



# Stunning Self Build Farmhouse in Sevenoaks

**“**It was not about DIY” Says Denis .“If it had been, I would not have been eligible”

Building a home for themselves was for Denis and Jo Minns the chance to choose. To choose design and specification and to make their home individual to suit the many requirements of their large family, . The chance to influence the design and specification and to include some of the fittings and finishes they had always longed for .

“Most self builders don’t lay bricks or even do the wall tiling.” Denis tells us “ They wouldn’t know how to . Most hire experts to do it for them”.

Well he should know. Denis is himself

a house builder with DBS in Sevenoaks who have well over twenty years’ experience helping clients who want to build their own home. So it’s no surprise then that is just what he and Jo did ; having DBS build for them a stunning farmhouse outside the village of Weald near Sevenoaks.

Finding the right plot is often the challenge . Jo came across their 10.0 acre plot from a chance visit to Strutt and Parker who were offering an old dilapidated house on this large plot.

“ We jumped at it” says Jo “ I knew straight away that this would be the right location for us .Some Self Builders feel that they should be getting the finished home

cheaper than they would pay if it were buying a second hand home , but we were happy so long as the cost of the plot and the cost of the build was not more than the market value”.

The new home has six bedrooms on three floors with four reception rooms set around a spacious entrance hall .It has five bathrooms and two WC s downstairs. A three car garage allows for a neat studio flat over it for staff accommodation. The design is simple and all rooms light .and bright despite the fact that it faces south .

“ The trick was simply to site the Dining room and utility room on the rear with drawing room and kitchen having double aspect. One only uses the





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## Al fresco Dining Space Every home should have one

**W**hen planning the home make provision for al fresco dining space. This can be an attractive purpose designed pavilion by a glittering swimming pool but equally it could be an intimate area close to the house with seating for six to eight people around a table. Well planned it will become a well used area of the home.

The important things to plan .  
**Intimacy**

A table placed in the centre of the lawn may work for summer picnics but not for al fresco evening dining. You will need to be sheltered from wind . A low wall perhaps and attention to planting. Shrubs that flower in summer are best and scented climbers too. Large pots can help make the area inviting and intimate.

**Location**

You will need a level surface like a terrace. Backing on to a south facing brick wall will create a cosy space. Access from the kitchen is desirable but not essential. Maybe take advantage of a feature of the garden.

**Lighting**

It is important that you plan lighting to see what you are serving. Don't overdo it with spot lighting. Low level works best. Enhance the lighting scheme with scented candles.

**Electrical power**

You will need a heater if you are using the space out side the summer season. A wall heater is an excellent choice but whatever make provision for an external socket by your space.

**Cooking**

Don't fall into the trap of thinking that you have to barbeque every time you sit outside. Al fresco dining works well for all simple meals



dining room in the evening so it does not need sunshine. The effect is that all main rooms are light and bright ” Explains Denis.

The materials are stock bricks , clay tiles and oak beams with render. The result is an appearance of a building that is much older. The wisteria on the front wall is a particular feature that ages the house.

“ I planted that well before starting the project so that when the house was finished I was able to transplant a semi mature climber to enhance the front elevation ” Denis tells us.

The old house had subsidence due to the clay subsoil and DBS ensured that the new home was built on engineered piled foundations with a cantilevered reinforced concrete floor slab suspended over the ground so that it will never be affected by heave. The first floor is also concrete giving a feeling of solidity and allowing solid wall construction upstairs.

Looking at the range of houses built over the years by DBS we can see that this house is typical of the designs and materials used by the firm which according to Denis, made it more straight

forward to build.

The design and planning of the new house was well received by local planners as the new home fits so well into the neighbourhood.

“ If the house fits well into the neighbourhood then its owners will too ”.States Denis. This being one of the strict rules that he follows when working with clients.

As a brand new home, it is built to building code levels that ensure that insulation in walls floors and roofs is maximised . Added to that this home has log burning stoves to take the chill



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off so that the heating is only required in deep winter.

“We have woodlands to the rear and are always clearing fallen branches” says Denis “I insist that all new homes should have some form of renewable energy generation and Wood burners were an obvious choice for our home.”

The kitchen was supplied by Stoneham Kitchens, a quality kitchen manufacturer who are based locally. It was designed to Jo’s guidelines.

