Self Build
A guide to building your new build home
by Scenario Architecture
Introduction

On average, less than 10% of self-builders take on building work themselves.

Thank you for downloading our Self-Build, New-Build eBook. Whether you’re new to the idea of building a home or well into the planning stages, this eBook is for you.

We aim to cover all the necessary steps, provide practical advice and answer most of your questions. Pursue this challenging yet immensely rewarding process and it will lead to a new, beautiful and sustainable home.

1. What is self-build?

The term self-build refers to a single new-build house commissioned by the homeowner. In the UK, self-build has become increasingly attractive as an alternative either to buying a new-build developer house “off the shelf” or renovating an existing house to suit specific requirements.

Most self-builders do not literally build their house with their bare hands, yet this term is widely used to describe any new one-off house procured by the future owner. While some self-builders do involve themselves with building and/or managing their project, most find it preferable to employ a professional design team and contractor.

- Approximately 12,500 people build their own house each year in the UK.
- On average, this works out to 7% to 10% of all annual new-home purchases –significantly lower than other European countries.
- The Housing White Paper (2017) reasserts the government’s commitment to supporting the self- and custom-build sector and outlines measures that make the process easier.

Talk to us about your project
2. Why self-build?

There are many advantages to building your own home. Generally speaking, you’ll have increased control over the process for better overall quality and better value for money.

Key advantages:

- Control over the design will result in a bespoke home, for the present and future.
- You can seamlessly incorporate the latest advancements in technology and sustainability.
- Self-build projects are 0% VAT rated, so a larger proportion of your budget will go toward construction.

3. What land is suitable?

Finding the right plot is a crucial and often challenging part of the process. Few self-builders understand the significant impact the parcel of land has on the quality of a finished house.

Before choosing a plot in your preferred neighbourhood, it is important to ask yourself three key questions:

1. Can it comfortably accommodate the size of house I want, leaving ample space for the garden I want?
2. Are all the necessary services available, such as water, electricity, gas and internet? If not, can they be harnessed easily and cost-effectively?
3. Are the scale and style of my desired house achievable within local planning and historical restrictions?

When considering a self-build project, many people seek an empty plot in a charming location, but this is often not the best option. We’ve learned from experience that a site with an existing house, suitable for demolition, is the best – and most accessible – option.

This is particularly true in and around London, yet regardless of where you choose to live, there are notable advantages to this option. An existing house is evidence of existing services and suitable ground conditions. Planning risks are naturally lower, as you’ll be asking for permission to replace an old, “bad” house with a new, beautiful and sustainable one.

Furthermore, the existing house, including satellite structures like sheds and garages, provides an established built volume – a healthy starting point for building a robust planning case.

If not already in place, a direct route to your plot can cost anywhere from £500 to £10,000. The actual cost will depend on whether you need to gain access via your neighbour’s land.

TIP:

Search through recent planning applications on your local council’s website.

- Look for plots where the owner applied for “outline permission” only, often signifying their intention to sell.
- Look for applications that were rejected due to inconsiderate design or insufficient information submitted.
- Look for applications submitted through an agent – often an architect or a planning consultant employed by the property owner. The site address should be published within the application.
Finding a plot

Below you’ll find the most effective places to start your search for a suitable property.

- **Online** - If you’re looking for a site in and around London, particularly for a plot with an existing house suitable for demolition, visit property hubs like Zoopla, Rightmove and Prime location. Plotfinder, Plotsearch and Plotbrowser are designed specifically to help self-builders with their search.

- **Estate Agents** - While empty plots rarely list with high-street estate agents, plots with existing houses, suitable for demolition, often do. Search beyond what is currently available – register your interest with local agents and tell them your requirements.

- **Local Councils** - The council may be aware of – and even own – a suitable location. It’s always worth asking.

- **On The Street** - Pound the pavement: drive by, walk around, talk to locals and share your contact details in case they hear of an opportunity. Some may be considering selling but waiting until prompted by a potential buyer. This approach may take time and effort, but it’s more likely to unearth a dilapidated gem that’s evaded the professionals.

- **House-hunters** - Professional property-finders aren’t only for the wealthy. Skilled finders often pay for themselves by helping you negotiate a reduced price for your property. They’re also good at unearthing properties that aren’t on the market.

How to assess a plot?

You’ve already spent considerable time on your search, you’ve across a few interesting plots. How do you assess the suitability of plots that look promising?

The three questions listed above regarding suitability are a good place to start, and the first two relating to space and services are fairly easy to discover and assess without assistance from professionals.

