

## **Getting onsite**

Now your design journey is coming to an end, you might be wondering: what comes next?

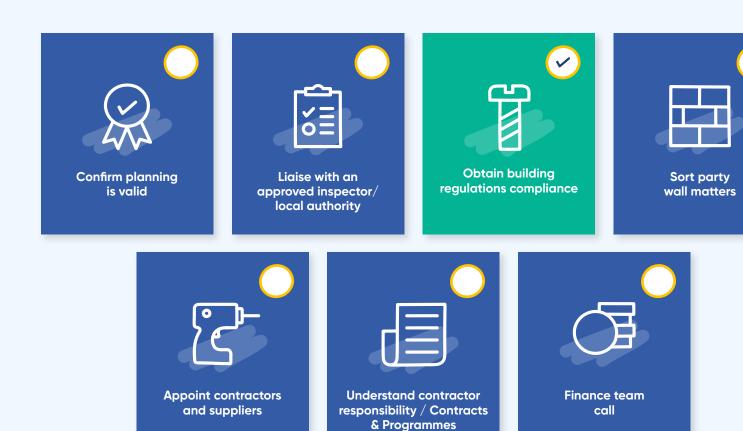
At this point, many homeowners are eager to start construction and while that's certainly not far off, there are a few more things you need to do before your builders can get started.

To help you build with confidence, we've put together this guide to get you ready for construction. We'll talk you through what other boxes you need to tick and the best ways to find a quality contractor (if you don't already have one).

You may have already gone through these steps or are tackling them right now, so please bear in mind this is simply a checklist to make sure you have everything in place. No matter what stage of your project you're at, our team is always on hand to support you!



## Your 'getting ready to build' checklist



# Planning permission

If you've worked with Resi from the start, our team will have already confirmed you have the correct planning permissions in place.

However, if you managed the planning stage yourself, it's worthwhile to double-check everything is still in order for your build. Our team can help you review all your planning documents and confirm whether or not it's still valid before construction begins.

Remember: once you receive permission, you must start building within three years of approval to remain lawful. You also need to ensure that any conditions attached to your approval have been met.



## Approved inspector or local authority

As part of your building regulations package, our team will have recommended you appoint an approved inspector. However, you may have chosen to go with your local authority instead.

Either way, before you start construction, your building notice needs to be served. We would also advise that a plan check is completed before you start to ensure everything is captured and the builders can price more accurately.

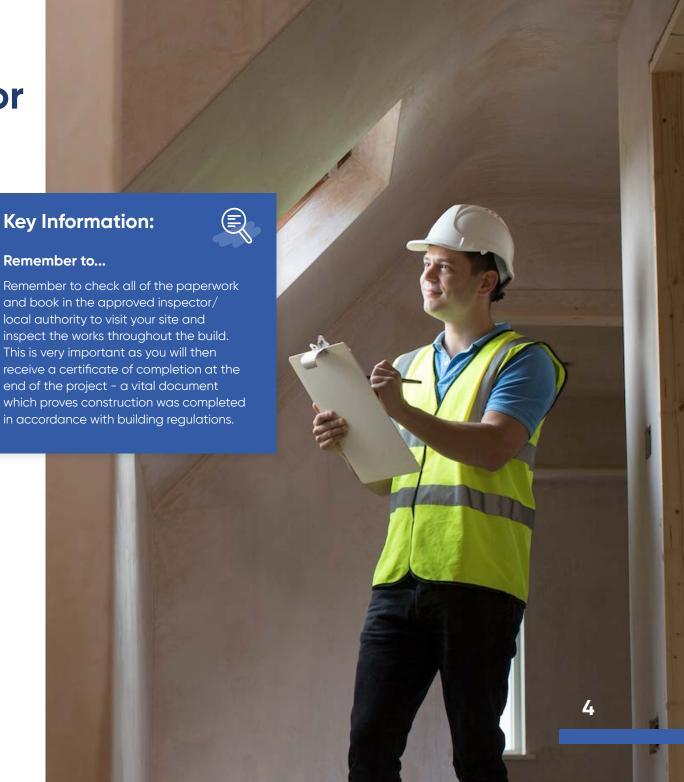
## **Approved inspector**

Resi always recommends you opt for an approved inspector, as it'll be their responsibility to prepare and serve your building notice. All you have to do is get in touch with them to make sure this process is underway.

### **Local authority**

If you are working directly with your local authority, you'll need to manage this process yourself.

The cost for these applications will vary from council to council, so make sure you check in with your local authority for a quote.





