

The Self Build

Playbook

Your playbook to the game of self building with the aim of saving you time, money and stress.

By Ryan Watt



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About the Author

I'm Ryan and I've been working in the construction industry for over 14 years as a building service engineer/consultant. I work closely with architects, structural engineers and clients. From small one-off homes all the way through to large MoD sites.

One of my key passions is to help self-builders and this is why I've set up self-build TV. Building a home can be both stressful and risky. Self Build TV is aimed at demystifying self-builds so you can have the dream home you've always wanted.

I hope to be coming along on your self build journey Let's start.



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Introduction

The ‘Self Build Playbook,’ is your playbook to the game of self-building your dream home with the aim of saving time, effort, and money.

If you're thinking about building your dream home, or perhaps you're even in the process of building a dream home, this is a book for you.

Don't worry, I'm not going to bore you with loads of three letter acronyms and terminologies. I've written this book, (well, you could even call it a handout as it's that short) for the purpose of you getting up to speed on the core basics of building your dream home. Similar to a coach at a game flicking through their playbook, you can either read this in its entirety or flick through to a relevant part during the game of building yourself build.

Self-Building - why is it a game?

So why a game? In self-building there are two teams: There is the client side, and then there's the contractor side (often called a builder by self-builders). No matter how friendly you are with your contractor/builder, you are on different sides since your contractor/builder wants to make a profit and you want to save money. These are very much conflicting goals.

However, having said that, a good self-build is more like a game you want to draw. You don't really want to thrash your opponent, making your contractor lose money because they will lose interest in your build and quality will slip. To be honest, this isn't a situation you'd want to find yourself in, and don't forget they've been playing the game far longer than you have.

Obviously, it's a game you don't want to lose. You don't want your contractor to start inflating costs, pay over the odds for a home or feel like the build is never ending. The best result is a draw.

I know this sounds strange as there are not many games that you'd want to draw, but think of it more as a friendly rivalry, a friendly game of tennis with a friend. You both want to have fun, and in most cases that's the same with self-building. You're aiming for a quality home that you're proud to live in at price you are comfortable with.

What's in the book?

Again, I'll not bore you with jargon, but I'll break down the self-build game into three defined parts:

The warmup - where you learn about how to warm up, set your expectations, how to get land and finance your development.

Training - like all games you needed to develop, learn some skills and make a game plan.

The Game - The build itself - This is when things ramp up, what's been on a paper for months starts to transform into a reality.

Like most games there are different varmints, different rules, so without any further ado I'll kick off by outlining the three most common ways to build your dream home.

Let's start.

Choose Your Game

As in sports, there are various ways of building your dream home and different rules for each. As in sports, you might be best playing one type of sport in comparison to another.

So which game is best for you?

I'm just going to quickly outline three types, but it's worth noting that one size does not fit all. This is down to you and how you want to run your self-build.

The three most common methods are:

DIY Build

When you say self-build, this is probably what most people automatically think of. You pick up the design and build most of it, if not all yourself. You are effectively the contractor / builder.

Package Build

You get the land; you then pick your house from a catalogue and the building is built on your behalf. All you need to do is pick fixtures and finishes and then just move in.

Bespoke Build

Well, then there's the third option, the most common one, which is the typical self-build method, the bespoke build method. This

is the best thing about self-building being bespoke to you and our family. However some may find it a bit daunting. Hopefully, after reading this book you won't find it overwhelming, but see how easy it follows the play by play.

So, what are the key differences?

It's easy to compare self-builds with holiday types.

The DIY build is like a self-drive holiday. You go out, you book all the flights, hotels and rentals. As the name suggests, you do it all yourself, but you don't really know the total cost of that holiday until you come home and count up all the receipts.

Although you may have a rough budget and an estimate of your spending, you'll only really know the accurate figure once you've come back. Obviously, this can be great for some people, but risky for others. Since you'll be taking on all the risk, if something should go wrong, you'll have to sort it out and your budget also takes a knock.

On the opposite side of the scale there is the package holiday where you get the brochure, you order the package, and you know exactly how much it's going to cost upfront. It may have a little bit more of a premium cost to it, but people go for it because it's easy and there's little risk.