When assessing planning potential and overall risk, consider who you want to design your house. An experienced architect can offer invaluable advice. If you see eye to eye, appoint this architect – you don’t have to wait until later in the process. Having an architect on board to assist with your search can only help.

If you’re planning to self-build, appointing an architect early will help you avoid problematic plots, increase the efficiency of your search and give you an advantage over competing plot-seekers. Moreover, it will help you identify sites that seem problematic at first yet prove suitable upon deeper examination by an experienced professional.

While architects typically charge for their time supporting your search, you may be able to negotiate a nominal charge for their early involvement. Moreover, some architects deduct these fees from the final payment, if the project goes ahead.

Work with a good property solicitor to help your purchase go smoothly – we recommend having one on board from the outset. A good property solicitor will carry out searches on your behalf and flag up any issues. These potential issues are outlined below:

- **Covenant**: a legal agreement tied to the land, not the owners. It usually restricts development in some way.
- **Easement**: the right of other parties over the land, regardless of ownership – like “right of way”.
- **Wayleave**: the right of local services to run on or under land.
Designing a self-build house

A design process that begins with a blank canvas can be fun and exciting, if a little daunting. How do you go about it? What goes where, and why? Are the possibilities limitless? How do you know what will work best in the long run?

You can simply leave these problems for your architect to solve – after all, this is what they are hired to do. However, one advantage of the self-build route is the opportunity for you to increase your involvement in the process and improve control over the final outcome.

Every architect will have a different take on the fundamental look and style of a house. At Scenario we can only speak for ourselves and describe the uniquely interactive design process we’ve developed over a decade of extensive work throughout London and the Home Counties. Time and again this process has proved effective for a variety of projects. However, it is particularly suitable for new-build projects for reasons that will become clear below.

If you choose to collaborate with us on your new home, we will guide you through the journey at three distinct stages: brief, form and material. We describe these stages below, with an emphasis on new-build projects, and lay out three key aspects of the process.

**Brief**
Each project starts with a meticulous analysis of our client’s daily requirements and future aspirations. We ask clients to envision day-to-day scenarios in the completed house, by imagining these we find they’re better able to understand and express their wishes.

We then create a high-definition brief and translate this into a three-dimensional simulation tailored to our clients’ lifestyle. This exercise is particularly informative for a new-build, where existing structures do not interfere with the ideal outcome.

**Form**
With these living scenarios established, our clients’ interaction with their environment can be made concrete. A form begins to emerge, free from preconceptions or convention. It is entirely bespoke and personal: a resolution of the challenges presented in the context of the brief.

**Material**
We believe architecture provides the backdrop to life; it shouldn’t take centre stage. Lives are in full colour, so we prefer to use materials in their natural state.

Unlike a renovation or extension, a new-build house is not restricted by. A new should respect to its surroundings and adhere to planning codes, it need not conform to an existing palette of materials.

Visit this link for an animated illustration of this process.
As the design phase comes to a close, we’ll find ourselves with an ideal version of the client’s future home. At this point the project is no longer a dream: the plot is purchased and there have been considerable investments in time, effort and financing. It’s now time to request planning permission.

Planning in the UK – and particularly in Greater London – is a tricky business, a complex maze of policies, standards and regulations. Navigating the process requires specialised, up-to-date knowledge and skill. The good news? Over many years advocating for clients, we’ve developed a winning approach to the planning process that reduces risk and increases the chances of securing planning permission. We maintain an outstanding track record across Greater London and the Home Counties.

The key qualities of our approach are listed below:

- **Collaboration** – we aim to start a dialogue with planners in the pre-planning stage, prior to submitting a full planning application. Our experience shows that when properly consulted on a proposal, most case officers are open to professional negotiation. This negotiation significantly increases the chance of success.

- **Strategy** – we create a thorough profile of your project, including planning history, local context, precedents and challenging aspects of the scheme. When called for, we split applications into sections. We may also introduce minor alterations to a scheme following discussions with local planning officers. These gestures help prevent one single contentious element from jeopardising approval of a scheme in its entirety.

- **Professionalism** – the clarity and overall quality of a submission have a tremendous effect on success rate.

Our planning eBook provides more information. To read it, visit this link.
Sustainability

It was once common practice for local authorities to impose sustainability standards on residential development. The 2015 Deregulation Act removed that obligation from local authorities, allowing it to default to Building Regulations.