## **Sort party wall matters**

A party wall is a dividing partition between two adjoining buildings that you share with another household. These are common between terraced and semi-detached houses but can also impact detached properties if you share a garden wall or invisible boundary line.

If your project affects a party wall or you plan on excavating within 3 to 6 metres (depending on the depth of the new foundations) of your neighbour's property or outbuilding, then you need to obtain permission from the affected households at least 2 months before any construction occurs.

Our advice is to keep the neighbours on your side and even if they say they're happy with the works, you should still serve the relevant notices. Alongside this, we also advise that a photographic survey of the neighbours' property is completed. Together this will protect both yourself and your neighbours in the event any damage occurs that might cause a dispute.

## **Key Information:**



#### Party wall notice

For the best chance of success, we recommend you have a party wall surveyor serve the notice. Get in touch with our team and we can guide you through this process.



# Appoint contractors and suppliers

Who you trust to build your home is one of the most important decisions you'll make. This is why we created Connect, a service that introduces you to vetted contractors and specialists in your area.

And, if you'd like further support at the tendering stage, we can introduce you to relevant third parties.

To see what Connect can offer in your area, simply reach out to our team via your Dashboard or email **connect@resi.co.uk**.

## **Key Information:**



Where we offer this service

Connect is a growing service and we're not currently able to offer contractor introductions in every UK region.

## Benefits of using Connect...



#### Resi vetted builders

All our builders are vetted by a range of criteria amongst which are: whether they are **Trustmark or FMB affiliated**; whether they have the relevant insurances in place; an assessment of their past work; meeting minimum financial standards; and finally, references from both previous customers and trade.

Resi charges a 3-5% commission to the contractor for a successful introduction. This introduction fee is charged directly to the contractors, and is based on the total value of your tender. This fee is not an additional sum to the total cost of your project. We believe in ensuring these fees are transparent, and so this commission is paid by the contractor once they start work on site.



#### **Ongoing support**

When you're ready to get onsite, our team will still be on hand to answer your questions and can introduce you to additional specialists, should you need them.



#### Save yourself time and effort

Rather than sifting through hundreds of different companies, we'll introduce you to a selection that will be suited to your project.

# Selecting the right contractor for you

While Resi Connect introduces you to a selection of contractors, who you choose for the build is ultimately in your hands.

In order for you to make the best decision for your home, we highly recommend you follow these steps during the tendering stage.

## Check their finances

It's important that you take the time to do a financial background check on your builder's company. If you see any changes to the directors, this could be a red flag the company may have filed for bankruptcy in the past.

## 2 Check the details

When it comes to your quote, the devil is in the detail. A good contractor should break down their pricing so you can check every design component has been properly accounted for. If your quote is too vague, ask your builder to be more transparent with their numbers or seek a construction consultant to guide you.

## **3** Customer references

At a minimum, you should speak to at least two previous clients. One from 6 months ago and another from 18 months. This should help give you an honest overview of your contractor's current work practices, as well as showing how their work stands the test of time.

To be extra thorough, we also recommend speaking to a client that's currently onsite to help round out your understanding of a contractor's product delivery.

## Contracts and insurance

Ask your contractor which contract they'll be using. We always recommend homeowners go for a JCT contract, as this provides the most security and accountability. This is recommended by RIBA and is recognised throughout the industry.

To learn more about insurance click here

## Protect yourself with the right payment plan

We recommend you agree to a payment plan that has you releasing funds when milestones have been met. These milestones should be the key stages of the build, such as your foundations, superstructure, roof installation, etc.

This will ensure the builder is the one funding the project, while also letting you stay in control of quality throughout construction. If you can perform quality checks at each milestone, this will provide further protection, and something a project manager can do on your behalf.

## 6 Look for anomalies

Watch out for those 'too good to be true' quotes and turnarounds. Often, when a project is priced significantly lower than its counterparts, it can be a sign that key details have been left out - likewise with super quick time estimates.

## Will you work well together?

How did you get on with the contractor? The rapport between you will be just as important to them as it is for you.

A lot of contractors are busy and if they're offered two potential contracts of similar value and start date, their decision will then be based on the relationship with the client. After all, construction takes time and plans are liable to change. Having a good working relationship will make their job that much easier, as it will yours.

## Understand contractor responsibility/ construction issue

While your building regulations package ensures compliance with UK legislation, it is not a construction package. This means there will be technical details left for your contractor to fill in before your build. To make sure your vision is properly realised, we recommend sitting down with your builder to make sure these details are being accounted for.



