



Are you, or a member
of your family, disabled?
Thinking about

building a home

6

Building from scratch
– an introduction



OWNERSHIP OPTIONS is an independent charity which aims to create equal access for disabled people to home ownership as a mainstream housing option.

This leaflet is one of a series of information leaflets about different aspects of home ownership.

When we use the term 'disabled' this includes people with learning difficulties and families who have a disabled person in their household.

Buying a home involves financial and legal transactions which can be quite complex. We provide information and advice, but we are not lawyers or financial advisers. Everyone should seek appropriate professional advice.

Contact us for more information or advice:

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This information leaflet is available on request in large print or audio cassette. This and other information is posted on our web site.

For a disabled person or family with a disabled family member, finding the right home can be difficult. You may find that designing and building a house can provide exactly what you require. You can choose the number of rooms, their layout, and all the amenities you need in the places you need them. If you are thinking about building your own home, first ask yourself:

- **Can I adapt my current home to my needs?**
- **Can I rent or buy a suitable home on the open market?**
- **Can I rent or buy a home that could be adapted to my needs?**
- **Are there any local housing developments at the planning or early building stage where the developer could adapt his standard designs to meet my particular needs?**

If none of these options is right for you, then this leaflet will help you decide whether designing and building your own home could be what you need.

Money

Building a home requires money up front. You have to pay for land, legal fees, formal consents like Planning Permission, connection of new services, and professional fees for advisers and builders. You will also need furnishings once the house is built. Working out and co-ordinating the cash flow for all these costs can be daunting. You may have some capital or equity in a current home. Under some circumstances grants are available from Communities Scotland, the local authority or charities to assist with the costs of building a home for particular needs. Mortgages are available for self-build, but the mortgage company will ask for formal assurances on the value of the home before releasing funds to you.

Hiring advisers

To help you design, get the correct permissions and build a home, you will probably need the professional help of a designer/architect, a structural engineer, a solicitor and perhaps a quantity surveyor. They will advise you through all the designing and building stages and will handle the contract with the builder and the valuations for your lender. It is a good idea to draw up contracts with them setting out clearly what you expect from them and when you will pay. They will be paid either in a fixed sum or as a percentage of the value of the house.

If you are confident in dealing with technical and building matters you might prefer to go straight to suppliers of timber frame kits and directly negotiate alterations to the standard kits.

Finding a site

You must find your own site and check it is suitable for what you want to build and has no previous problems that will dog you later. Once you have found a piece of land (but don't buy it just yet!), you can discuss building costs with a technical advisor and a lender. You will need Planning Permission to build on the site. If the site already has outline planning permission for a house then a first step has already been taken and this can save you time later.

Working out a design

The designer/architect will help you decide what ideas to use in your house and sketch them out for you in a plan. If you have an Occupational Therapist it can be useful to seek his or her advice on design and layout to help you plan for current and future needs. A valuation surveyor will do a valuation of the design to be sure the value of the house will be greater than the sum you are borrowing to have it built.

Getting Planning Permission

Before starting to build you will need Full Planning Permission from the Planning Department to approve the appearance, size and location of your house. This includes its effect on neighbours, so you may have to negotiate with people in the proposed neighbourhood or lobby the Planning Committee. Getting this consent costs a fee and is a job for a professional. It will usually take at least two months.

Agreeing a detailed design

Once you have Planning Permission, the architect will draw up the detailed plans for the house. It will include details like electrical layouts and where windows and doors will go. Once you have agreed these details you can apply for a Building Warrant.

Getting a Building Warrant

The Building Warrant covers structure, performance and facilities of the building, along with things like drainage and ventilation. It takes at least six weeks to obtain, and you cannot start building work until you have it. Your architect can help you apply for it.

Finding a builder

The architect can also help you find a builder by sending a detailed specification of the house to building companies and asking them to submit a tender price – this is the price at which the builder will offer to build the house, what the price will include and any conditions. When the builders send in their tenders for the work, you will choose which one (if any) you prefer to use.

Writing a contract

The contract is the agreement between you and the chosen builder, and can be administered by the architect. The contract should specify not only construction details, but also how long the building should take, when payments are due, what happens if someone pulls out of the contract, and who is responsible for repairs to faulty construction. These are things it is vital to know before you get started!

Being sure the house is properly built

The arrangements for making sure the house is properly built will depend on your agreement with the architect or technologist and the form of the building contract you sign. However your architect will inspect the work at certain times to be sure it is done correctly and check payments are made at the right time. He or she will also be your reference if any problems arise and will keep

you informed of changes occurring as the building work goes on.

A structural guarantee is also necessary to cover your costs if the house develops structural problems after it is built. Standard guarantees run from 10–15 years.

So what do you think?

Once all these things are done, the house should be ready for you to move in!

Does this sound complicated? It's certainly a long process. What you may need most of, besides money, is patience. It will often take at least six months from finding the site to starting to build, and probably a little over a year from identifying your site to the house being completed. But if you are looking for a specific design of home to suit your individual needs, this may be the answer. With good advisers, plenty of people have done it. And the results can be tremendously satisfying!

More information

If you would like to know more about designing and building your own home ask for our fact sheet 8, A detailed guide to building your own home, which will tell you about each stage in detail. Please call us at Ownership Options if you would find it useful to talk about this or your other options in owning your own home.

Other sources of advice and assistance include:

- **Disabled Persons Housing Service (Lothian)**
12/13 Johnston Terrace, Edinburgh EH1 2PW Tel 0131 225 7788 – www.dphs.org.uk
- **Glasgow Disabled Persons Housing Service**
117 –127 Brook Street, Glasgow G40 3AP
Tel 0141 550 4455 – www.GlasgowDPHS.co.uk
- **Renfrew Disabled Persons Housing Service**
8 Collier Street, Johnstone PA5 8AR
Tel 01505 325 727
- **Royal Incorporation of Architects in Scotland**
15 Rutland Square, Edinburgh EH1 2BE
Tel 0131 229 7545 (Clients Advisory Service)

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