With no clear target to work towards, we collaborate with sustainability experts to create optional ‘levels’ for our clients: bronze, silver, gold and diamond. Each level is a step on a route to sustainability, from basic compliance with Building Regulations (bronze) to a rigorous home quality mark (HQM) certification (diamond).

With each package comes an increase in tangible benefits, ranging from improved thermal and acoustic comfort to reduced carbon footprint. The higher you go, the more you save on running costs, though the more elaborate packages cost more in professional and construction fees. You’ll also put yourself at a significant advantage during the planning process.

While all levels can, in principle, apply to all projects, home extensions and renovations are less likely to achieve diamond or even gold level, due to the limitations of the existing fabric. For a new-build house, these rigorous sustainability standards are not only achievable, they will deliver return on investment more quickly. Anyone eager to join the global shift towards sustainability would be wise to future-proof their home in this way.
Visualisation

We create, evaluate and communicate our designs using advanced 3D-design tools. We provide realistic real-time visualisations and virtual reality as standard across all our projects. Using up-to-date technology throughout the design process helps us round out the information we need and helps us fully control the design and execution.

On new-build houses these tools prove particularly useful, giving us a realistic 3-D model that we can tweak in real time to test ideas.

BIM technology

All our projects are developed in 3D using building information modelling (BIM). With this cutting-edge technology, we can pull all our project specs from a single, accurate digital model. BIM delivers significant time and cost savings due to the quality and accuracy of the information it generates. It allows for smoother collaboration with consultants and helps us identify and quickly resolve any issues that arise.

Working on a new-build house is when we can truly maximise its potential. Starting with a blank slate, without an existing structure, BIM can help create a fully coordinated set of drawings and eliminate unpleasant surprises almost entirely.
How much will it cost?

Before we provide realistic estimates on building costs, a few words of warning regarding unreliable sources.

TV property shows can be a great source of inspiration and provide valuable insights into the process, but don’t count on these shows for trustworthy advice on construction costs. The numbers quoted on these programmes could contain omissions, or be well out of date. This is not to say these programmes are trying to mislead you, but it’s safe to assume the actual prices are significantly higher than those broadcast.

High street estate agents are another common source of misleading figures. The objective of estate agents is to sell properties. Therefore they are naturally inclined to quote optimistic figures – the least expensive outcomes. While it may be useful to discuss projected resale values with local agents, after the building work is done, don’t rely on these sources for construction costs.

Finally, refrain from seeking quotes from contractors before they have detailed drawings and comprehensive specifications.

Our experience shows even talented, reliable contractors will undervalue projects presented to them without sufficient details. Even at the rigorous tender stage, contractors tend to overlook costs for work not explicitly indicated on the drawings, so they can offer a competitive price at tender and win the project.

Who can provide reliable costs?

Ask an architect in the early stages of your project and an appointed quantity surveyor later. Architects typically run construction projects from inception to completion, so they’ll have a realistic grasp on current construction costs.

That said: architects are not cost consultants. They base their estimates on past experience and typically provide preliminary, estimated costs per square metre. Their advice can be extremely useful until a quantity surveyor is appointed and the design is clear enough to work out an elemental cost analysis.

If this is your first construction project in the UK, you may not be familiar with quantity surveyors, specialists in estimating and managing construction budgets. We strongly recommend appointing a quantity surveyor to oversee any new-build house.

Can Scenario provide costs?

In early 2020 we recommended allowing between £2,000 and £3,000 per square metre for projects in and around London. This may sound like a wide range but establishing just a few basic details about a project can help narrow the gap.
Refining these initial estimates requires working out the construction method; structural approach; quality of fixtures, fittings and materials; sustainability level; and whether or not a basement is included in the project. Digging a subterranean space normally costs between £3,000 and £3,500 per square metre. All our estimated costs for new-builds exclude professional fees and VAT; new-builds are generally zero-rated for VAT.

A highly sustainable house will pay off in the long run, though it will demand a greater capital investment initially. Even with the growing availability of cost-effective measures, we’d budget between £2,500 and £3,000 per square metre, above ground, for a sustainable house.

We recognise the importance of knowing your budget from the outset, so we’ve developed a helpful tool for estimating rough costs. We use it at the design stage for all our projects, before the quantity surveyor comes on board. Any realistic budget must have a built-in contingency fund — typically 10% of the projected cost — to allow for cost overruns and contract amendments. The quantity surveyor should consider the contingency fund, and present it in the tender and, later, contract documentation.