And then there's the bespoke holiday, the bespoke way of building your dream home. This is when you spend a bit of time to develop a brief, and they will use their expertise to build you're a holiday. You pay them a small constancy fee, so you know your agent has your best interests at heart. When you're happy with your holiday selection and it's at a price you can afford, they will manage the booking process. Also, if there are any problems during your holiday, they'll be there to help sort them out for you.

The same thing happens on bespoke builds and that's why it's one of the most popular ways to build your home. You get the benefit of the support to tailor what you want and the reassurance of a team to help you if something goes off course.

That's why the term 'self-building' is a bit of a red herring. you're not on your own. You have a team with you.

So, which one's better? Like I've said, the choice is yours to select variants, but don't forget, you make the rules, is your game, it's your self-build.

Stage One – The Warmup

Let's get you warmed up for your self-build. Just like warming up for any sport, some people feel this is a bit boring and can easily be missed out. However, if you do miss out on your warmup, you're likely to damage yourself. The same also applies to self-building, but in most cases the damage is to your wallet and for some people this could mean risking their life savings. So, it's important not to miss this section out.

With this in mind, to help you to start your journey I'll lay out the steps you need to take to develop a self-build brief:

- Step 1 - Set your budget
- Step 2 - Set your aspirations
- Step 3 - Get your planning team and find your land.

Step 1 - Set your budget

Okay, I'm going to jump straight in here with a potentially uncomfortable question. What is your budget? Let's be honest, not many people like talking about money, but it's by far the most important item to get sorted right away. Otherwise, you'll be starting off on the wrong foot. To help, I'll provide a quick method for setting your self-build budget.

The bottom line

What is your bottom line? After adding up all your costs, what is the total figure you would be prepared to pay to build your self-build home? I know this one is a bit difficult. Instead, it might be easier to ask yourself: if I was going to buy a detached home, what would I be prepared to pay for it? That amount would effectively be your total budget.

Given that you don't want go over budget. With this in mind, if you can afford a £500,000 home, you should be aiming for your self-build to cost around £450,000. This leaves a bit of wiggle room which potentially can be used for contingency and other items.

When budgeting, never overstretch yourself. One of the biggest mistakes self-builders make is to not put any contingency money aside. It's like jumping out of a plane without a reserve parachute. You only have one opportunity to get this right.

Now you have a rough budget for your self-build project. The next question we need to ask is what size home does your family needs?

Obviously, the bigger the home, the greater the build cost is going to be and the less money you will have available for land. However, if you need a four-bedroom home and buy a plot of

land that's only suitable for two bedrooms, you're going to run into problems.

So, to work out what sized property you need, I've gone through some previous projects and put together some benchmarks to help you with your budget. It's best to use the budget planner that accompanies this book, or alternatively crack out a pen and paper to work out the floor area you need. Obviously, this isn't set in stone and there'll be plenty of opportunity to tweak this later on. At this stage we're only trying to get an understanding of the size of property you're going to need.

At this stage I would recommend following the benchmarks given below:

- A master bedroom - 15m²
- Normal bedrooms – approximately 10 to 15 m²
- En suites – approximately 5 m²
- A bathroom – approximately 8 m²
- A study – approximately 10 m²
- A large TV room - 30 m²
- A kitchen and lounge – approximately 40 m²
- A kitchen and dining area – approximately 30 m²
- A lounge - 30 m²
- WC – 2 m²
- Utility room – 8 m²

In addition, you should allow an extra 15 to 20% for plant space and corridors etc. These are our typical sizes based on previous projects.

Once you've added all that up, you will have a rough estimate of the size of your home in terms of its total square metre floor area.

For example, if I was going to build a three-bedroom home with a downstairs WC, a utility room, a master bedroom with an en-suite, plus a family bathroom, a kitchen diner, one lounge, and a study that would roughly equate to a minimum floor area as calculated on the following page.

Room	Floor Area Per Room	Number of rooms	Floor area
Master Bedroom	15m ²	1	15 m ²
Normal Bedroom	10m ²	2	20 m ²
En Suite	5m ²	1	5 m ²
Bathroom	8m ²	1	8 m ²
Study	10m ²	1	10 m ²
Large TV Room	30m ²		m ²
Kitchen and Lounge	40m ²		m ²
Kitchen and Dining	30m ²	1	30 m ²
Lounge	30m ²	1	30 m ²
WC	2m ²	1	2 m ²
Utility Room	7m ²	1	8 m ²
	Sub Total		127 m ²
	Plant Space and Corridors		Sub Total x 1.2
	Total:		152 m²

Once you've got your approximate floor area, you can now calculate your approximate build cost using the following benchmarks. If you allow approximately £1,500 to £2,000 per square metre you can calculate your construction costs. This will give you a good indication of roughly how much a property of that size is going to cost you to build.