## Here are some things we recommend you bear in mind...



#### Changes on site

As your drawings aren't a 'construction issue', things may shift when you start your build.



#### Layouts, services and structural elements

Bathroom layouts, kitchen layouts, services, openings, structural elements, etc. should be confirmed and coordinated onsite by the contractor.



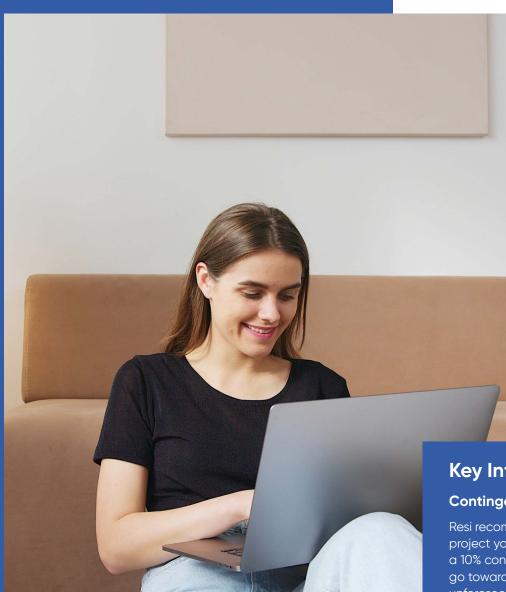
#### **Contractor responsibilities**

The contractor has the responsibility to arrange and coordinate the required inspections with the building control officer/approved inspector and arrange all CDM/Health and Safety information.



#### **Noted on drawings**

All drawings are noted with this information and Resi should always be contacted if there are any discrepancies.



## Finance check

When it comes to getting onsite, it's not uncommon for surprises to pop up. This could come from delays at the construction stage or even during those initial budgeting talks you have with your builder. No matter the scenario, it's vital your finances are able to handle both the good times and the bad.

If you're unsure about how much you need to have in place, don't worry, our team is here to help.

With Resi Finance, we can help you understand the best ways to fund your project, budget correctly, and even factor in the future value of the property. We work with over 90 lenders and are even able to support you with your current provider.

To discover what funding options you have with Resi, simply visit the finance section on your Dashboard or talk to a member of our team.

Visit our project budgeting guide

## **Key Information:**



#### **Contingency fund**

Resi recommends that no matter what project you're undertaking you always have a 10% contingency fund in place. This should go towards protecting you in the event unforeseen costs emerge, such as supplier delays, bad weather, or even your contractor needing to be replaced.

## Insurance check

If there's one thing you don't want to be onsite without, it's insurance.

While your contractor will need to be covered by their own policies (which you should always double-check during tendering) there are some forms of insurance you'll need to manage.

#### Home insurance

Did you know, during construction, you won't be adequately covered by your regular home insurance?

There are some great policies out there and most standard home insurers will sometimes look to cover small amounts of work, but will normally limit cover to "FLEE" only (fire, lightning, explosion and earthquake). This leaves rather large gaps in your protection.

To make sure your home is safe, firstly we recommend you review your current policy and then let us walk you through some of the items you need to think about.

#### **Structural warranty**

This warranty will protect your project for 10 years from 'latent defects' to the structure of the building. This means, should something have gone wrong during construction which isn't spotted right away, your investment is safe from costly repairs.

Check what kind of warranty your contractor is going to provide and if you want to be extra cautious, take it out yourself.

#### Life insurance

If you're taking out finance on your project, you'll also want to either update your life insurance plan or take one out. Paying off home improvement loans can take years and you don't want your surviving family facing the debt alone, should the worst happen.



## What happens after construction?

Once your build is complete, there are a few more things you'll need to complete. You'll firstly need to make sure your builder has been liaising properly with building control, and that you've been given a certificate of completion.

After this, either yourself or your project manager will need to ensure a clean up on the site is done properly and meets the standards which were set out in your initial contract - this is often referred to as 'making good'.

You may also need to keep your builder on retention, so they can come back in 6 months, once the build has settled into your environment. During this settling in period, you may find cracks or other defects popping up, which your contractor should come back to repair.

With your site cleaned up and the work fully inspected, you can then start to make plans for getting your new space gussied up. If you would like to work with an interior designer to help get those furnishings just right, our Connect team will be one hand with more vetted recommendations.

Have any questions about the topics covered in this document? Don't forget we're always available to discuss any concerns you might have via your Dashboard. Otherwise, you can email our onsite experts on **technical@resi.co.uk.** 

