

Building modern homes: from site to handover

For self-builders and small developments. The stages, in order, and where time and money are lost.



Whether it is one home for your family or a small scheme of several, a modern home is built the same way: designed and engineered first, manufactured off site while the ground is prepared, then put together quickly by one team. Most problems come from taking the decisions in the wrong order.

1 Site and appraisal

Check the title, access, rights of way, ground conditions and how services will reach each plot. Look at the planning history and local plan policies on energy and design. Set a budget that covers fees, connections and contingency as well as the build.

Self-build: speak to a self-build mortgage broker early. These mortgages release money in stages. **Developers:** test the appraisal on realistic build costs and programme, and line up development finance.

2 Design and planning

Agree the brief with your architect and consider a pre-application discussion with the council. Design with the building system in mind from the start: repeatable widths, spans and openings save time in the factory and on site. Read the conditions on the approval carefully. Some must be discharged before work starts.

3 Digital design and engineering

Planning drawings show what the homes look like, not how they are built. Next come the site investigation, foundation and structural engineering, energy calculations and the choice of system, all modelled digitally before anything is ordered. This stage fixes your real cost and programme.

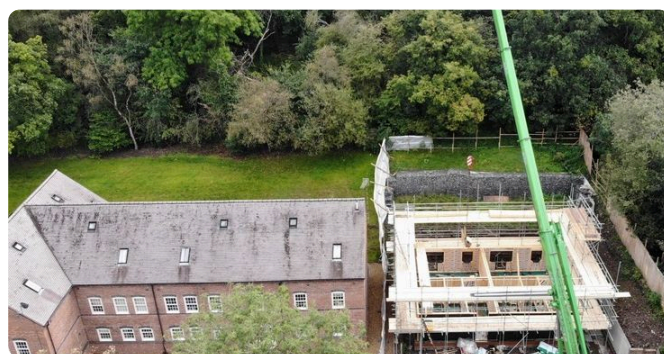
4 Approvals and warranty

Submit for Building Regulations approval and register a structural warranty before work starts. Lenders and buyers will ask for it.

Self-build: if your council charges the Community Infrastructure Levy, claim the self-build exemption and have it confirmed before you start. **Developers:** agree any planning obligations and highways or drainage agreements before you commit to a start date.

5 Price, contract and programme

With design and engineering done, you can get a confirmed price and date. Agree a written contract, what is included, the payment stages and who is Principal Contractor. On a scheme, plan the build order plot by plot so homes can complete and sell in sequence.



6 The build

Foundations go in while the structure is manufactured. The frame, roof, windows and cladding then take each home to weathertight in weeks, not months. Services, insulation checks, airtightness testing and finishes follow. Building control and the warranty provider inspect at key stages.

7 Completion and handover

Each home needs a completion certificate, the final warranty inspection, an energy performance certificate and handover information for its heating, ventilation and solar.

Self-build: if you are reclaiming VAT under HMRC's scheme for DIY housebuilders, claim within three months of completion.

Developers: have plot-by-plot completion packs ready for buyers' solicitors and lenders.

Why build this way

- **Certainty.** Engineering done before ordering means fewer surprises on site.
- **Speed.** Less time on site means lower finance and site running costs.
- **Performance.** Factory-made panels make high insulation and airtightness easier to achieve.
- **Ready for the Future Homes Standard**, which applies to new homes from 24 March 2027.

Where time and money are lost

- **Pricing from planning drawings alone.** Without engineering, prices move once the detail arrives.
- **Buying the frame before the foundations are designed.** The two must be engineered together.
- **Service connections.** Electricity, water and drainage can take months. Apply early, for every plot.
- **Starting before approvals and exemptions are in place.** It can cost you exemptions and cause delays.
- **Site access.** Check that deliveries and a crane can reach every plot.
- **Too many separate packages.** Every handover between trades is a gap that someone has to manage.
- **Late design changes.** Changing openings after manufacture costs time in the factory.



HOW WE DO IT

One team from engineering to handover

We take stages 3 to 7 off your hands for a single home or a small scheme: engineering and digital design, then a Shell Build to weathertight or a Complete Build to the keys, with us as Principal Contractor. Send your planning drawings and we will give you an estimate within 5 working days.

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