

Section 7: Buying or Building a House Without Any Grant Assistance

INTRODUCTION.....	95
7.1. BUYING A HOUSE.....	95
7.2. HOUSE PRICES AND LOCAL VARIATIONS	95
7.2.1. ARBROATH.....	95
7.2.2. BRECHIN	96
7.2.3. CARNOUSTIE AND MONIFIETH.....	96
7.2.4. FORFAR	96
7.2.5. KIRRIEMUIR	96
7.2.6. MONTROSE.....	96
7.2.7. ELSEWHERE IN ANGUS	96
7.3. ACQUIRING A SITE AND BUILDING A HOUSE	96
7.3.1. ACQUIRING A SITE	96
7.3.2. PROFESSIONAL ADVICE.....	97
7.4. SPECIAL NEEDS HOUSING	98

Introduction

Over 70% of people in Angus live in privately owned houses. The private housing market is based on people buying existing houses that come up for sale, buying new housing from a developer, or people building houses for themselves.

It is the responsibility of Angus Council to ensure that there is a timeous supply of well-located serviceable housing land for new build housing. This will allow both urban renewal (through the development of brownfield sites), and support for rural communities (where new houses in the countryside are suitably located and designed to support local population levels and provision of local services). The Finalised Angus Local Plan details the Council policy on house building in Angus. Copies are available for inspection, free of charge, at Public Libraries, Housing Offices, Monifieth Access Office, and the Planning & Transport Department, St James House, Forfar. Copies have also been made available to Community Councils. Local Plan documents can also be purchased from the Planning Department (£15 for members of the public and community organisations, £30 for business/commercial users). Angus Council is currently reviewing the Angus Local Plan, and the Finalised Angus Local Plan Review document was published in February 2005.

During the period from 1992-1997, an average of over 1,900 houses a year were privately built or bought, without any form of grant assistance except tax relief on mortgage interest payments. In addition to this, an average of over 250 Council houses per year has been purchased under the Right to Buy scheme. Other new build houses have been purchased using some measure of grant assistance, such as shared ownership, GRO Grant for ownership, and Rural Home Ownership Grants. As such, during the mid 1990's, the private housing market in Angus was been turning over around 2,240 properties a year.

Available evidence suggests that the housing market in Angus today is as buoyant as it was in the mid 1990's. During the year ending June 2003, more privately built houses were completed in Angus than at any point in the previous nine years.

7.1. Buying a house

Where to get information

Anyone interested in buying a house in Angus should contact The Tayside Solicitors Property Centre at 9 Whitehall Crescent, Dundee DD1 4AR, telephone 01382 228770 (www.tspsc.co.uk). The Centre publishes a weekly Property Guide, which is available from solicitors, the Property Centre, and most major supermarkets.

7.2. House prices and local variations

7.2.1. Arbroath

There has been significant new housing development in Arbroath in recent years. In June 2005 (the latest date for which information is available), the average price for houses in Arbroath was £72,342, compared to the Angus average of £112,125.

7.2.2. Brechin

In June 2005 (the latest date for which information is available), the average price for houses in Brechin was £76,804.

7.2.3. Carnoustie and Monifieth

House prices for existing houses in both these towns are high compared to elsewhere in Angus, due to their proximity to Dundee. The average house price in Carnoustie in June 2005 was £135,189, compared to £112,125 for Angus as a whole. The median price for all houses sold in Monifieth in 2003, the most recent date for which information is available, was £99,556.

7.2.4. Forfar

There has been a relatively consistent level of new housing development in Forfar in recent years. In June 2005, the average price for houses in Forfar was £97,400.

7.2.5. Kirriemuir

There has been a small new build market in Kirriemuir in recent years. The median price for all houses sold in Kirriemuir in 2003, the most recent date for which information is available, was £42,600.

7.2.6. Montrose

There has been some significant new housing development in Montrose in recent years. In June 2005 the average price for houses in Montrose was £72,488.

7.2.7. Elsewhere in Angus

House prices in areas where residents commute to Dundee are generally higher than elsewhere. Infrastructure restrictions have affected the availability of some sites for the development of new build housing, although work is planned to alleviate some of the problems.

7.3. Acquiring a site and building a house

7.3.1. Acquiring a site

Local knowledge is a considerable asset in finding and purchasing suitable sites on which to build. Sites are advertised in local newspapers, the Solicitors' Property Centre, estate agents, solicitors and sometimes by the Council itself. Some will have outline planning consent for housing, some will be serviced with water, electricity and gas, and some will have neither planning consent nor services. Prices vary from £40,000 for an unserviced site with outline planning permission for the erection of one dwelling in the Forfar area, to £75,000 for a site in Edzell village. Do not purchase until, at the very least, outline planning consent for housing development has been obtained.

7.3.2. Professional Advice

Anyone wanting to build a house has to overcome a number of official hurdles before they are allowed to proceed to the bricks and mortar building stage. Even before a potential house site has been identified, professional advice should be sought regarding the following essentials:

Planning Regulations And Procedures

Planning officials are more than happy to help anyone who is thinking of building a house with specific advice on the requirements of the planning system and more general advice on other aspects of the building process. They have much useful experience and would far rather share it as early as possible to help the potential house-builder to avoid some of the pitfalls and delays that can arise from ignorance of what is needed to get planning consent.

Planning Officers can be contacted at: -
Angus Council Planning & Transport Department
St James House
St James Road
Forfar
DD8 2ZP
Tel: 01307 461460.
E-mail: PLANNING@angus.gov.uk

The planning officials will explain the Council's policies on the siting and design and location of any new house to be built in Angus. They will advise on the requirements for drainage from the house site, road access and water supplies and they will provide assistance with, as well as advice on, preparing applications for outline and/or full planning permission and for a building warrant.

Legal Advice

Legal advice from a qualified solicitor should be sought at an early stage, particularly by those who have not yet acquired legal title to a house site. Names and addresses of solicitors are available in the "Yellow Pages" and in the TSPC Property Guide.

Designing and Building the House

Both the planning officer and local solicitors can provide names and addresses of architects and building contractors. It is particularly recommended that you engage the services of a local architect as they will be in a position to advise on what is or is not likely to be acceptable to the planners, as well as to negotiate with them on your behalf. The "Yellow Pages" Directory also gives names of the manufacturers and suppliers of 'kit houses'. Some building contractors and all kit suppliers also provide a choice of house designs which, if suitable and some will not be, may make the appointment of an architect less essential. On the other hand, an experienced architect will also greatly reduce the amount of time and effort that would otherwise be spent by the client on overcoming some or all of the many hurdles involved in building a new house, be it from kit or otherwise.

For further information:

Any organisation or self-builder interested in the promotion of or participation in a self-build scheme should contact:

Community Self Build Scotland Ltd.
Queenslie Business Centre
19 Blairtummock Road,
Glasgow
G33 4AN
Tel: 0141 766 1999
Website: www.selfbuild-scotland.org.uk

7.4. Special Needs Housing

Ownership Options in Scotland can provide information on home ownership, and can provide an individual route map to owner occupation, including support and advice to overcome barriers. It aims to help with bridging funding gaps, for example by accessing Communities Scotland grants, and to provide access to independent financial advice.

Anyone can seek telephone advice, or advice by letter or information leaflet. This information is provided free.

For further information contact:

Richard Hamer
Ownership Options in Scotland
Unit 20,
The John Cotton Centre,
10 Sunnyside
Edinburgh
EH7 5RA
Tel: 0131 661 3400
E-mail: info@oois.org.uk
Website: www.oois.org.uk