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Pre-build Checklist

- Arrange a mortgage in principle
 - Find potential Sites
 - Assess development potential
- Plan budget
- Arrange valuation of the Site
- Arrange a site survey
- Purchase site
- Arrange site insurance
- Assess if you need a designer and builder
- Create your design
- SAP Calculations
- Select builder/tradesmen
- Get planning permission
- Apply for water and electricity
- Arrange site insurance and warranty
- Pay land registry fees
- Prepare detailed drawings
- Obtain Building Regulations approval



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Timeline of a traditional build

No project or build is complete without a project management timeline, which provides a simple visual overview of a project from start to finish and leads to increased work efficiency. The timeline on the right is applicable to most builds but some of the stages will vary. Typically allow a year for your build.

Clear Site and peg site

 Foundations *Inform warranty inspector before continuing with build*
 Floor structure

Superstructure

Second floor

Put windows in

- Roof
- Weathertight
- First Fix
 - Plumbing, Electrics & Carpentry
- Plastering & Fixtures
- Interior designs
- Testing services
- Exterior decorating driveway, paths, landscape
- Snagging

Traditional Self-Build

- Arranging finance
- Researching and purchasing land
- Designing the home with a designer, or, if you are using
- a full home kit, designing this with your home provider
- e.g Timberframe.
- Applying for planning permissions
- Appointing a team of builders and subcontractors
- Arranging contracts with your contractors
- Arranging warranties, insurances and compliance testing
- Researching and purchasing materials
- Project management through the development, including managing of finances and budgets

Custom Self-Build

- Arranging finance
- Reserve a Site on pre-purchased site from a developer.
- Work with the site architect to design your home.
- · Decide on your level of involvement.

e.g. Full build, including finishing touches to your specification. An 'off the shelf' house type on your selected plot Shell build and utilities and you arrange internal works and finishing touches.

In essence, the two vary in design, project management and planning characteristics. Which one you go for is entirely up to you and largely depends on how much time you want to commit to being on-site, your capability and your budget.

A great way to create your ideal living spaces.

There are two types of self-build: traditional and custom. Although there are many similarities between the two, there are several differences which you will need to consider, plan and budget for.

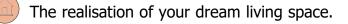
Let's take a look at the breakdown:

Benefits Of Self-Build

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Building at cost rather than contributing to the profit margin of a developer- built house (it is estimated that the cost of a self-build property is 20-30% lower).

Zero-rated for VAT, saving you 20% on materials and labour (only when building a residential dwelling).



You can build a truly sustainable and efficient home, saving you money in long-term running costs.

Hints & Tips

Visit **<u>buildaviator.co.uk</u>** for information on their estimating service, or use the online calculator on **Jewson.co.uk/selfbuild**; both of which will help you to understand the costs associated with your project.

5 key steps to stay on top and in control.

- 1 Set a realistic budget.
- 2 Get the design right.
- 3 Be pragmatic about planning.
- 4 Decide who will manage your scheme.
- 5 Protect your project.

Finding The Ideal Site

The search for your ideal plot of land will be one of the trickier parts of your journey. It's not uncommon to spend over 12 months searching and acquiring the right site. But don't be put off, roughly 12,500 people find their ideal plot every year.

The critical thing to have in place when looking for a plot is your finances. If a mortgage is necessary to cover the cost of acquiring the land, then ensure this agreement is in place before you start looking. Similarly to house prices, land costs also vary around the country. A general rule of thumb is your plot will account for anything from 30-40% of the total project sum.



Where To Look

• **Estate and land agents** - Some agents will proactively search fora Site on your behalf although they may charge an extra fee for this service.

• Specialist Site finding services - Propertypal.com is probably the best for Northern Ireland. Plotfinder.net or Plotsearch.co.uk are dedicated services with around 10,000 plots listed across the UK. You can also try websites like Rightmove and Prime Location.

