

10 questions you must ask yourself before building a house

By Ben Adam-Smith

This is likely to be the biggest interview you're ever going to carry out, asking those questions about your future home, the most important place you'll have. So what do you need to be asking? For most people this is a once in a lifetime opportunity and so you want to get it right. Even if you are just beginning, here are some areas to think through.

These questions are not necessarily in any particular order but let's start with one that should have a very clear answer.

1. How energy efficient should my house be?

There are no two ways about it, in the future energy is going to cost a lot more than it does today. If you need proof, just get out your energy bills from 10 years ago or 20 years ago and remind yourself what you were paying. We are depleting the planet's fossil fuel reserves at the same time as new economies emerge and the world population swells.

This means you need to build your house to be future proof. By far the easiest way to do this is by making it energy efficient. This is not a green nonsense phrase: this is common sense. If your energy demands are negligible you know you will not fall into energy poverty (no matter how big your house is). Look at the key factor to consider when buying a car these days and it's not how fast it goes or how big it is but how many miles it does to the gallon! The same is true with houses of the future. They all need to be built with energy in mind. There are standards on the market where you can, for example, save up to 90% off your heating bill. Only a fool would not, at least, consider these very carefully. [We will be covering these in more detail in the houseplanninghelp.com podcasts.]

The impact to our standard of living is barely noticeable – in fact in many ways it improves it.

We owe it to our children and our children's children to make energy efficiency the starting point of every new build or renovation.

2. Where am I going to build my house?

Of course, you probably expected this question to be number 1! After all location, location, location is everything. You are tied to the plot once you've bought it, and while you may be able to make changes to what's on it, you're not going to be able to move it.

When you're telling people about the build, the first question they will ask you is, "Do you have a plot?" There is no point buying a nice field somewhere in the hope of getting planning permission. You must be confident you will get consent. What is your strategy for getting a plot? Are you going to buy a dilapidated bungalow and start again? Are you going to adapt an existing building? There are companies that can help you find the right site for you, but be aware competition for plots is likely to be fierce.

Other questions to think about... Do I truly know this location? Have I been to the plot at different times of day? This will tell you a lot about what it will really be like to live there. Have I spoken to the neighbours? Have I looked at it on a map? What's nearby? Do I know the history of the plot? It's not been a toxic waste dump, I hope! What is the soil like? And the terrain? Is there a river that's likely to flood? What are the schools like in the area? It's amazing how this factor alone can affect house prices and desirability. Is it an easy commute to work? How close will the local shops be? How isolated will the property be in winter? Is there mains water etc.? What about drainage? Is it in a conservation area? What's the cost of land per acre? Is access good?

I'm sure you can think of 100 other questions about the practicalities of where you will be located, but don't skip this step. It should be fun. Carry out a thorough analysis of all aspects of where you want to be and keep asking the questions. Go through your daily life and everything that you do and transpose yourself to the new location. The more knowledge you have, the less likely it is that you are going to be surprised.

3. Do I know what is important in my new home?

You will quickly find that no matter what size your budget, it is possible to build a house that will cost more! However, a good question to consider is, "how is the house going to be lived in?" This is where a brief comes into its own.

What is going to take priority in the construction? Is it the aesthetics of the building? Is it a need for low maintenance? Is it the materials from which your home is made? Perhaps practicalities of workspaces or other important rooms? Is the house making the most of its location and views? How many square metres of space do I want or need? Are there any issues from my old house that I don't want repeating?

Ideally your brief is going to find the middle ground so that you get everything you want. When this isn't going to happen, a compromise will be called for and this is where knowing what's important comes into its own. Indecision will only slow you down and generate stress. Those who make decisions quickly and don't change their minds every five minutes are far more likely to be successful. That doesn't mean to say that you shouldn't have an open mind. But if you don't know what you want in the beginning, you'll be led by the architect and builder -someone has to decide. The more time you spend planning, researching and designing, the less time you should spend on site and the smaller the risk of overspending.

4. Can I get planning permission?

It's a big question and an important one. Tied in with where you build, there will be different requirements to fulfil.

Check if there have ever been any previous planning applications submitted for the site. If so, what type of development was it? Commercial, residential, number of properties etc. Was it approved, if not, why not?

Are there any direct policies within the area that may affect residential development on the site?

Is it a greenbelt area? There would be increased resistance to development if so.

Are there any mitigation payments required to develop the site? These are extra fees in addition to the usual planning permission and building regulation's fees that may be required to enable development. The fees may go towards heathland committees, highways, river authorities etc. These fees can add up to thousands of pounds.

In some countries the planning process will be a bit more hit and miss than others! Don't expect that your first plans will be approved in the UK. There does seem to be an element that is subjective and thus it can often depend upon who you're dealing with as to how the application advances. Stay open in this process however odd it may seem.

Also - there's no guarantee here - but will hiring the right architect or professional speed things up? They will clearly have been through the motions many times before.

