328444

Email: SGselfbuild@saint-gobain.com

www.build.saint-gobain.co.uk



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#### Saint-Gobain Limited

Saint-Gobain House Binley Business Park Coventry CV3 2TT

www.saint-gobain.co.uk