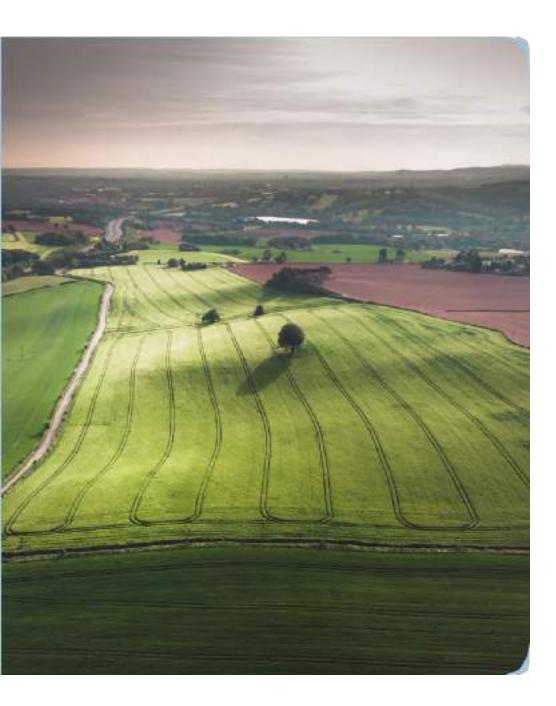
• **Do your own research** - Drive around the area looking for potential opportunities and try and make contact directly with land owners.

• **Local authority website** – Most councils publish a list of recent planning applications; this can be an invaluable source of potential Sites.

• **Local builders** – Sometimes they will sell off part of a development area, if for example they need to raise cash quickly.

• **Buying a poor-quality house** – Demolishing a poor-quality house to create a building Site might be worthwhile. Speak to the local planning office to see what their attitude is to this type of development. (**gov.uk/land-registry**)

• **Buying at auction** – A 10% deposit is normally required at the fall of the hammer, with the remainder payable within a month.



Working Out How Much A Site Is Worth

The land costs (A) + the build costs (B) + a 20-30% margin (A+B + 20-30%) = the end value (C). Start with the answer to the equation. If the answer doesn't add up to the end value, then your land valuation is too low. If it's higher, then either the land cost or your building costs are too high, or a bit of both.

Hints And Tips

• Don't ever pay for a piece of land until you have the planning permission agreed as this is what makes the piece of land a Site.

• If you find a Site that already has planning permission, check how long the consent is valid for. There is a three or five year time limit before it expires (depending on the type of permission), therefore you may need to ask the vendor to renew.

• To iron out any potential issues such as flood risk issues, any covenants etc. commissioning a survey of the plot would be a good idea.

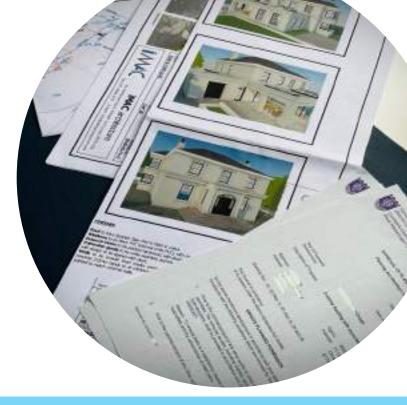
• Although not a necessity, having mains services such as gas and electricity on site can save you money in the long run.

Beware of Sites with established Trees as they could have Tree Preservation Orders which could affect your ideas for the site. Also look out for knotweed and other site contamination!

Planning Permission

Construction of new buildings and extensive changes to existing buildings requires consent from the local planning authority in the form of planning permission. The planning system is designed to control inappropriate development.

Planning for the construction of a property doesn't have to be a complex and detailed task. The more you plan upfront, the more chance you have of getting your project through to a successful completion.



When Do I Need Planning Permission?

Anything that involves the creation of a new house, either by building from scratch or a subdivision, needs planning permission. outbuildings Addina or building extensions requires planning permission depending on the size of the project and the level of Permitted Development rights afforded or still remaining on a property.

How Much Will An Application Cost?

The fee for submitting a planning application varies depending on the nature of the development. The cost is currently **£975** for a full application for a

for a full application for a new single dwelling in Northern Ireland, but this fee is different in the Republic of Ireland, Scotland, Wales and England.

The Basic Form Of A Planning Application?

Each site and district has different requirements but generally an application is completed online with copies of the application the forms, signed ownership certificate, a site plan, floor block plans and elevations of both the existing and proposed sites, a Design and Access Statement and the fee.

When you locate a suitable plot of land, make sure

there is Outline Planning Permission (OPP) at least in place before committing to the purchase. OPP is simply permission for the principleof development on a site. This means that the details of the size, dimensions, materials and access can be decided at a later date.

If a plot is granted OPP, you will still need to make a supplementary application for full planning permission at a later date and no building work can be undertaken on OPP alone. OPP status is usually valid for three-years at which point re-application will need to be made.

Next you will need to lodge the plans with your local authority planning department to obtain detailed planning permission and building regulation approvals. Your local authority will charge for this service and usually decide your application within 12-16 weeks of registration (if things run smoothly!)

