



## WHICH TYPE OF SELF-BUILDER ARE YOU?

Did you know that there are 3 basic types of self-builder? You can choose and adapt - depending on how much knowledge, determination, time, money, skills, fitness, help and support you have.

- 1. Total D.I.Y.** About 1 to 2% of self-builders will actually do pretty much everything themselves. They will find the land, work out what sort of house they want and probably get an architect or architectural technician to draw up the plans. They may buy a kit house from a package company which may or may not be erected by that company. They will obtain planning permission, then sit down and plan out the logistics of the build, materials, costs, sources, timings. They will be very hands-on in clearing the site, laying foundations, building and fitting out. They can be as unique and perfectionist as they desire. This is usually the cheapest way to build, but also the slowest. A variation on this method is to get together with a group of others and build cooperatively, all working on each other's houses, sharing skills, expertise, equipment and resources.
- 2. Self project-managed.** This is probably the commonest method that self-builders follow. They find the land and either commission the design as above, or work closely with a package company's in-house architect to adapt a standard design to their own specific wishes. Project managing means you organise the foundation laying, builders, plasterers, plumbers, electricians etc and order the materials, all to be in the right place at the right time, in the right order, at the right price. The package company will probably erect the kit house, as that is often the most cost effective and efficient way. Then you sort out everything else, possibly acting as labourer or site cleaner to the workmen as needed.
- 3. Turn-key package.** This custom build route is the easiest, simplest and certainly the quickest, but it is also the most expensive. You still find the land yourself, although you may be helped by choosing a package company which has contacts in their area. Or you can approach a housing development company at the earliest stage before building commences, and agree with them that they will adapt their design to meet

your specific requirements, because you are purchasing off-plan. You pay for the completed house as you would have had you just bought it in a new estate. You miss saving on the developer's usual 20 to 30% profit margin though. Other options are to get several package companies to quote for putting a house on your plot – insist on a fixed price contract if you need to control the final cost. Alternatively, you can employ a project manager directly yourself (the package company will probably recommend one if asked). You then rely on their ability to source workers and materials to complete the package build for you.

Whichever method you choose, remember that changing your mind during the course of the build normally increases costs, especially if you are upgrading the specifications as you go. Keep a contingency from the start of 10 to 20 % to cover any additional and unavoidable costs, or you may be struggling to increase your borrowings to meet substantial unbudgeted extras. This money is often sunk into the foundations, which may well cost more than expected.

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