Going back to my example, if I was going to build a 150m² home, it's going to cost roughly around £200k to £300K to build.

Now we've worked out our approximate build costs, we can refer back to our budget.

In my example, I was working on a budget of approximately £450,000. This means that deducting the build cost from that budget, the land needs to cost around about £100k to £200k to stay in budget. If I went out to the market and found out that all the land was approximately £400K, this would mean I'd need to do a number of the three things:

- Increase my budget significantly
- Look elsewhere for land
- Consider reducing the size of the home we wish to build.

As you can see, this is quick and easy but it's important to go through the process early on to set your budget.

Now you've got a rough idea of how much your building is going to cost and the budget you will have to buy your land; we can move on to the next stage or step, which is to define your wants.

Step 2 - Define your wants

Firstly, I'm going to apologise for the last stage. I know there was a lot of number crunching, but there isn't going to be much more in the rest of this book.

Again, it is critical to get your numbers in place early on because it's essential to set realistic expectations. Now that you have got your budget established, we can explore some more enjoyable things.

In this next step, we'll look at generating a list of wants, needs and must haves. I recommend you get a piece of paper, or use the brief worksheet that accompanies this book, and jot down the following key things:

- Maximum land cost
- Ideal land size
- Minimum land size
- Plot location

Basically, you need to note down anything that you have your heart set on. For example, does your home need to be near a particular road, town or a certain distance from somewhere for your family? What style of house are you looking for? Does your house need to be south facing or west facing? Do you have any particular features you want from the land, or that you don't want

from the land? I think by now you've got the idea. Also sorry if its sounding a bit like telling you how to suck eggs but it is amazing how many people start their self build journey before they even defined where they want to go.

Don't worry if you don't have all the answers yet. The whole purpose at this stage is just to start thinking practically about your land.

It's easy to become overwhelmed when you're starting to look for land because there's so many options out there. At least putting a list of what you want, what you don't want and what you must have for a piece of land, helps you focus on what you're looking for.

Now you've outlined your wants, needs, must haves, must not haves, and have a good understanding of roughly where your land needs to be, we can now move on to step three, where we find your land.

Step 3 - Get your planning team and find your land

I'm not going to lie to you, finding your land is not going to be easy. This is where most self-builders struggle, get stuck and give up.

The first thing to understand is that land is not cheap. It makes up a significant proportion of the cost of your home. It is unlikely that anyone will sell you a piece of land below its market value. Don't get me wrong, there is a slim chance but in reality, they are more likely to overvalue their land than undervalue it. This is why it's important to know what your land budget is early on. in order to make the process a little bit easier.

Now, when you go out and search for your land, you'll be far better prepared than most other self-builders. You'll have a much clearer understanding of what your costs are, what size your land needs to be, and your wants, needs and must haves.

What are your options for land? Well, there are three main types: green land, brown land and group plots.

Green land

Green land is essentially any type of land that hasn't already been built on. Don't get this confused with greenbelt land, which you have little to no chance of actually getting planning permission on.

Green land could be someone's back garden. Be cautious with this type of land because you might not secure planning permission. It's crucial that you take some professional advice

before purchasing any land of this type because you want to make sure that you can definitely build on it.

Brown land

With brown land there's likely to be one or more existing buildings on the site. You can either demolish an existing building or undertake a large refurbishment, e.g. a barn conversion or simply refurbish a home with a large extension. Both options make it so much easier with the planning department. Some might even be classed as permitted development, so planning in the traditional route is not required. You'll find that most plots of land for sale have some degree of planning permission already in place for a generic house.

One thing to note is that you can tweak that design a little bit or put in another application altogether. Another thing to note is that you need to make sure you get the correct professional advice on this because some planning departments are very strict in certain areas and some are very relaxed.

You will find that most plots of land - if the landowner has a little bit of sense will likely have already gone through the planning process and added the value to that land. In these cases you will need to buy that land and tweak it to suit your own expectations. One thing to note if you do buy a plot of land with a design already approved by the planning department, is to

make sure that you're happy with that building as it is, because there's no guarantee that the planning department will approve another design.