9

Planning Permission Continued

A Council Planning Officer will be sent to your proposed Site to assess the following:

- Overlooking/loss of privacy
- Loss of light or overshadowing
- Parking
- Traffic
- Noise
- Impact on listed building and Conservation Area
- Layout and density of building
- Design, appearance and materials
- Government policy
- Disabled access
- Proposals in the development plan
- Previous planning decisions
- Nature conservation

After OPP you will need Detailed Planning Permission/Full Planning Permission (FPP). This outlines exactly what is going to be built including dimensions, room layouts and building materials. As soon as FPP is granted building work may commence. Sometimes conditions of approval will be attached and these must be complied with before or during the project. Detailed planning permission is valid for three to five years.

In most instances a simple planning application never goes to a planning committee and instead is decided at officer level. This is followed by a period of public consultation about the application.

The extent of this will depend on the impact of the development and the type of area but it will always include notifying local neighbours.

Once the Local Authority has received all the necessary responses, the Planning Officer will assess the proposal against the Local Authority planning policies.

The Planning Officer will then make a decision regarding the application or a recommendation for the planning committee. Planning consultants can also assess a plot to uncover any pitfalls or areas of concern. If there is a problem with your application, the Planning Officer may contact you to try and resolve it. If it is refused, you will need to re-submit an amended proposal or appeal against the decision. If it looks like permission won't be granted, you should think of hiring a local designer /Consultant who has had success with similar projects. You can find them by asking around locally or studying successful applications at the planning office.

Once you gain planning permission, you then need to apply for building regulations consent. This ensures that your house will be built according to the legal requirements for construction. A building inspector will visit the site at various stages of your build to check things are being done correctly.*

* Visit: www.gov.uk/planning-permissionengland-wales

* Visit: www.nidirect.gov.uk/articles/makingplanning-application





Financing Your Self-Build

According to a report by Homebuilding and Renovating in 2018, the average self-builder spends \pounds 270,000 building their own home. Post covid this has increased significantly.

Around 20% should be accounted for in building materials and 25% on labour costs. Other costs to consider are professional fees, utilities and insurance. As with all builds, there are going to be bumps in the road and things that you won't have accounted for. Therefore, it's important to set aside a contingency sum.

It goes without saying that a self-build project is a huge cost and it is not unheard of for self-builders to borrow 75-85% of the land value/project price. The good news is that with a good project finance plan in place, at the end of the build the house should be worth more than 20% than it cost to construct.

Factors That Will Affect How Much It Will Cost To Build Your Own Home

- **Location** Land prices and labour costs will vary depending on where you have chosen to self-build.
- **Size** The bigger the house, the more expensive it will be to build (although careful design can help achieve some economies of scale).
- **Plan, shape and layout** The simplest and most cost-effective floor plan is square.

- **Number of storeys** Multiple storeys make better use of the land and can reduce foundation and roof costs per m².
- Specification Premium products will increase the cost of your build.
- **Involvement** How involved are you prepared to be? Depending on how much of the work you are willing to do yourself, you can substantially reduce your build cost.

Hints And Tips

1/ Claim back the VAT! - At the end of your build, once the formal completion certificates have been issued, you have a three-month window to claim back VAT on building materials. You will need to submit all receipts for your expenses with the rate of tax shown.

You can apply for a VAT refund on building materials and services if you are:

Building a new home

•Converting a derelict property into a home

Building materials are defined as being incorporated into the building and can't be removed without tools or damaging the building.

There are exceptions on what classifies as building materials so ensure you check on:

gov.uk/vat-building-newhome/overview



A professional Quantity Surveyor or estimating service can ease your stresses and provide...

- Accurate pricing and budgeting
- Fast turnaround
- Reports for you
- Works to your specification
- Saves time
- Propose more cost-effective alternatives products

Other Things to consider:

1/ The Standard Assessment Procedure (SAP)

SAP is the Government's method for measuring the energy rating of residential buildings. It calculates a dwellings CO₂ emissions, as well as its typical annual energy costs for space and water heating and lighting.

New residential buildings must comply with Part F1 of the NI Building Regulations, which stipulates that a SAP assessment must be undertaken and submitted to Building Control prior to any work starts on site.

Upon completion of the build, the SAP assessment is upgraded to an As-Built SAP calculation incorporating any changes from the initial design.

Only a registered SAP Assessor can complete a SAP assessment for your project. SAP assessors can provide support at design stage to producing the EPC post build. Registered Construction Details (RCDs) can be provided within the assessments. These RCD's have been approved by BCNI and provide guidance on how to minimise heat loss at junctions within your building. A SAP assessment can include u-values from products locally available and not notional values.

