

## Finding Land

Finding a building plot for your selfbuild project is often the biggest challenge faced by selfbuilders. It will probably take months or years, and some never get past this stage.

One thing is for certain - land won't come to you - you will have to put in the effort. This is not like buying a house ! Surely any bit of land will do ?

Definitely not. You will probably see various bits of farm / grazing land for sale at ridiculously low prices. There's a reason for this - it lies outside of any area zoned for development (your local council will have detailed maps showing boundaries around all towns & villages beyond which development is not allowed).

You might also see land that is within a development boundary, but has no planning permission. Tread very carefully, do not buy unless you are 100% certain you will get planning permission for a suitable house - and do not assume this will be the case. The value of land is much higher even just with outline planning permission - so ask yourself why the seller hasn't done this ! One solution is to take out a legal "option" to buy the land at an agreed price, subject to you receiving planning permission.

Obviously land with outline planning permission is a safer bet, but check the guidelines of what the outline permission is for. Have a chat with the local planners and try to gauge their reaction - but be aware they will never verbally commit to anything!

Plots with detailed planning permission are the safest bet, although the design may not suit your tastes and you'll have to re-apply with new plans. Of course, such plots usually command the best prices.

One word of warning. There are various "land banking" companies around, that are dividing up cheap farmland outside development boundaries, and selling them off as "potential plots" at inflated prices, giving the impression that development might be possible in the near future. Do NOT be tempted - in fact there are moves afoot to get such companies closed down. There is usually little or no chance of these "plots" ever being zoned for development. Get taken seriously

There are a lot of people out there hunting for land, just like you. However, a lot of prospective selfbuilders are just at the "thinking about it" stage, if you can demonstrate you are serious and ready to buy, you will have a distinct advantage. Work out how you are going to finance the land purchase - the ideal position is to be a cash buyer without having to rely on selling your existing home; this will give you a distinct advantage. Check out the selfbuild mortgages to see if you can raise the money without having to sell first. If you need to, get yourself a mortgage agreed in principle - not only does this resulting bit of paper show you're serious, but if buying at auction you'll need to be in a position to move fast (usually completion must be within 4 weeks of the hammer falling). Where can I find a building plot ?

Well, there are a number of angles of attack. I'll start with the most common places to look:

- Selfbuild land agencies
- Estate Agents
- Rightmove
- Local newspapers
  
- Auctioneers
- In your neighbourhood - time for a walk !

Let's look at each of these in a bit more detail...Selfbuild Land Agencies

There are several agencies specialising in advertising building land. The two most common are Buildstore's Plotsearch, and Plotfinder. We subscribed to Plotsearch, and for the fee you can choose 3 or more counties of interest in which you can search. There is a facility to set up email and/or SMS alerts when new plots are added, and this seems to work quite well. Plotsearch also advertise larger areas of land suitable for multiple houses under it's "Plotshare" service, allowing prospective selfbuilders to pool their resources. Although there are usually a good number of plots listed, we often found them to be overpriced or on awkward sites (eg steeply sloping or overlooked).

Many plots are submitted to Buildstore by local estate agencies, so if nothing else it's a great way of sussing out which local estate agents are actively involved in land sales - enabling you to target your efforts more effectively. Estate Agents

Many plots get sold through estate agents without even being advertised. Why ? Because builders and developers have

a cosy relationship with estate agents; the builders get to hear about & buy the land, in return they sell the finished houses back through the agents who take their fee.

So, you need to make yourself known to the estate agents. Don't just phone up, get your name put "on the list" and sit back, you'll never hear anything. Instead, pay a visit to the branch, engage in conversation, make yourself known. Tell them what you're after, get the name of the relevant people who deal with land (if any). Try and take some evidence of your financial status (eg a mortgage offer in principle) to show you are a serious buyer. Then, keep calling in regularly, even if you don't hear anything - the idea is to be one of the first people they think of if any land does come along.

You'll find that some agents won't be that interested as they don't normally deal in land. Don't let that put you off though - we ended up finding our land through just such an agent...Rightmove

Most people just think of Rightmove as a way of looking for houses. There is however, an option to search for "Land", plus you can set up the usual criteria such as postcode area, radius, etc. In addition it is possible to set up an automatic email service to get notified of any additions. And it's free !Local newspapers

It's worth keeping an eye on property sections of the local newspapers as sometimes agents advertise plots and auction dates. Talking of auctions...Auctioneers

Once you've started looking on Rightmove and had a nose through the local papers, you might notice one or two auctioneers that auction off building land.

Give them a call and ask when their property auction dates are, and go along - even if there is nothing that interests you. If you are considering the option of buying at auction, getting a feel for how they work is invaluable experience. If you're auction novices like we were, you'll probably stare at the floor through fear of catching the auctioneer's eye ! We found our local auctions to get very busy indeed, so it's worth arriving in good time.

Finally, remember that if you buy at auction, you have to complete fairly quickly after the hammer falls - usually a month - so you'll need to get your finances sorted or a mortgage approved, and have a solicitor lined up, before bidding.