Alternatively, there are other options. Some people buy land on an option, subject to getting planning approval for a particular building type. Again, as I'm not a professional in that respect, make sure you get professional advice as early on as possible. If you do need support in finding the right professionals, please feel free to get in contact with me. I'll be more than happy to point you in the right direction as the one thing you don't want is to be stuck with a piece of land where the planning permission is for a building you don't want. Or even worse, you buy a plot of land and can't get building permission at all, meaning you're just stuck with a field and have paid over the odds for it.

Group builds

Group builds is an option that's gaining popularity. Effectively, a developer buys a large plot of land, gets planning permission on that plot of land, and then sells the plots off to self-builders once they've got planning permission.

Some people might find the group build a little bit limiting, while others find that as a good halfway house. Before you jump into a group build scheme, please make sure you've considered all the terms and conditions so that you're completely happy with

this route. And like always, please get professional advice before signing up to anything.

How do you find land? I know what you might be thinking. Knowing all the above is all well and good, but how do you actually find land? Well, unfortunately, there isn't a silver bullet here. Generally, anything that is published on the internet will be at market value and in some cases over market value.

Either way, even if you find land that is not advertised, you will need to pay the market value. No one is going to sell you a piece of land at a dirt-cheap price. If they are, it's likely there's something that you won't know about that land until it's too late.

To get you on the way, there are a number of resources that you can use. For example, check out Rightmove. Have a look at which estate agents are selling land. Speak to them and let them know that you are looking for land. Also check out a website called Plotfinder.net.

Other methods include putting up posters in your local area, leafleting the area that you want to move into and cold calling potential plots. Some people actually use Google Maps to try and look for potential plots. Many people simply just split their garden in half, build on the other half of the garden and then sell the existing home to release some funds.

There are many possibilities out there, so you can be a little imaginative on ways of getting your land. Again, finding land is not easy. If you do get stuck, please remember that around 12,000 self-builds are completed every single year in the UK, so it can be done.

When people say there is no land, that is the myth they tell themselves, so they can never build their own dream home. We don't want you to be in that boat. It might take some time, but it will be worth it in the end.

So now that we've got your plot of land, you have done your warm up we can now move onto your training and develop a game plan.

Stage Two - Training

Now you've completed your warmup, you now can get on with your training. Again, like sport you don't just go and play your first league match without doing any training you will lose. It's the same with self-building.

The main point of the training is to build up a team and then work with them to come up with a game plan, which we will call a design.

Fortunately, this stage is probably one of the most enjoyable because this is when you take your ideas and aspirations and put them onto paper.

Why come up with a game plan/design? There are two primary purposes.

Firstly, design is an iterative collaborative process. The design stage is perfect for ironing out ideas and problems. Changes are significantly cheaper to make at this point.

Secondly, it's to take the design of your home and develop a quality tender pack to allow the contractor (also known as the builder) to competitively price your home so you get the best quality price.

What is a tender pack? Let me explain it like this. If you go to a car dealership, they'll give you a brochure. The brochure provides information about the vehicle's colours, trims, performance, accessories and other options. Also, they'll give you an exact price for each option.

In self-building, you're getting a tailored solution, but there's no brochure. The responsibility falls down to the client, i.e., you, to tell the contractor what they need to price for – known as a tender pack. To help the client make informed decisions they appoint a design team. The design team is a team of consultants who help the client to formulate a tender pack. The design team typically consists of a project manager, architect, structural engineer, services engineer, sustainability engineer and in some cases, a quantity surveyor, although in some teams, one person might wear many of these hats. I will explain the roles later on.

Going back to the car dealership analogy, the tender pack effectively takes the place of the brochure. You give the tender pack to the contractor to enable them to formulate their price for your home.

Rather than going to one car dealership, you can go to many dealerships/contractors to get multiple prices so you can get the best deal for your home.

At this stage some self-builders will try to save a bit of money and skimp on skilled consultants. However, this is a false economy as your tender pack will be missing key items. This means that the contractor would not know what to price for and you don't know what they are going to build. This will increase a project's risk and, in most cases, will increase the final price you pay.