5. How do I know if I've got the right contractor?

Whether you're self-building or hiring in a contractor you are going to need a good team. This just makes like so much easier. You have to remember that this process could be years rather than months, so working with people you can get along with is essential. Again investing the time at this early stage could really pay-off further down the line. So line up some more questions... Is the contractor qualified? Have I been to several of the projects this contractor has been involved on? Do I actually know what it is they have done? Have I spoken to the occupant and got a fair review of the work? Do I get a feeling about this? Have I researched the company thoroughly on the internet?

Overall, you are not only looking for credentials and first-hand evidence of previous work but a relationship. Does this contractor have time for me? If they don't in the initial meeting, this may not bode well for the future. Who will I be dealing with on a regular basis? You might meet the boss on the first consultation, but does that mean most of your correspondence will be with him/her or someone else. Can my contractor be contacted out of hours? This may be the case with a small firm but is less likely with a bigger company. Who is actually designing the project? Have I met that person? Does this contractor get a lot of new business from recommendation? If so, this is a very good sign.

6. When should I trust myself?

Nobody is going to want this house to be as good as you want it to be. After all, it's where you're going to live and you are the driving force behind the project. So it follows that you should be making a lot of the decisions yourself and knowing why you are making those decisions. It's the equation of the professional knowing their field versus you knowing your circumstances - it really is going to help if you have a grounding knowledge and if you keep on asking any questions. Have you ever gone to the 'cheap' garage and been told you need this, that and the other. Once you've paid the bill you then realise you've been hoodwinked! You don't go back. Although perhaps an expensive mistake, imagine how many times bigger it would be with a house. You may only do this once in your life.

Inquisitiveness is an attribute that is essential to any house builder. Don't be afraid to make an idiot of yourself – keep on until you understand. If you make a mistake, it's much easier to deal with if it's your own! Plus you'll learn from it.

Leaving all the decisions to the first contractor you meet could be a recipe for disaster. Do the contractors have experience with the specific work they are doing?

7. Do I have enough money?

As mentioned before, budgets can be swallowed up by grand designs and tempting options. The last thing anybody wants is to run out of money and be forced to sell the property halfway through construction. Consequently there is no point building your perfect home if it ends up being a shoebox! Balance is the order of the day. However, building something smaller than you can afford does make it much more likely that you will not run out of money. Plus you can then kit out with the best quality materials etc.

Is the money in the bank going to cover everything no matter what? Have I done a sensitivity analysis of what will happen if the project goes 10%, 20% or 30% etc. over budget? This is a great way of predicting at what stage the problems would arise.

Is my cash in the bank or is it tied up in shares or property whose value could fluctuate? Do I have a reserve fund? Does it matter if I dip into it? What if I lose my job? Does it affect anything? If borrowing money, am I one hundred percent sure the lender isn't going to impose restrictions on me?

How detailed and thorough have preparations been? Is my contractor's track record one of coming in on budget?

Also don't forget yourself... Have I considered how much of my time will go into this, thus money I may not be earning?

8. How long will this take?

Similar to the question of money is the question of time. In a perfect world everything would go smoothly and your build would come in on budget and in the allotted time. Of course, there are bound to be unforeseen circumstances, so again a lot comes back to how thorough the research and design stages have been.

There are plenty of questions to think about when it comes to accessing the duration of a project. How complex is this project? How competent is the contractor? How long did it take the contractor on similar sized builds? Is all the relevant paperwork in order? Could weather conditions slow things down? Are we likely to uncover anything unexpected (underground wells, endangered species etc.)? Are the neighbours likely to cause problems?

What are the demands on my time going to be?

9. Is the paperwork in order?

Nobody likes the legal side of things but it is there for a reason. Everything needs to be in order as soon as possible rather than coming up against it when the build is underway. The headaches can get far worse without it, even at a basic level. Communication is vital. Get written confirmation for work and surveys as it happens. Don't just take the contractor's word for it.

Is this all legally sound? Insurance? Have you had legal advice? What if I'm using family or friends – do we still have written contracts/obligations?

10. Do I realise how the process of building my own home is going to change the next few years?!

If you've got to this question having thought to yourself that nothing written here is anything new to you then that is a good sign! You can probably answer this question straight away – you are ready. Building your own home is a major undertaking, which can have some very stressful moments but if you put in the work beforehand you are reducing the likelihood of big hiccups along the way.

Don't forget the personal impact this could have. Where will I stay while the build is going on? How will it impact on my marriage, the kids and/or my job? What if we discover we want different things? How much do I want this? What is my determination like?

Hopefully this has got you thinking. There are clearly many more questions you could add to this. Perhaps you're someone who's been there and done it yourself - we'd love to hear about your experience and what you learned. Get in contact info@houseplanninghelp.com

Here's one parting thought. CO-OPERATION AND TRUST BETWEEN THE ARCHITECT, BUILDER AND CLIENT... IS PROBABLY THE MOST IMPORTANT SUCCESS CRITERIA.

Good luck!