

THE TIMES

bricks & mortar

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A place of your own in every way

As ministers back self-builders, one architect tells **Claire Carponen** how he created a family home on a budget in a popular Bristol suburb

What is the latest solution to the UK's housing shortage to come from the Government? To encourage people to build their own homes. Grant Shapps, the Housing Minister, revealed this month that he wanted to kickstart a "housebuilding revolution" by making it easier for people to build their own homes. "Building your own home should not be the preserve of a privileged few. I want to break down the barriers that many aspiring self-builders often come up against," he said.

The Government, with the help of the National Self-Build Association, hopes to boost the number of self-builders by easing stringent planning laws and improving the lack of access to land and finance, the main obstacles faced by those who dream of designing and constructing a place of their own.

The new initiative is part of the Government's proposed Community Right to Build scheme, which will allow communities to earmark certain areas for development without the need for an application for planning permission. Self-build has an image of being the preserve of affluent mid-lifers building their dream houses, as seen in the Channel 4 series *Grand Designs*. But is it possible for anyone to build their own home? Or will the Community Right to Build scheme make it easier for Nimbys to block development and further prohibit aspiring self-builders?

"Anyone can self-build," says Ted Stevens, the chairman of the National Self-Build Association, "but the process needs to be streamlined. Finding land is a lottery — and it requires luck. A lot of people give up because they can't find land where they want to live. It is easy to buy a plot in the Outer Hebrides or next to a sewage treatment plant, but it is hard to find land where you want to live.

"Most local councils sell off land to large housebuilders because it is fiddly to divide the land into smaller plots. Councils

should give a proportion of any land they sell to self-builders."

Individual plots are difficult to come by, especially in prime urban areas, and it can also be expensive. Maurice Allan, from Strutt & Parker's Edinburgh office, says: "In certain places, land value may have fallen by as much as 40 per cent since the recession. However, in contrast, the lack of prime land available in Edinburgh for individual residential developments and the difficulties in finding land with planning permission to enable self-build projects has kept that end of the market moving."

Euan Rollo, from Strutt & Parker's country house department, says that the average cost of land greatly depends on the geographical location. "The actual cost is usually 30-50 per cent of the eventual sale price of the completed house. We recently sold an acre in Bucklebury, Berkshire, with planning permission for a five-bedroom house for £400,000. We expect that the house will be worth approximately £850,000 once complete."

There are no official government figures for self-build but the National Self-Build Association says that about 15,000 to 20,000 people build their own home a year (this estimate is based on the numbers claiming back VAT on building materials from HM Revenue & Customs).

In economic downturns self-builders make up a bigger chunk of all new-build homes (about 20 per cent) compared with boom times (10 per cent), says Stevens.

"For those finding it impossible to climb the ladder and save for a large deposit, self-build is a route to affordable homes for young families. You can hire a project manager to organise every thing for you. This takes away the scary bit of planning the project. Building your home means getting what you want rather than buying off the shelf."

Stevens says that the Community Right to Build scheme could work well in villages in areas such as the Lake District where local residents are priced out by people buying holiday homes. "I think that the idea is fine, but you still need the safety net of planning and building regulations. The devil will be in detail and it will depend on whether the Nimbys can find loopholes in the law."

Rob Gregory, a 38-year-old architect, and his wife Lou, a graphic designer, built a three-bedroom house in the suburbs of Bristol last year on a tight budget. "We were living in a two-bedroom flat with our baby son at the time and we needed more space, but we couldn't afford to move up the ladder. The idea of building our home has always been a dream, but I thought that it would be impossible to find a plot of land where we wanted to live."

The day after his wife Lou, 36, set about looking for land, an e-mail from an auction website with details of a plot for sale in Clifton Wood, a Bristol suburb, arrived in her inbox. By pure coincidence, the plot, formerly a garden detached from the house, belonged to a former colleague,



Toby. Toby had planned to build a family house on the plot before deciding to sell the land and move to New Zealand.

Toby offered the couple the plot at the reserve price of £135,000, but there was a catch — they had to get the money together before the auction in two weeks' time.

They enlisted the help of BuildStore, a company specialising in finding self-build mortgages. "BuildStore was fantastic. The company managed to sort us a mortgage in our extremely short timeframe. We got an accelerator mortgage, a product for people like us who have no money."

But then the couple found that they had to cut their budget for building their home. The plot, with its detailed plans for a timber-framed three-bedroom house, had had an estimated sale value of £400,000. Post-credit



crunch the value fell by £70,000. The mortgage company, therefore, lowered its loan offer and, as a result, they had to cut their build budget by £40,000. Gregory went back to the original architect and main contractor, Moon Design and Build, and asked them what they could do with a reduced budget and they began looking to cut costs.

The company helped the couple to find a way of making the house more affordable. The structure was simplified and it was decided to use more affordable materials (for instance, they used rendering instead of timber cladding). They kept the features that they wouldn't be able to add later, such as the underfloor heating, but scrapped the landscaped gardens and hot tub.

The Gregorys' new house is sharply designed and wonderfully modern, with minimalist white walls broken up by bold splashes of



colour. The living space is open-plan and has oak-engineered wood flooring and a 4m single sliding window. The couple painted the house bright green in the tradition of the rows of brightly coloured terraces to be found in the Clifton area and Totterdown.

The project took 14 months and the family moved in last May. The couple spent £309,000 in total (including fixtures and fittings). Rupert Oliver, from the Knight Frank Bristol office, says that if they had bought a three-bedroom house in Clifton Wood, it would have cost between £400,000 and £450,000.

The house has recently been valued and it is worth an estimated £400,000; the Gregorys have made a profit of about £90,000 in under a year. "We are not an over-privileged family and we had to keep to strict budget. We would never have been able to find a similar house in this area for £300,000," Gregory says. What is his advice to aspiring self-builders? "Buy the right plot and choose the right design. Don't skimp on the bones of building. You're going to do this only once or — at the most — twice in your life."

Green shoot: the Gregorys (below left) decided on a bright green colour scheme for their new home to fit in with the colourful houses of Clifton Wood, Bristol. Inside, minimalist white walls were relieved with bold colour