What you're looking for is a quality price that matches your aspirations. One thing to note is that it is much better to find out at this stage that you can't afford certain items, than to find out later when you're on site. To reiterate, once you've passed the design stage, any changes will be expensive to implement. This is why it's important to have that quality tender early on.

To help you, I'll split the process down into three clear steps:

- Step 1 - Appoint your design team
- Step 2 - Brief your design team
- Step 3 - Design your self-build dream home with your design team.

Let's start with Step 1, appointing your design team.

Step 1 - Appoint your design team

You might be thinking that all you need to do is to go out and get an architect to complete a few drawings and then have your building built. That's what the TV shows would have you to believe, but that's not the full story. Architecture is only one of the pieces that makes up the puzzle in creating your dream home.

Many self-builders simply go ahead and appoint an architect without considering the other crucial pieces. It would be like buying a jigsaw puzzle only to find that you've got a missing piece when you're halfway through it or even worse, nearing completion. Filling in those pieces at a later date is significantly more expensive and the result is never as good as it could be.

I don't know what the exact figure is, but I've heard that for every pound you spend on your design, you can save approximately eight pounds when you're on site. Even if the saving is not as much as eight pounds, a poor design with lots of pieces missing will cost you a lot of wasted time, money and stress. The bottom line is a good consultant should save you more money than they cost you. A brilliant consultant will save you a factor way above their fees.

I fully appreciate you might not want to appoint a separate dedicated project manager, but I thought I'd just mention it

because even if you've got the best architect in the world and they are rubbish at project management then, your project is destined to go off course.

So, when you select your architect, you should choose them firstly for their project management skills, and secondly for their architecture. Where possible, I'd prefer to have a dedicated project manager to ensure everything runs smoothly.

Please don't confuse the project manager with a site project manager. These are different, your design project manager will be managed by the design. A site project manager manages the site when in construction, typically your contractor.

Once you've got your project manager and architect on board (or one person doing the two roles), there are a couple of other professionals you'll need. You'll need a structural engineer to design how the building will stand up. Then you'll also need to have a services engineer to help you design the services within the building, such as renewables, electrics, heating, ventilation, and occasionally cooling systems.

There are other types of professionals you may wish to utilise, but the four that I've mentioned are the key must have professionals to have in your design team. Don't forget that you, the client, makes up the fifth member of any good design team.

Step 2 - Brief your design team

So now you have your design team, you can move on to the next stage which is briefing your design team and building momentum. It's not just you are working on your project, you now have a design team to work with you, so you need to brief them on which direction you'd like them to go.

If you completed the exercise set out in the warmup section, you're likely to have most of the information about your wants, needs and overall goals already to hand. A good design team will help you develop your brief and challenge you if necessary.

Remember they have passed through the self-build journey many times and will be an excellent source of knowledge to help you define what you want from your self-build project.

In addition to your wants, needs and must haves, there are a few other important pieces of information that you must convey to your design team. What is your budget? How is the project going to be financed? And are there any key milestones you need to hit on the build to release money? What are the timeframes and are there any key timeframes that you need to hit?

Once you have agreed financial targets, timeframes and your expectations, you can move onto the design stage.

Step 3 - Design your home with your design team

Every design team will be different and will approach the design process differently. In most cases, the design team would not have worked together before, so there will be some teething problems. That's why it's important to outline expectations and

Each design team will work slightly differently. In the commercial sector there are standard agreed stages of works but more often domestic projects agree key dates and try to stick to them and method that suits them and the client.

Once you have agreed the design for your home, your team will then move on to translating what you have agreed with them into a format that a contractor can price against, which is known as the tender pack.

They'll produce a set of drawings and a set of specifications. Again, the quality of these will affect the quality of your tender price. Generally, the better your game plan, the less chance something will go wrong during the game...like games, things will change once you get started but it's always better to have a plan. Now, you have your design and you can go out and find your opponent

Now, let's find out more about the last stage, the game.

Stage Three - The Game - The Build

Welcome to the last stage before you receive the keys to your dream home.

As I said in the introduction, the game of self-building is a game you want to draw, similar to a sporting match with a friend. So please remember, when I say opponent don't think of them as an adversary, they are at end of the day here to help you. You want it to be like friendly match against a friend, you both want to enjoy the game and want you to move into a quality home that you are proud of and they want to have a happy client.

What makes a good build process?