2/ Estimating Services

A quantity take-off service can provide an accurate and efficient estimate of materials, labour and plant tool hire required to complete your project and gives you comfort around the budget before proceeding.

The service provides a suite of bespoke personalised reports, which can include bill of quantities, schedule of works and pricing sheets.

This service is extremely beneficial for new build projects, extensions and existing conversions. There can be a fast turnaround on reports which generated for both the builder and client (developer/self- builder).

Hints And Tips 1 Complete the SAP assessment at the

earliest possible design stage

2 Failure to address thermal bridging could be the difference between compliance or failure for your project

3 A failure on the acoustics could lead to costly remedial solutions and delay in the sign-off

3/ On-Site Compliance Support Pack

This document supports you and your contractors on-site and also assists you in achieving sign off from building control. It includes:

- SAP summary report including a product listing's U-value calculations.
- Associated Registered Construction Details
- Air tightness testing notes and advice (If this service has been requested).

• Acoustic testing notes and recommendations (If this service has been requested).

- An on-site checklist.
- Sign-off inspection sheets.
- Details of value added products.
- Useful contacts.

Other Things to consider cont.:

4/ Registered Construction Details

Thermal bridging can account for up to 30% of heat loss within a home and as properties are being built with better insulation and as energy efficiency targets are getting tougher, the importance of thermal bridging has increased.

Thermal bridging occurs when a junction between two or more elements is created i.e. around a window. So, the best way of overcoming thermal bridging is to use construction details to design these cold spots out.

Use a designer with access to the Registered Construction Details (RCD's) to help minimise thermal bridging issues or cold spots as they are more commonly known. These RCD's have been intergrated with standard products to simplify the process for choosing compatible solutions to minimise heat loss within the building envelope and help you to build in line with Building Regulations.

As standard, we provide all the relevant RCDs required for your build as part of our SAP assessment service.

5/ Air Tightness Testing

This is a requirement for all residential new builds which determines a buildings air permeability rating to demonstrate Part F1 compliance.

Air leakage is a contributor to energy inefficiency in buildings and the test must be undertaken once all elements of the building's envelope are sealed. The benefits of the Part F1 compliant air tightness testing are:

•ATTMA certified testing service

- •Includes on-site constructive commentary
- Provides support documents pre-test to support your build in passing first time

6/ Acoustic Service

A competent designer can ensure acoustic solutions are designed in from the beginning, reducing the risk of failure due to issues such as flanking sound.

They can also audit a building for sound to assess the noise performance and work with the design team to find the most effective solutions to help you pass the final test.

The benefits of this service are:

- Assists in achieving compliance comfortably and economically.
- Audit, desktop study and consultation service also available to provide design stage guidance if required.



Building Regulations

Whilst self-build can be a cost-effective way to build your dream home, you will still need to build to the latest building regulations set out by Government.

The Building Regulations 2022 are a set of minimum standards to which all new housing projects must adhere. They are designed to ensure that new homes and extensions are built to the correct standards, as laid out in the building regulations. The exact regulations differ between NI, England, Wales and Scotland, but all regions have regulations covering the same areas.

NORTHERN IRELAND

In addition to the building regulation breakdown shown in Figure 1, most new housing projects are also subject to other statutory requirements including planning permission, fire precautions, water regulations, licensing/registration and the Party Wall Order. An energy performance certificate (EPC) is also required. In order to demonstrate compliance, a Building Control Inspector will need to be appointed.

You will need to speak with your local Building Control department in the Council, such as BCNI for more information on these requirements. The purpose of building regulations is to ensure your finished property

performs to at least a minimum standard in terms of; health, safety, security, accessibility and energy conservation.

Fig 1: Building Regulations Breakdown: NI Technical Booklets

These have difference references in England & Wales called Technical Parts

- Booklet B Materials and workmanship
- Booklet C Site preparation and resistance to contaminants and moisture
- Booklet D Structure
- Booklet E Fire safety
- Booklet F1 Conservation of fuel and power in dwellings
- Booklet G Resistance to the passage of sound
- Booklet H Stairs, ramps, guarding and protection from impact
- Booklet J Solid waste in building
- Booklet K Ventilation
- Booklet L Combustion appliances and fuel storage systems
- Booklet N Drainage
- Booklet P Sanitary appliances, unvented hotwater storage systems and reducing the risk of scalding
- Booklet R Access to and use of buildings
- Booklet V Glazing

SCOTLAND

The Building (Scotland) Act 2003 gives Scottish Ministers the power to make Building Regulations to:

• Secure the health, safety, welfare and convenience of persons in or about buildings and of others who may be affected by buildings or matters connected with buildings.

