

EBS

Your guide to **building your home**

Build your own sweet home

We have the tools to help you
bring your dream to life

build [bild]
verb 1

1. to construct (especially something complex) by assembling and joining parts or materials: *to build a house.*



Getting started

All around Ireland people are **building their own** homes. Some have been gifted sites by family, some have purchased the land of their dreams. All have one thing in common, the desire to create a custom-designed home for their families.

Building your own home is one of the biggest and most exciting projects you could ever undertake. With so many decisions to make, what keeps you going throughout the process is the knowledge that you are not just building a house, but a home custom designed for your lifestyle. EBS has been helping people finance their purpose built homes for many years, so we've put together this Guide to Building your Home to help you in the process.

In this Guide we look at some of the things you need to consider when building your home, from financing your build with EBS to some of the key milestones along the way.

Good luck with your home building project and if you'd like to discuss it with us at any stage, do get in touch.

For more details, drop into your local EBS, log on to www.ebs.ie or call **0818 654 322**.



Financing your build

If you're thinking of building your own home, you will be making lots of decisions before you even break ground and even more before you turn the key in your new front door.

Funding your build will be one of your key priorities and a good place to start is at ebs.ie where you can use the handy on-line calculators to check-out mortgage affordability and repayments.

The next step is to drop into your local EBS or call **0818 654 322** to speak to one of our mortgage experts, who can help you through the mortgage process.



With an **EBS Self-Build Mortgage** you'll get the perfect combination – flexible payments tailored to suit your building schedule and experienced staff who can guide you through the mortgage process.

Terms and conditions apply. See www.ebs.ie for details.

Ten things you need to know

...before building your home



Getting your building project finished on budget and on time is everyone's dream. Here are some other things worth knowing before you decide to build your own home.



Employing the right architect to design and manage your build will take a lot of the stress out of the process and may save you money in the long run. Find an architect through personal recommendations or at www.riai.ie.



Applying for planning permission is laborious and time consuming, but essential. Consult a qualified architect or

engineer with planning experience in the location of your site before you apply for the permission. You should also check your Local Area Plan, which will give you a good indication of what lies ahead for your locality. Don't even attempt to start work on site until you receive the grant of permission, as distinct from the notice of intention to grant permission.



Stage payments allow for money to be paid as work is completed and you are satisfied. Whenever any money is exchanged, always insist on a signed receipt.



It is essential that trades people employed on your build have certification and are affiliated to the relevant association. Be wary of employing contractors in an 'unofficial capacity' as you may be denied legal recourse if things go wrong.



To get an accurate quote, you'll need to supply the trades with as much information about your build as possible including:

- A full set of accurate and current plans and drawings
- Specification documentation
- Details of any materials you want/any you will be providing
- Details of any work you will be handling or subcontracting
- Details of any preliminaries (e.g. site clearance, demolition, etc)

Make sure the quote clearly shows the tradesperson's name, address and landline telephone number.



Read all quotes carefully to make sure the trades have fully understood your brief. Don't forget to check if the quote includes VAT, as this will have an impact on your final invoice.

Always insist on a revised quote for any additional work before that work is carried out. Check, too, if their work is guaranteed and if guarantees are insurance-backed. Ask to see the tradesperson's public liability insurance certificate.



Make sure you insure your site and your build. With an EBS Self-Build Mortgage you can get free Course of

Construction Insurance, so you pay nothing for the first 12 months while you are building your property. Details from your local EBS, phone **0818 654 322** or check out ebs.ie.



Think twice before choosing too low a quote and be aware of the difference between an estimate and a quotation. A quotation should be a written exact price for the job whereas an estimate is an educated guess. You should always get a quote before you hire. Get a minimum of three quotes and make sure that quotes are based on the same specification.



When you are building your own home, you need to be aware of radon, a colourless, odourless and tasteless naturally occurring radioactive gas, which is prevalent in some parts of the country. You should install a radon barrier and sumps at the time of construction as this will greatly reduce the cost and the disruption associated with remediation. Once your house is built test for radon over a minimum three month period to assess radon levels. The test costs from €40.



When your house is finished you will need to devise a snag list for your building contractor or project manager. Don't make the final payment until all jobs have been finished to your satisfaction. There should be a final re-inspection before the process is signed off. However, you should not expect to receive massive discounts because of your snag list.

EBS Home Insurance is brought to you by EBS d.a.c. and is solely underwritten by Allianz p.l.c. Standard acceptance criteria, terms and conditions apply. Allianz p.l.c. is regulated by the Central Bank of Ireland.

Budgeting for the self-build

Managing the cost of building your home is like managing a small business. Your build costs are influenced by the size, level of specification, number of storeys, and the extent to which you will be personally involved in the building project. Understanding your costs and managing them prudently is key to getting the home you want within your budget.



Cost Breakdown

The figures here are just a guide to help you work out an approximate cost of your project. They show the approximate percentage of the total cost of your new home, through each

stage of the build. Start by estimating your total costs and add a further 20 per cent to this figure for unforeseen costs.