There are many ways people go about this, but simply put, there are three key steps:

- Step 1 - Negotiation
- Step 2 - Detailing
- Step 3 - The build itself.

Step 1 - Negotiation with your contractor

You've sent out a tender pack and the prices have come back. This is probably the key part of the project - when you pick you opponent. Pick a ruthless opponent and you'll have headaches all the way though, pick a flimsy one and you'll lose faith in their

ability. You want one that you can get on with. After all, you'll be working together for some time. With this in mind, it's not always the lowest tender/price you should go with. Many contractors do low ball the project to get their foot in the door and plan to make their money with extract. You should go with someone you trust, respect and are happy to work with.

In a perfect world, you would appoint them, and they would kick the project off. However, with most projects, if not all, the client's aspirations tend to outweigh the budget, so they come in slightly over budget. Therefore, clients ask their team to work with the contractor to try and look for slightly better value in certain areas and chop out other things. This is referred to as 'value engineering' and that's the point of the negotiation; to bring the project down into budget. In layman's terms, it's getting the price down without changing quality dramatically.

One of the biggest pitfalls which causes a project to start chasing its tail is not allowing sufficient, or any time, for negotiation. It's like starting a game without defining the rules properly, it's only going to lead to confusion.

It would be best to finish all negotiations before any form of appointment or letter of intent. This ensures you get the best price, but at the same time makes it clear what you are getting and for what price; before you sign up to anything.

Now you know what you are getting and how much it's going to cost, you can then move onto the next stage.

Step 2 - Detailing with your team

A lot of tender packs contain too much detail; only to find that they have to be changed following the negotiation stage.

That is why I would recommend a time after the negotiation to finish any details with the design team and the contractor. This ensures everyone is clear about what is going to be built and how it will be carried out.

Once you and your team have detailed the building, the contractor is ready to go and you have your finances in place, we can now move onto the build itself.

Step 3 - The build

Congratulations! You are now homeward bound.

How is a building contract managed? Well, I'm not going to go into the full intricacies because that's another book in itself, but I will give you a quick overview.

To start, you'll have a contract administrator. As the name suggests, they will be administrating your contract on your behalf. The contract administrator will typically be your project

manager or your architect or it could be yourself. They will instruct the contractor, so they can get going.

The main contractor will take ownership of your site, and yes, in some contracts you may now need permission to walk onto your site. This is because of insurance and health and safety reasons. In reality, your contractor will be quite relaxed about your access rights as at the end of the day you are the client. Your contractor will set up the site huts, and in some cases, it literally is just a shed and their welfare facilities. They will also do all the paperwork and inform all the necessary powers that need to be informed, after which they can start to break ground.

Before they do this, they should provide you with a cash-flow forecast. During the build, cash-flow is not linear. A lot goes into the build in the first few weeks. Therefore, you need to ensure that your finances are lined up with that forecast. Contractors are quite contractual, hence the name, they certainly don't work for free and need your money to pay for materials. In reality most of the money you pay out goes on materials, contractor profit margins are not high.

On an organised site, once the contractor is on-site, you'll hold regular meetings with both them and your contract administrator. The frequency of these meetings will be down to

what is actually in your contract. Typically, it's roughly about once a month.

The contractor will report to you on how things are going, highlight any problems, etc. They'll also submit a valuation, effectively an invoice.

Your contract administrator will give you a commentary and let you know if you should pay that invoice. This process is repeated until near completion.

I would be lying to you if I said that it's unusual to have any problems during the build. Typically, what often happens is that there will be a problem or slight change. Again, you must appreciate that in spite of all the design work, there's always going to be something that needs to be tweaked since the building is effectively a prototype.

The biggest difference to a poorly managed site is that you have a team behind you to solve any problems. You will also have a contract that deals with changes, so you don't get taken for a ride.

If it's a major problem and it turns out that the designer completely messed up, then you are protected by their insurance. I never understand it when I watch a TV programme and I hear the self-builders say that their structural engineer

messed up and now they have to dig deeper into their pension pot. We are all human and we do make mistakes and that is why we carry professional insurance.

If we mess up, I want to know I can put it right although obviously, I don't want to use it and hopefully we will never need to use it. Even though most problems are sorted easily, at least we have that reassurance to be able to support the client and keep the project moving.

So going back to the build...everything is going smoothly. You have a few teething problems and a few tweaks had to be carried out, but everything has been well managed. You're now approaching the end of your project and you might be wondering how do we get the keys?