• Further the conservation of fuel and power

• Further the achievement of sustainable development. There are two Technical Handbooks, one covering domestic buildings and the other non-domestic buildings.

These Technical Handbooks have been issued by Scottish Ministers for the purpose of providing practical guidance with respect to the requirements of the provisions of the Building Regulations under a notice given in accordance with Section 4(2) of the Building (Scotland) Act 2003.

Section O is identical in both handbooks covering general issues and sets out how and when the regulations apply to buildings and works.

IRELAND

For more information on building regulations in Ireland, click here. 16 These booklets give guidance on how to achieve the standards set by the regulations. All districts provide these and will each cover a number of related standards, they are:

Section 1 Structure

Section 2 Fire

Section 3 Environment

Section 4 Safety

Section 5 Noise

Section 6 Energy

Section 7 Sustainability

Trying to understand and keep up-to-date with the latest changes to building regulations can be difficult. What products should be used, how do products work together to make a system, what happens if I substitute one product for another? All questions that can have significant impact on the design on a build and could lead to issues such as damp, overheating and ultimately non-compliance.

A competent designer can simplify the build process and steer you on the path for sign off. **Detailed plans showing compliance with the** regulations needs to be submitted with BCNI before commencing work. You can calculate the assessment fee via the BCNI Fee Calculator.



Insurances & Warranty

As soon as contracts are exchanged on your Site, you will need to have adequate insurance. Self-build insurance policies are available and can provide cover for:

Public Liability Insurance

This covers legal liability for claims made by any other person or body in respect of death, injury or loss arising from your building operations.

Employer's Liability Insurance

This is a legal requirement if you are employing anyone. This can also be a factor if any subcontractor working for you has an accident on site where your duty to provide a safe working site could be called into question.

Contracts Works Insurance

Protects against losses through theft, vandalism, structural damage, fire, flood, storm damage, damage by delivery vehicles, etc.

Other insurance

You may also require special additional cover on occasions when any specialist services are being provided on site by third parties.



Hints And Tips

Shop around! Use comparison websites to gets quotes: Compare

There are self-build experts who are happy to discuss your project and insurance requirements.

If you are building a new structure, extending your home or converting or renovating something more unusual some can provide guidance on the risks faced and how to protect against them.

How Much Does It Cost?

Most self-build policies work on the basis of a single premium. You should expect to pay between 0.5 and 1% of the overall build cost. A self- build policy doesn't cover personal possessions, but can be converted to a household policy upon project completion.

Structural Warranty

In addition to various forms of insurance, you must have a Structural Warranty. A Structural Warranty is an insurance policy designed to protect against defects in new buildings, normally for a period of 10-years after completion. Whilst а structural warranty is purchased by the builder before construction starts, it actually protects the homeowner from structural damage that may occur during the first 10-years after it has been completed.

Why Do You Need A Warranty?

Even the best builders cannot completely guarantee there will be no issues with their work or with the materials used.

A Structural Warranty provides protection against defects in either workmanship or the risk of failure with construction materials. Whilst a warranty is not compulsory, you may have trouble selling a house less than 10-years old if you don't have a self-build Structural Warranty in place.

What Does It Cover?

The cover provided by a Structural Warranty varies greatly by provider but can include:

Deposit Protection

Should the developer become insolvent during the build this protects the homeowner's deposit.

Defects Insurance

Leading providers of structural warranties include a defects period for the first two-years of cover. This provides protection against non-compliance with the warranty provider's technical manual and may include non-structural issues.

Structural Insurance

This makes up the main part of the warranty and covers against structural issues after the defects period expires.

Contaminated Land

Protects against the cost of removing contamination from the housing plot.



When Is A Warranty Required?

The cover provided by a Structural Warranty varies greatly by provider but can include:

Deposit Protection

Should the developer become insolvent during the build this protects the homeowner's deposit.

Defects Insurance

Leading providers of structural warranties include a defects period for the first two years of cover. This provides protection against noncompliance with the warranty provider's technical manual and may include nonstructural issues.

Structural Insurance

This makes up the main part of the warranty and covers against structural issues the defects period expires.

Contaminated Land

Protects against the cost of removing contamination from the housing plot.