“Who wouldn’t want the opportunity to design the kitchen she really wants” Says Jo “I am always getting compliments from visitors about this kitchen. It is so spacious light and bright and the centre of our home”

The kitchen is painted in soft cream and green from Farrow and Ball’s range of colours with oak full height larder and granite worktops. The combination is every inch the country kitchen with an Aga taking prime position.

One feature that has not been left to chance is the meticulous care that Jo has taken with the flooring. Cotswold stone features throughout the kitchen and hallway with engineered oak in the reception rooms.

“We don’t have to worry about the dogs with floors like these. They are easy to wipe clean and look so natural. I love them”

A sound system is fitted to take audio into all reception rooms either





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## Self Build is not Taxing

**S**tamp Duty Land Tax is far less when you Self Build. If you are looking to buy a country house at over £2million pounds you will pay 7% over £ 140,000 SDLT.

If the Self builder will buys his plot for £ 1 million paying the rest on building and other costs, the Stamp Duty Land tax he will pay will be at 4% £ 40,000.

New homes are Zero rated for Value

Added Tax. Using a builder means that he will invoice you free of any VAT save on those items where it has to be charged like white goods.

Capital gains tax is not payable on a principal private residence in UK. If you move into your new home and live there as your principal residence you will not pay Capital Gains Tax when you come to sell.

individually or together. One neat trick is the speakers on the patio so that music can be played when al fresco dining.

So what advice would Denis give to those who want to Self Build. ?

“ First look out for a house that is looking a bit dilapidated that can be knocked down. Be realistic about the value. Developers will bid a price that reflects the requirement for a profit whereas the Self Builder does not need to do so .The Self Builder has an advantage here.

Many House builders will be pleased to hear from those who want to hire them to build a new house and will help with plot search planning and design as well as the construction “.

The cost of hiring a professional builder or Project Manager to take on the project is well worth it .They will have the ability to source and buy labour and



## Funding to build your new home

**W**e all know that Banks want everything buttoned up in order to lend money. There are several matters that you cannot leave to chance or you will not get your Bank to agree to lend money to you. Legal matters.

A Solicitor must undertake all the checks necessary to ensure that you can actually build your new home on the plot you have identified. He will check Title, any Planning Permissions and third party rights and restrictions. He will report these matters to your bank and put in place the security the bank requires for its lending.

### **Project Management.**

Your Bank will want you to choose a professional to manage your project. A Chartered Surveyor MRICS. A registered Architect ARB, or a Chartered Builder MCIQB. Have them show you details of what they have done in the past and get references.

### **Contracts**

Ensure that you have a contract with your builder and Project Manager. All design professionals working on the project such as Structural Engineers, Mechanical and Electrical Engineers will need to be contracted direct to you as well as the main contractor. The Project Manager will arrange this for you.

### **Insurances.**

Your Project Manager and Builder will have Professional Indemnity and Contractors Insurances. Your bank will need to see these.

### **New Home Warranty.**

There are specialist insurers that offer New Home Warranties to Self Builders such as Build Zone. Your Builder should provide such a warranty for you and your lenders security.

### **Environmental Reports.**

There are a whole range of reports that might need to be undertaken in order to obtain planning permission for your new home. These range from Soil Reports that check ground conditions and contaminants, to specialist wildlife and ecology reports

### **Building Codes.**

Most local authorities require new homes to be built to strict building



materials at a better cost than the layman and even with their margin or fee this route is unlikely to cost much more than the DIY route with all its headaches and risk.

Design is usually undertaken by an Architect though some self builders prefer a prefabricated home from a timber frame company where the design comes as part of the package. Be cautious about over designing your home. I have seen a number of Self Builders come unstuck from trying to put too much into their home only then to have to sell when the project is completed over budget “.

“ We had a large family of seven “ says Jo “ There have always been friends of the children around . Dining al fresco has always been popular . You don’t need

to know how many there will be around the table . Now it’s just Denis and I but I still love living here .. It is my dream home .Something many people would love to have. We have stables, fields and a manege for my horses too which I enjoy with some of my neighbours. Most of all though is the fun of knowing that this is our home built by us for us, and that is something especially satisfying “

Denis and Jo have created a luxurious family home with everything planned and built in . The project was professionally managed but the what makes it a home is the realisation of the aspirations of those who live in it.

*For further information visit [www.dbshomes.co.uk](http://www.dbshomes.co.uk) or phone 01732 742606*



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