Some argue a new-build house should require a lower percentage contingency fund than a home extension or renovation, considering new-builds encounter fewer unknown issues. To that we recommend putting aside a hidden contingency to make up the difference, just in case.

Any additional consultants I should appoint?

Most architects will act as lead consultant and assemble a team of professionals to ensure the successful, timely delivery of your residential project. New-build homes generally require a structural engineer, a quantity surveyor (for cost control), an approved inspector (to oversee compliance with building regulations) and, often, a party wall surveyor. If the project demands it, you may need additional consultants for planning, heritage, right of light, landscaping, audio/visual and building services.

The best contenders will not — and should not — be cheap. Inexpensive quotes rarely turn out to be economical in the long run. The most skilled and experienced team will meet tight deadlines, hit budget targets and save money on quality design with minimal impact.

Knowing the specifics of your project will allow us to recommend the consultants we trust and, once appointed, source quotes on your behalf.
Below is a list of consultants you may require for a new-build project:

**Structural engineer**

A structural engineer designs the structural scheme and carries out structural calculations. Appoint one before enlisting the quantity surveyor (below) for initial costing. Including a structural mark-up in the initial pricing package will significantly increase the accuracy of your budget.

**Approved inspector**

An approved inspector verifies your project meets all building regulations, reviewing drawings, inspecting work carried out on site and issuing a final compliance certificate upon completion. Your local building control department can do this work for a similar fee, but our experience shows an approved inspector will provide a more responsive, flexible service. We recommend using one for a new-build house, where constructive advice early on in the process is vital.

**Party wall surveyor**

If you share a wall with a neighbour, appoint a party wall surveyor to record existing conditions on both sides of the party wall. Bear in mind, this may be necessary for even a new-build detached house centred on the plot, depending the depth of the foundations on either side of the boundary and whether the scheme features a basement.

**Quantity surveyor**

This cost professional outlines initial costing, manages the tender process, carries out valuations on site and helps agree the final account with the contractor. Appoint one when the initial designs are ready for a cost plan.

**Interior designer**

An architect-designed home deserves an interior that’s conceived with the same attention to detail. A professional interior designer will demystify paint colours and finishes and recommend the appropriate free-standing furniture, soft furnishings, even artwork.
Surveys and reports

Before the design phase, your architect may order surveys of your property: typically a topographical measured survey, to help your architect draw up the scheme in context, and a CCTV drainage survey, to establish the route and condition of existing drains.

Others that may come up include arboricultural (tree) surveys, daylight and sunlight reports, sustainability surveys, archaeological surveys and traffic assessments. This all depends on the complexity of your scheme and the flexibility of local planners. Your architect can advise on which are required for your plot.

Funding your project

A solid financial plan is an essential component of your new-build journey. Generally, you’ll need to finance the following:

• Purchase of building plot, including stamp duty and legal fees
• Professional services, including architects and structural engineers
• Site surveys
• Planning and pre-planning fees
• Construction costs, including landscaping and interior furnishings
• Building warranty, such as NHBC, BLP and LABC

Clients draw these funds from savings, equity in the existing home, a mortgage against the new property or a combination thereof.

For a sustainable house, consider a self-build mortgage from an ecology building society.

Paying your architect: fixed fee or commission?

Architects use different fee structures. In fact, some architects impose different fee structures from project to project, depending on scale and scope. Fees can vary between fixed sums, time-based rates and percentage of the final construction cost. Some architects will charge a fixed or percentage-based fee, then add a separate time-based charge for, say, a site inspection.

We believe a percentage-based agreement has significant advantages for everyone involved in a new-build project.

As RIBA chartered architects, the majority of our designs – and certainly all new-build houses – are what we call “full projects”, requiring full architectural services from inception to completion. For these full projects, we calculate our fees on an agreed percentage, based on the final building costs, exclusive of VAT and professional fees. We calculate our fees from the latest cost estimates available, until the final construction costs are ascertained.

Be aware:

A traditional mortgage against the new property will not provide adequate cash flow.

Instead, consider a self-build mortgage that releases funds in advance or in arrears, based on progress.

An independent mortgage broker will offer initial advice at no cost.

Once you’ve seen what’s on the market, hire a broker to secure the most suitable product for you.
At the early stages our fees are calculated with our in-house estimation tool. We adjust them to estimates by the quantity surveyor, then to the actual prices of returned tenders. The final contract reflects any changes during construction. Our experience shows that this approach reflects a clear and fair correlation between the workload and the resulting fee. This is particularly true for new-build houses, due to the considerable scale and the fluctuation of key parameters along the way.