Remember, risk is involved in every aspect of the build and more so in areas that aren't visible to the eye. You will need suitable insurance to cover you for public liability and for your building materials etc. In addition, your mortgage provider may also require buildings cover. For further assistance, consult an insurance broker or contact a specialist insurance company.

Unlike building regulations, the application of planning permission differs significantly from area to area, owing to differing local development plans, local interpretation of the regulations and the significant degree of subjectivity involved in the process. Therefore, it is essential that you contact your local planning authority as early as possible to obtain local guidance and advice.

Hints And Tips

Visit **www.selfbuildzone.com** for a quick and easy online quote process for all their products by completing a simple form.

Key Insurance Products to look out for:

• **Self Build Site Liability Insurance:** For when you have the plot but work hasn't started yet.

• **Self Build Insurance:** Covers your site liabilities as well as the build project.

• **Self Build Pro Insurance:** from when you're going to sell or rent the finished property.

• **Renovation and Conversion:** For when you are improving your existing property.

• **Structural Warranty:** Latest defects for a period of 10 years.

• **Home Insurance:** Comprehensive Buildings and Contents home insurance.





Designing Your Home

Designing your very own home is without doubt one of the most exciting and rewarding things you can do.

It can be easy to get carried away, which is why it's important to take a structured and considered approach to your design decisions early on. This it will set the course for the rest of the process and the home you will be living in for years after.

Outline Your Vision

Having a clear vision of how you want to live in your home is essential. Start with the basics. How many rooms do you want? How big do you want the rooms to be? How many levels do you want, do you want a garage, or a large outdoor space?

Once you have the basics nailed it's time think about how you want to move around your home. For instance, is it essential to have the dining room next to the kitchen? If you want an office, should you really have it next to a child's bedroom? Think about your day-to-day life now. What restricts you? What would you like more of? What is invisibly useful - features you don't need to think about because they just work. For instance, are you currently short on storage? What clever storage solutions can youincorporate into your new home?

It's not just about creating four walls. Your home is a blank canvas – so think about the aesthetics. What does the frontage look like? What wood do you want? Where are the stairs?

Having all of this in mind might seem like overkill but it's important to list all the things you have imagined, because if you don't ask at the design stage, you might not be able to have it when it comes to the final finish. A good designer won't laugh when you tell them your dream is to have a bath with a view of the sun going down with a glass of wine in hand.

After listing these components it's worth separating them into three columns: need, want and would like. Self-build is the ideal way to get the home you want, but it can also be painful when things don't go your way.

Keep an open mind throughout the process and figure out from the get-go what you're willing to compromise on.

Help With Your Project

Unless you are a qualified designer, you are probably going to need help from a professional. Most mortgage providers will actually demand that you have a professional on side throughout, so check the implications of your finance agreements before you decide anything.

What kind of professional is up to you. Designers will determine the opportunities and constraints provided by your Site, help you to develop and finalise a design brief and create a design that both meets your needs and will secure planning permission.

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Once you have chosen your designer, there are a number of things you need to do and have in place. Make sure you have your budget outlined in detail, so that the designer can determine whether what you are asking for is feasible. Also, ensure that the timeline of your build is clearly outlined.

You should also show them around the local area to look at the architecture and make sure they have seen the Site before the first design meeting. This ensures that they can put your build into context with the environment it sits in. A good knowledgeable individual will be able to tell you straight away if there are any impracticalities in your initial requests. Once you have done both those things, listen. If a designer says it's not possible within your parameters, it most likely isn't. Forging ahead regardless risks overspend and adding months on to the process.

Communication Is Key

The most important thing to do during the design stage is to communicate. Talk and listen equally and make certain that what you are asking for is what you want. Due to pressures over 'design as built', it can cause real problems with compliance if you change spec half way through the build. It's also incredibly frustrating for labourers and expensive for you.



BATH

2.15

Building Project Managing Your Build

We're going to be honest with you, project managing a build project isn't easy. It requires a very specific skill set and a mixture of organisation, communication, sheer determination and frankly, stamina.

Whilst the goal of building something on time and on budget is generally the same no build runs exactly how it is supposed to.

Hiring an experienced Project Manager will ensure things run as smoothly as possible. Their task is to have their eyes on the entire process, road mapping the project from start to finish and checking progress on a weekly and sometimes daily basis.

Project Managing Your Build

If you do choose to enlist help, there are several industry professional routes you can take:

Project Manager

Usually, these people will look to agree a guaranteed ceiling price for the project with you and then take the job out to tender (invite trades to quote). Some PM's charge a percentage fee (around 10-15%) according to the total value of the contract while others prefer to work to a fixed price for their services.

