

## **7. BUYING OR BUILDING A HOUSE WITHOUT ANY GRANT ASSISTANCE**

There were 2310 private house sales in Perth and Kinross in 1997/8.

Of these sales;

- 44% were in Perth City
- 21% were in Central Perthshire
- 7.2% were in Eastern Perthshire
- 16.5% were in Strathearn
- 7.5% were in Highland Perthshire
- 3.8% were in Kinross

### **Perth City**

10% of sales were under £30 000

The highest number of sales 25% were in the £50 000 -£69 999 bracket

12% of sales were over £90 000

20% of buyer came from outwith Perth and Kinross

### **Central Perthshire**

4.9% of sales were under £30 000

The highest number of sales 26% were in the £90 000+ bracket

29% of buyers came from outwith Perth and Kinross

### **Eastern Perthshire**

4.2% of sales were under £30 000

The highest number of sales 26% were in the £50 000-£69 999 bracket

22% of sales were in the £90 000 bracket

38% of sales came from outwith Perth and Kinross

### **Strathearn**

7 % of sales were under £30 000

The largest number of sales 27% were within the £90 000 bracket

46% of sales were from outwith Perth and Kinross

### **Kinross**

5% of sales were under £30 000

The highest number of sales were in the £90 000+ bracket

64% of sales came from outwith Perth and Kinross

## **7.1. Buying a house**

### **Where to get information**

Lists and details of properties for sale can be obtained by contacting Estate Agents and Property Solicitors operating in the Perth and Kinross area. Additionally the Perthshire Advertiser and the Courier also have property sections including advertisements of houses for sale. There are also property sites on the internet.

## **Mortgage**

It is important to shop around when deciding who to get a mortgage from. To do this it is necessary to consult with different lenders eg banks, building societies and mortgage brokers to find out the amount they will lend and offers available. Although lenders differ in the amount they will lend in general they will offer 3 x a buyers salary or 2 1/2 times their joint income.

## **Valuation**

The lender will arrange for a qualified valuer to inspect the property to check its value. The potential buyer will usually have to pay for the valuation even if they do not go on to buy the property. However some lenders do not charge for valuations.

The valuation is carried out to help the lender decide whether to lend the potential buyer a mortgage and how much based on the property they want to buy.

The valuation is not a full survey and will not go into much detail about repairs and maintenance that may be needed.

## **The Offer**

Most sellers ask for offers over a certain amount. The solicitor will advise the potential buyer on how much to offer.

Whether an offer is accepted will depend on what other offers if any the seller has had. If the offer is accepted the buyer and seller will go ahead with the deal.

## **7.2. Acquiring a site and building a house**

### **Acquiring a site**

Local knowledge is a considerable asset in finding and purchasing suitable sites on which to build. These will be advertised in local newspapers, the Solicitors' Property Centre, estate agents, solicitors and possibly in the Council itself. Some will have outline planning consent for housing, some will be serviced with water, electricity and gas, some will have neither planning consent nor services. **Do not purchase until, at the very least, outline planning consent for housing has been obtained.**

### **Taking the next steps and getting good 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, but if not as soon as possible afterwards, professional advice should be sought about the following essentials:

é **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.

***Locally the planning officials are situated at Pullar House 35 Kinnoull Street Perth PH1 5DG Tel 01738 475300***

The planning officials will explain the Council's policies on the siting and design and location of any new house to be built in its area. 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.

é **Legal advice**

Good legal advice from a qualified solicitor should also be sought at an early stage, particularly by those who have not yet acquired legal title to the house site.

é **Designing and building the house**

Both the planning office and local solicitors can provide names and addresses of architects and building contractors. 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, may avoid or reduce the requirement to employ an architect. 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 hurdles involved in building a new house.

**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  
6 Gorgie Park Close  
Edinburgh EH14 1NQ  
Telephone 0131-443 7031***