Top Tip

Check online for an Irish Build Cost Estimator which allows you to obtain a detailed list of everything that you will need to build the house, right down to the nails in the skirting board.

This information is based on an average, detached, two-storey house.

* Source: Build Your Own House and Home Annual.

Costing your build

Site clearance	3%
Foundation	9%
External walls and insulation	17%
Roof	9%
Windows and external doors	7%
Upper floor	2%
Stairs	1%
Internal walls	2.5%
Internal doors	2.5%
Floor finishes	4%
Wall finishes	5%
Ceiling finishes	2%
Heating	6%
Electrical installation	4%
Water installation (cold/warm)	2%
Waste & sanitary	7%
Kitchen	5%
Built-in cupboards	1%
Professional fees	11%

Top Tips



1. Be realistic about the number of window openings you need. Windows can be one of the biggest single costs in the build and are also sources for heat loss later on.
2. If you want a lot of space for less, go for a two-storey house instead of a bungalow, which has a much larger foundation and needs more roof coverage and therefore has higher initial site costs.
3. When planning for the roof and walls, remember that the more angles and gables you opt for, the more material, more time and more money you need. To save on these costs, keep it straight and keep it simple.
4. Heating and waste system options vary hugely. Don't just consider the up-front costs. Check on running costs and long-term maintenance for the most economical system over all.
5. If you are building on a sloping site, you must be prepared to add a few thousand euros to your build for every five degree slope you have to deal with. Unforeseen ground conditions, overruns, delivery delays or even the loss of a subcontractor can all have a major impact on your budget.
6. Since better energy efficiency is an obligation, more of your budget should be attributed to insulation, energy choices and heating sources. This will pay dividends as the house ages.



Step-by-step self-build planner



Keep on track and on time with your new build with our essential **step-by-step schedule**.



Six Weeks Before Start Date

- Arrange site insurance. If you have contracted a builder, they are responsible for the site and what happens on it. If you are a self-builder or using direct labour, you are considered the contractor and responsible for site insurances as well as a number of other elements.
 - Submit a commencement notice to your local authority a minimum of 14 and a maximum of 28 days before you start.
 - Arrange a water supply to your site by either temporarily connecting to a neighbour's supply, drilling your own well, or connecting to a mains supply where available. Ensure you are complying with conditions outlined in your planning permission.
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- Get an electricity supply on site for lighting and power tools by contacting your local ESB office (in remote locations this can take 12 weeks or more and may cost several thousand euro). Alternatively, hire a generator. You should also arrange secure on-site storage and a portable toilet.
 - Fence off the site and/or plant boundary holding and put in a lockable gate. Erect public notices and warnings (i.e. 'hard hats must be worn'; 'construction sites are dangerous areas'; 'no entry').
 - Put in an access road if necessary and a hard stand area (an area to put digger / materials on). Level the site and clear it (tree and hedge removal etc).

step 01

Setting out site and house (one day)

- Surveyor/builder's engineer sets out the site.
- Debris and top soil is removed from site (top soil may be put aside for later use).



Dig the foundations and trenches for services (three days)

- If soil needs to be disposed of cost should be factored in.
- Reinforce steel placed in trenches.
- Architect/engineer to inspect trenches and steel work.

step 02

Pouring concrete foundations (one day)

- Ready-mixed build concrete suppliers will have been notified, and sometimes paid in advance. They will normally organise the concrete pumping.
- The precise amount of concrete needed for the foundations will be calculated by the surveyor.



Building the rising walls (one to two weeks)

- Build blockwork on the foundations below ground up to the underside of the floor slab.
- Backfill excavations with hard core (big stones) and binding course (20mm bed of sand).
- Install radon sump and outlet pipes (recommended).
- Damp Proof Course (DPC)

Radon barrier (one week)

- A radon barrier can cost around €1,500 and can double as your DPC.
- As you cannot check for radon before the house is built, a radon course is essential.
- An architect/engineer will inspect DPC/radon barrier.

Oversite slab (two days)

- The construction company will build/pour the oversite slab.
- An architect/engineer will inspect.

step 03

First floor structure (three weeks)

- Build superstructure to first floor level.
- Build first floor structure/ roof beams (may require crane on site) and fix batten clips for ceiling.
- An architect/engineer will inspect up to first floor level.

step 04

Build structure to wall plate (three weeks)

- Build up to wall plate.
- Bricklayer installs and anchors wall plate.
- An architect/engineer will inspect up to wall plate.

step 05

Chimneys and gables (one week)

- Build gable ends and build chimney through roof.
- Carpenter raises rear end trusses as templates for gable-end brickwork and blockwork.
- Arrange lead work.

step 06

Roof structure (one week)

- Plumber to install large tanks in attic before trusses spaced.
- Carpenter fixes remaining trusses and roof structure, places carcassing for dormer windows, fascias and soffits and any other roofs, like porch or bay window roof.
- Weathering building, installation of windows and external doors.
- Landscaping.

step 07

Finish roof (three weeks)

- Flashings to chimney, walls, dormers, etc.
- Felt, batten and tile roof.
- Plumber fixes guttering and downpipes; decorator paints before scaffolding comes down.