Designer / Consultant

A wider package for an Architectural Designer might include obtaining planning and building regulations approval, selecting a main contractor and managing the project.

The plus side of this package is nobody will understand the design and structural plans better than your designer. Architectural designers tend to work on a percentage basis, with fees in the region of 12-15% although some will provide certainty to your budget by working to a fixed price.

Main Contractor/builder

This is usually a general builder to oversee the work. Key tasks include: organising and paying trades, scheduling and signing off deliveries, dealing with building control and ensuring health and safety compliance on site. The contractor's margin will be in the order of 20-30% on any materials and labour they organise. With this route it is important that there is a Building Contract in place, there are standard forms available called JCT and NEC.

Hints And Tips

One hours planning can save three hours when it comes to the execution. So, whether you are managing it yourself or you are appointing someone else to do it for you, it really is worth putting in the hours upfront. Running your own scheme has the potential to save you significant sums of money (up to 40% on labour and materials compared to some routes).

Things To Remember When Managing Your Own Build Project

Ignorance is not bliss

Building sites are dangerous places. Injuries and fatalities will have serious consequences. Make sure you know what you need to provide for your team to ensure safe working.

Organisation is key

There will be multiple processes going on at the same time, so it can be hard to work out what is on track etc. If you don't have a programme of what will happen at the start of the process, you are more than likely going to be the one who holds up the entire project.

Communicate

Form a good working relationship with stakeholders. Being friendly and explaining what you want is important, but it's also important to know when to put your foot down.

Do your homework

Even if you have helpful contractors and designers on hand to advise, ultimately it is your responsibility to ensure that everything gets done. If you have a gap in your knowledge or understanding, fill it, or pay someone who can.

Cash is vital

Building contractors work for themselves, they will not commit to a long job if they are not going to get paid at the end of it. Make sure that your finance options are imbedded into your build schedule. Remember – don't pay for anything up front! Ten Ways To IncreaseYour Property's Value

After

Whether you're building your dream home, or building tomake a profit, it's always worth keeping one eye on your property's value.

Here are our top 10 tips to help you add value to your project:

1/ Utilise the roof space

Before

What can you put in the loft to add value? Flexible storage? Skylights or even a bedroom?

2/ Pay Attention to the garden

An attractive, well designed outdoor space can add a great deal of value to a property as well asmaking it more sellable.

3/ Off-street parking/garage

This is particularly important for areas where parking is hard to come by. Also, in terms of value, most buyers seek low-maintenance frontages, so in reality it's a win-win.

4 / Planning permission

Having planning permission for other areas of your land that you haven't got around to buildingon yet is a great thing in terms of adding value to your property - potential buyers will be restassured they can make their own mark on a property.

5/ Storage space

Be clever when planning your layouts, anywhere that could be used for storage will not only makeyour life a little easier, but it will also add value toyour home.

6/ Bathrooms and shower-rooms

Multiple bathrooms are a good investment and are a real plus when it comes to your home's value. Ensuites in particular add a real touch of luxury. Work on a ratio of one bathroom for every three bedrooms, plus the master en-suite.

7/ Layout

Open plan spaces are incredibly attractive to today's buyer. Use the opportunity to design your own layout to make it as light and airy as possible.

8/ Intelligent buildings

Home automation is only set to grow. Make sure that your house is either kitted out, or has the infrastructure to enable smart home gadgets to be installed to allow your home to be future ready.

9/ Keep it green

64 1

There is a market for homes that take conservation one step forward. By generating your own electricity and heat not only do you save on your monthly running costs, you also attract a specific type of ecobuyer.

10/ Add some character

Whether it's a jaw dropping staircase or the perfect party kitchen, adding a splash of your personality could be your secret weapon to making a profitable self-build.

Timber Frame Vs Brick & Block

Brick and block - 70% of all new self-builds are built with this traditional technique. Brick and block houses use a cavity wall construction with an inner skin made of blocks and an outer of brick, with cavity ties linking the two walls and the gap filled with insulation.

The structural internal walls are key to the strength of the system as they help bear the weight of the upper floor. The external walls are first to go up, to the first floor. Then the internal load-bearing walls followed by timber joists or a concrete floor and then the build continues.

