

member of the Association of Project Managers and the Chartered Institute of Builders, who has been managing self-build projects on the Costa del Sol for 18 years, outlined the likely costs involved. "To build a 300-square-metre villa comprising four bedrooms, three bathrooms, a terraced area, private pool and basement, with no hidden extras I would quote €1,500 per square metre – this would include contracting a project manager and architect.

"Of course, buyers would have to add the cost of the plot purchase to that figure, but with superb plots available on the Costa del Sol for approximately €125 per square metre, the total build cost would be around €825,000 for a 3,000-square-metre plot with a 300-square-metre villa. By comparison, projects of the same dimensions sold by the developer are priced at €1.2 million upwards, so savings in the region of €400,000 are achievable."

Errington too feels his property, once completed, will be worth considerably more than it will cost him to build. To date, he has paid €475,000 for his 3,800-square-metre plot, with stunning views over the golf course to the sea and mountains, and has allocated a budget of between €600,000 and €650,000 for the build with a contingency fund of €50,000.

"Having self-built before, both for pleasure and professionally, I know what it takes and costs to construct a house," says Errington. "Currently, I'm talking to three or four architects and a couple of project managers and I will decide on one of each in the near future."

Once an architect and project manager have been chosen, Wilkey recommends you utilise their services to put the physical construction work out to tender.

"A minimum of four to five tenders should be solicited, allowing three or four weeks for their return," he says. "Your project manager and architect will recommend the most suitable contractor based on their competence, tender bid, previous projects, financial stability, and professional and staff

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qualifications."

With the team chosen and contracts signed, you should apply for full planning permission. This procedure will take approximately six months and can take even longer, particularly if outline planning permission has not previously been granted. If it hasn't been approved, be wary of buying land as it is becoming increasingly difficult to gain planning permission – and never build, thinking you can apply for permission retrospectively. There have been several recent cases in which owners – actor Antonio Banderas among them – having been given court orders to demolish their 'illegally built' properties."

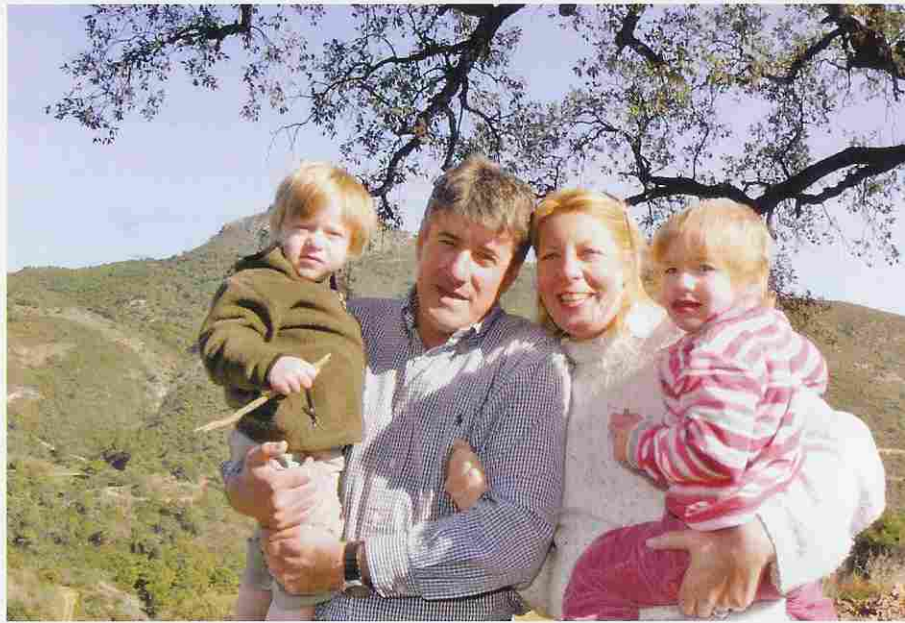
"At Monte Mayor, outline planning permission is already in place, so as long as I build in the local Andalusian style and adhere to a few simple constraints, within reason I can build pretty much what I like," says Errington. "Once I'm happy with the architect's plans I will apply for full planning permission to commence building later this year or in early 2006."

Errington has a good idea of how he wants his new villa to look and function, with an area designed as living accommodation for a hired help to assist in bringing up the twins.

"There will also be a garage, balconies and terraces so we can take advantage of the stunning location and amazing atmosphere," he says.

IMAGES VARIOUS WORDS GORDON MILLER

Tim Errington, with wife, Vanessa, and two-year-old twins Henry and Sophia, is self-building a 500-square-metre villa on Monte Mayor Golf & Country Club, Costa del Sol



CHOOSING THE RIGHT SELF-BUILD PLOT

- *Location: it has to suit your requirements and be accessible*
- *Views: sea or mountains – anything but another property directly in front of you*
- *Size of plot and permitted build volume: make sure it is as big as you had imagined*
- *Site: preferably on a managed development with utilities in place – unless you want to put the sewers in yourself*
- *Topography and suitability to build: a property on top of a mountain may afford great views, but building access and practicality may be a problem*
- *Investment potential: will it be worth more than you paid when you come to sell?*

FINANCING YOUR SELF-BUILD

Subject to status, Spanish banks will loan a maximum of 70 per cent of the total construction costs, including land, building licenses, architect's and project-management fees, excluding IVA (VAT) which is 16 per cent on land and seven per cent on construction costs on a self-build project.

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