Glazing all windows/doors

- External renderings and decorate fascias and soffits.

step 08

First fix carpentry (three weeks)

- Internal carpentry for partition walls, battens for plasterboard ceiling, staircase.
- Install cylinders and tanks in attic.
- Finish external decoration.

step 09

First fix plumbing and electrics (two weeks)

- Positions of powerpoints, switches, lights, TV points, cooker, security alarms, white goods, speaker system, etc. and complete wiring.
- Allow for central vacuum system, if required.

- All piping and ducting for radiators, heated towel rails, underfloor heating.
- Install hot and cold supply.
- A preliminary/blower door test can be beneficial to assess the air tightness of installed doors/windows.

step 10

Connect drains (two weeks)

- Dig trenches for drains from house to inspection chamber.
- Backfill drains and service trenches.
- Connect mains gas and water and electricity.
- Bricklayer builds internal fireplaces or decorative internal brickwork.

step 11

Floors/plaster (three weeks)

- Plasterboard to ceilings and stud partition.
- Plaster all walls and skim all ceilings and walls.



step 12

Second fix carpentry (three weeks)

- Hang internal doors, skirtings, architrave, bottom tread and balustrades to stairs and landing.
- Lay wooden floors, lay stone flooring or floor tiles.

step 13

Install kitchen and fitted furniture (two weeks)

- Install kitchen and fitted furniture.

step 14

Second fix plumbing and electrics (two weeks)

- Fit bathroom, plumb in white goods in kitchen, fit radiators.
- Fit all light fittings, switches and sockets.
- Connect cooker hood, fit smoke detectors.
- Commission Certificate of Completion for electrics and gas.



step 15

Boiler, insulation and tiling (two weeks)

- Test boiler and adjust system programme thermostats.
- Install roof insulation.
- Fix wall tiles to bathroom, kitchen and utility.

step 16

Decoration (two weeks)

- Thoroughly clean house and make ready for decoration.
- Prepare surfaces for decoration, seal and undercoat.
- Paint all interior, ceilings, walls and woodwork.

step 17

Snagging and externals, BER assessment (two weeks)

- Internal repairs/ decoration.
- Carpet fitting.
- Basic landscaping, turf, paving and seed lawn areas.
- Have architect/engineer inspect all items.

- Check steps 11-17 periodically and prepare snag list at the practical completion of the project.
- Have SEI registered assessor carry out BER final assessment.
- Carry out airtightness test.

step 18

Final inspection/ moving in (two weeks)

step 19

Defects period (six months)

- Allow the systems, particularly heating and plumbing, to be tested over the period of two seasons.



step 20

Correct any defects

EBS d.a.c. provide mortgage loans. If you engage with us through one of our network offices you are dealing with a Tied Mortgage Agent of EBS.

These are standard warnings about your payments and your rates that we must give you:

Important Information

Warning: If you do not keep up your repayments you may lose your home.

Warning: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

Warning: The cost of your monthly repayments may increase.

Warning: The entire amount that you have borrowed will still be outstanding at the end of the interest-only period.

Warning: You may have to pay charges if you pay off a fixed-rate loan early.

Warning: Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it.

The payment rates on this housing loan may be adjusted by the lender from time to time. (Note: Applies to variable rate loans only)

If you cancel or make a claim for reimbursement of a direct debit repaying your mortgage account, and fail to make alternative arrangements for payment, your account will go into arrears.

The amount you can borrow depends on how much you can afford to repay, typically no more than 35% of your disposable income but will depend on your individual circumstances. Factors considered include your income, financial status and evidence of your ability to repay (including capacity to repay at higher interest rates). Maximum loan amount is 90% of the purchase price or valuation whichever is lower. Minimum loan amount is €25,000. Loans not available to people under 18. You must provide proof of income. Mortgage loans must be secured by a first legal mortgage/charge over the property. The property must be within the Republic of Ireland. Mortgage protection and home insurance are required. You must pay for a valuation of your property, this must be carried out by a valuer on our panel of valuers and must be dated within 4 months of drawdown. Legal fees will apply, these fees will be determined by negotiation with your solicitor.

A typical €100,000, 20 year mortgage for an Owner Occupier Residential Property with LTV greater than 80% will have a variable interest rate of 3.7% and APR 3.8%, and 240 monthly repayments of €590.29. If the APR does not vary during the term of the mortgage, the total cost of credit i.e. the total amount repayable less the amount of the loan would be €41,884.48, (inclusive of valuation report fees of €215.00). The total amount repayable would be €141,884.48. The effect of a 1% increase in interest rates for such a mortgage will add €53.21 to the monthly repayments. Note: The above warning notice in respect of adjustments to repayment rates will not apply during any period when the loan is at a fixed rate.

Lending criteria, terms & conditions apply. For regulatory information, visit www.ebs.ie/mortgages/home-mortgages-regulatory-information

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