When you're near the end of your project, you are close to what's called handover or practical completion or whatever you want to call it. In other words, it's the level of completion necessary before you're willing to take ownership of the building.

Depending on the above, typically at this point your building control officer will undertake the final inspection. They would have been carrying out intermittent inspections throughout the building process. Also, your design team will inspect the

builder's work. The building control officer and your design team will say whether they're satisfied for you to occupy the building. You will then agree with the contract administrator that you're happy to have the building handed over to you, subject to a list of snags.

A snag list is a list of items that needs to be addressed by the contractor. Provided that there are no showstopping items on that list, most clients will take ownership at this point. You now take responsibility of the building. You'll effectively get the keys, and you can now move in. Congratulations! That's it, you're finished. Well, almost finished.

You're still under a legal contract with your contractor and there are a few things you need to top and tail with them in the first year. Returning to your snag lists, you'll agree when these items are going to be bottomed out by your contractor.

Also in your contract, you have something called a 'defects liability,' which means that anything that goes wrong in the first year (within reason), the contractor needs to put right. Also, it's called the 'retention period' because you retain a proportion of their fee to put things right in the first year. If they don't put it right, you retain that money and you can use that money to potentially pay another contractor to finish the job.

So, once you've gone through the year. the retention period or defects liability period, you'll then carry out the final inspection with your contract administrator. If everything is signed off, you'll then complete your contract with your contractor and the building is completely finished.

Congratulations on your self-build! You have completed it!

Final Thoughts

I hope you enjoyed reading "Self-Build Playbook." As you can see, self-building does not need to be stressful, time-consuming, or as risky. Like all sports, having the right team around you, helps you to achieve your goals.

If you want to learn more about self building, then please check our website, www.selfbuild.tv, where we have many great interviews with experts, useful resources and loads more to help you with your self-build. Best of all, it's all free!

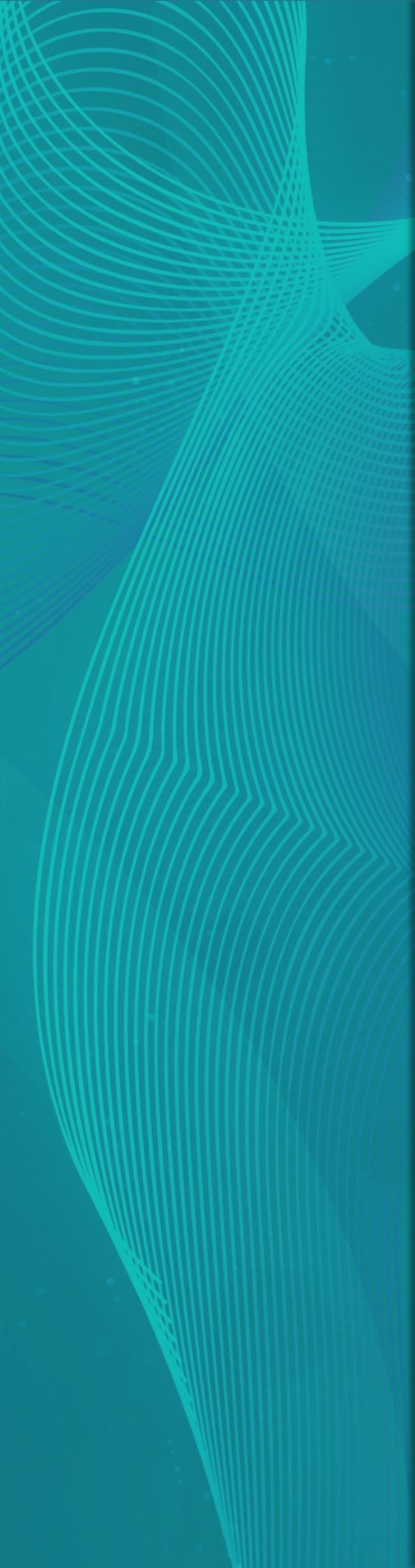
If you have any questions, please feel free to get in contact with me at ryan@selfbuild.tv.

Thanks



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A large, abstract graphic on the left side of the page consists of numerous thin, curved teal lines that radiate from the bottom left corner, creating a fan-like or petal-like pattern that covers most of the left half of the dark teal background.

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