Some clients prefer the certainty of fixed lump-sum agreements, and many architects will happily provide it. However, as the project progresses a fixed sum can present several pitfalls. If presented with a fixed-sum proposal for a new-build, ask yourself the following questions:

**Is this service comprehensive?**

A fixed fee always relates to a fixed scope. No architect provides flexible, unlimited services at a fixed rate. So before you commit to a project as complex as a new-build house, find out exactly what your service includes, and what follow-up work you’ll require outside the agreed terms. Look out for exclusions and limitations in the proposal, and read the Terms & Conditions.

**Do I want options or iterations?**

At different stages of the design, some architects set out a finite number of options, each incurring a set fee. This sounds fair. But what happens when you’d rather mix and match options? Or if none of the offerings appeal?

We tend toward design “iterations”. Throughout the process, we present iterations of the scheme and revise to reflect your preferences. No matter how substantial the revisions from the first iteration, we invariably land on a winning scheme by the third. The interactive process leads to a greater investment in the design.

**Is this service truly bespoke?**

Some architects and many design-build companies are up front about designing to a typical, established layout. If this is what you’re after, your project will likely incur lower professional fees and lower construction costs, but your house will not be designed to your specific requirements. Yet many market themselves as fully bespoke when, in fact, they use pre-designed “types”, modified per project. A fixed fee for a “bespoke service” could be a red flag for dishonesty.

Some clients prefer the certainty of fixed lump-sum agreements, and many architects will happily provide it. However, as the project progresses a fixed sum can present several pitfalls. If presented with a fixed-sum proposal for a new-build, ask yourself the following questions:

**Is this service comprehensive?**

A fixed fee always relates to a fixed scope. No architect provides flexible, unlimited services at a fixed rate. So before you commit to a project as complex as a new-build house, find out exactly what your service includes, and what follow-up work you’ll require outside the agreed terms. Look out for exclusions and limitations in the proposal, and read the Terms & Conditions.

**Do I want options or iterations?**

At different stages of the design, some architects set out a finite number of options, each incurring a set fee. This sounds fair. But what happens when you’d rather mix and match options? Or if none of the offerings appeal?

We tend toward design “iterations”. Throughout the process, we present iterations of the scheme and revise to reflect your preferences. No matter how substantial the revisions from the first iteration, we invariably land on a winning scheme by the third. The interactive process leads to a greater investment in the design.

**Is this service truly bespoke?**

Some architects and many design-build companies are up front about designing to a typical, established layout. If this is what you’re after, your project will likely incur lower professional fees and lower construction costs, but your house will not be designed to your specific requirements. Yet many market themselves as fully bespoke when, in fact, they use pre-designed “types”, modified per project. A fixed fee for a “bespoke service” could be a red flag for dishonesty.
How long will it take?

Along with cost, the construction programme tops the list of things routinely underestimated by those involved.

Architects tend to provide optimistic estimates to please clients. Contractors tend to provide optimistic estimates to please architects and clients. And everyone has an excuse as to why the original target wasn’t hit. Unfortunately, the homeowner suffers most when a project overruns the original move-in date.

The only way to avoid the agony of uncertainty is to work within a realistic programme, based on up-to-date statistics from completed projects, with an allowance for unpredictable elements.

Though providing a blanket estimate is difficult for such a unique undertaking, we’ve compiled some statistics to build this rough timeline for a new-build project:

- Stage 1 Preparation: 1 to 1.5 months
- Stage 2 Initial design: 1.5 to 2 months
- Stage 3 Planning (including pre-planning): 3 to 3.5 months
- Stage 4 Detail design and tender: 4 to 5 months (may overlap with Stage 3)
- Stage 5 Construction: 10 to 12 months (may overlap with Stage 4)
- Stage 6 Handover: 1 to 1.5 months (begins after 12-month rectification period, post-occupation)

We know this timeline is longer than most clients want to hear, but it is our professional duty to be realistic from the outset.
Conclusion and next steps

If you are considering building a new home, please get in touch, whether you’re at the start of your journey or well into the process. We are always available to offer advice and answer any questions you might have.

Follow the link below to book a phone consultation with one of our directors. Tell us about your requirements and we can guide you through any aspect of the process including the suitability of potential plots.

Useful links and resources

Guidance for self-builders can be found here
Information about the Right To Build register can be found here
A plot search by the Build Store can be found here
A website dedicated to plot search can be found here
A website dedicated to browsing plots can be found here
Find an ecology building society here