Timber frame is also very popular with self-builders, with nearly 22% of all new homes using this method. For this construction method the timber frame acts as a superstructure, supporting the entire building so there's no need for internal load-bearing walls. The frame is pre-fabricated off-site in a factory. Most manufacturers fabricate and erect the frame, taking it to the water-tight stage. They will then recommend contractors for other work, such as the foundations. Frames are not forgiving with foundations that are not precisely measured.

These two construction methods will have different affects on both the process and theend result of building a home, with both methods having their own pros and cons. One method is not necessarily better than the other, it's more, which way will work best foryou.

Costs

Nowadays, there isn't much cost difference. Back in the day, timber frame was deemed slightly more expensive however, it was claimed that this extra expense could be clawed back through the job being shorter overall, thus reducing overhead and finance costs. On the other hand, blocklayers have become expensive, eroding the cost difference.

Hints And Tips

With timber frame, always look for industry accreditation, such as TRADA or the UKTFA's Q-mark.



Brick & Block

Everything is built on site = lengthy time to get superstructure up. Wet method of construction = needs time to dry out. Also, it can't be laid in heavy rain or when it's below freezing.

Labour

Finance

On-Site

Construction



Easy to find skilled workers familiar with the techniques.

Easier to finance with conventional lenders as the stages mirror most self-build mortgage providers' stage payments.

Design Flexibility



Bricks = forgiving, easy dealing with any discrepancies in foundations, levels or measurements. Bricks will accommodate for any changes in the design as the build evolves.

Sustainability



High thermal mass, absorbing and retaining heat in the building fabric that is radiated back into the house when the temperature drops.

Timber Frame

Quick on-site construction in a matter of days. Don't forget to think about and account for lead times to have your frame delivered to you. Like many things, changes to layouts or late in the process can be costly - so make sure time is well spent planning. The off-site construction and speedy erection means bad weather is less of a problem.

Harder to find a labourer comfortable working with timber frame. Most of the work is done by the supplier, with little on-site labour.

Requires a contract to be placed with a manufacturer some months before delivery. Requires a hefty deposit to be paid, which may have to be accounted for in the way the mortgage is set up.

A myriad of design options that can be tailored to your needs at the design stage. From ultra-modern Huf Haus styles through to classic oak frame houses.

Timber from FSC sources is very eco - its carbon neutral, renewable, non-toxic and organic, with a low embodied carbon, especially if harvested locally.



How can we help you?

Established in 2018, the iMAC architecture specialises in residential architectural design and landscaping with a focus on delivering a high quality interactive and technology led turnkey design and management experience to clients.

Principle: Chris McIvor (B.Sc. Hons) MCIOB

Passionate about transforming concepts into tangible creations, Chris has dedicated his career to the art of architecture and design.

From early childhood days spent immersed in a sea of LEGO bricks and nonfiction books along with the enjoyment of drawing and artwork at school, to working in the family engineering business, Chris has turned to the world of luxury residential architecture and landscaping having honed his experience in using his imagination to bring dreams to life from an early age.

With qualifications in architecture and construction including years of working on multi-million pound projects, Chris specialises in crafting bespoke residential spaces that seamlessly blend elegance, functionality, and harmony with the surrounding environment using the latest 3D and virtual reality software.

To get in contact regarding any of our services, please use the **contact form** on our website.

Our Services

Needs & Options Review

- Meeting at your site to review your needs.
- Sketches and Site analysis and report of options available.
- Detailed design proposal including fixed fee options for packages below.

Silver Design Package

- Concept Design Plans delivered in 3D and Virtual Reality for clear visualisation
- Developed design Within the scope agreed there are unlimited changes until you are happy
 Planning Permission Completion of the application forms and liaison with Council until decision.
- Technical Design Production of all
 - Building Control Approval Completion of the application forms and liaison until decision.

Gold Design Package

Everything covered within the Silver Package and including:

- Electrical Outlet and lighting plans
- Bootroom, Laundry and Utility detailed cabinetry Storage
- Pre-Tender cost estimate and minor plan revisions
- Tender exercise to Main Contractors with appointment

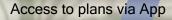
Platinum Design Package

Everything covered within the Silver & Gold Packages and including:

- Assistance with kitchen/bathrooms, internal doors and skirting/architrave selections
- Periodic Onsite Progress & Quality Inspections
- Mortgage Certificates (If Applicable)
- Defects/Snagging Reports
- Contract Administration during the whole of the build.



Virtual Reality Experience









architecture

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As a reward for making it to the end of this guide, we are offering a **Free** 30 minute Zoom call.

It all starts with a chat – **Get in Contact** today to kick-start the process!



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