

# 7 Costly mistakes and how to avoid them when planning your dream home

by Caroline Martin RIBA

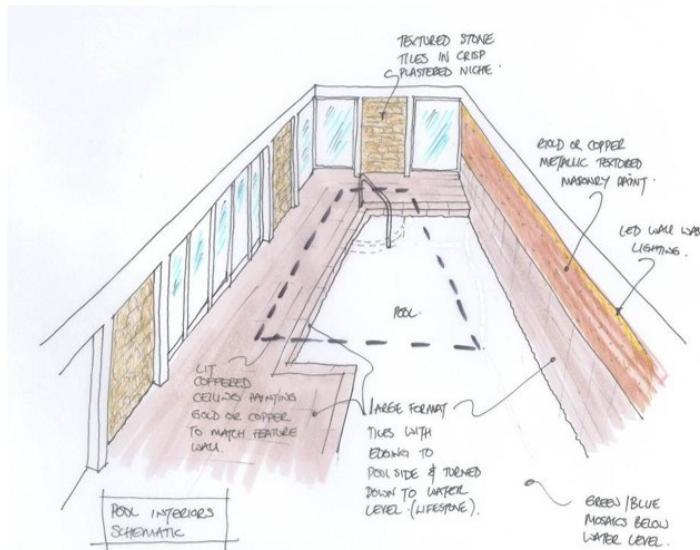


Welcome to this free guide to avoiding 7 costly mistakes when planning your dream home.

I hope you find it useful and that it helps with your own project, whether it's a new-build or conversion.

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## Underestimating the cost & complication of getting planning approval.

In the more than 25 years that I've been an architect the planning process has changed out of all recognition.

When I started, the architect would produce a set of hand-drawn plans & elevations, (yes, I've been doing it that long), with a basic drainage run dotted on, do a covering letter, fill out the forms and submit for planning. No ecology or bat surveys, no tree reports no flood risk assessment, or drainage report, no transport statement, & no heritage assessment etc etc. (You get the picture.)

Now, don't get me wrong, we don't want development that causes flooding down-stream, or damages important ecology or heritage. But, and here's the rub, all the cost (in time & money) has been pushed wholeheartedly onto the applicant in the planning process.

The danger with this, is that you can end up spending £1000's or even £10,000's on surveys & consultants fees at the early stage of a project before you even know if a scheme is likely to get planning approval.

So, what can you do? Well, I'd recommend 3 things:

- Have a paid consultation with an experienced architect or planning consultant for honest/unbiased advice on the viability of your scheme. A few £100's paid at an early stage can be invaluable. They should be able to give you some basic probabilities (based on past experience of similar projects) and flag up the main risks.
- If the initial advice is positive enough for you to pursue it further, consider submitting a 'Pre-application.' to test the waters with the council from a planning policy perspective .
- Finally, review the pre-application advice thoroughly with your architect or planning consultant, and agree which type of application (if any) would be most suitable. (Remember not all schemes are worth pursuing.)

By breaking down the planning process into smaller chunks and getting advice from the planning authority as early as possible, you'll be reducing your risk of wasting both time & money.



## Not agreeing the fundamentals

We can all watch programmes such as 'Grand Designs' or trawl through Pinterest and get an image in our head of our 'dream house', but when the reality of planning constraints and budgets take hold, how will you know what to 'fight' to hold on to, and what to compromise and let go of?

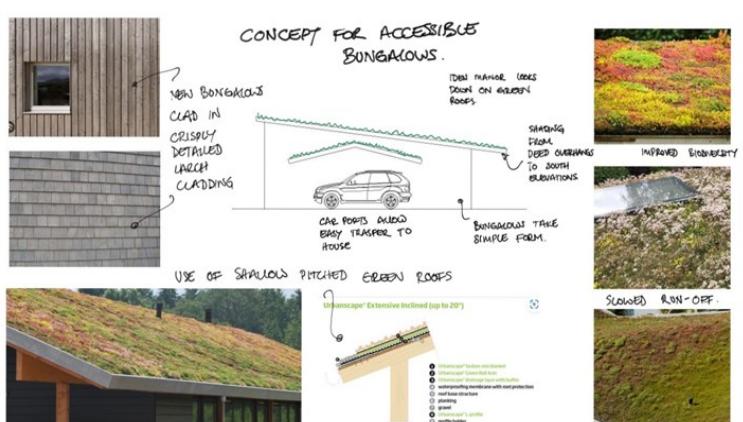
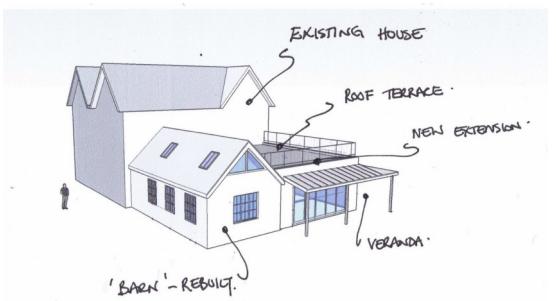
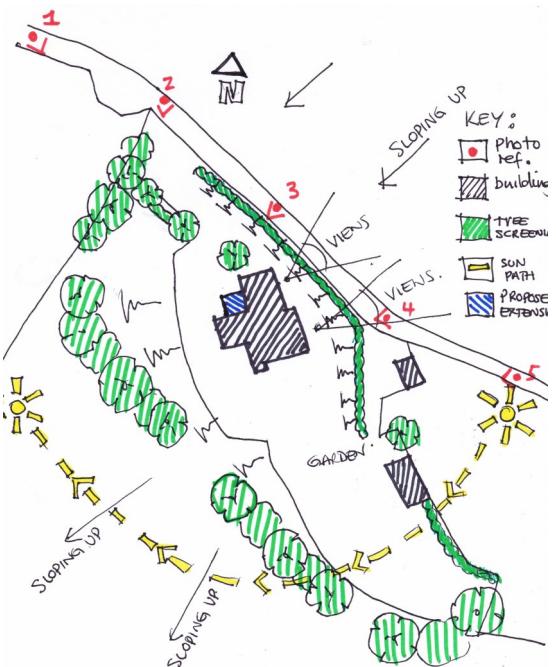
In my experience this is most successful if you've already tested your design and the reasons for doing certain things. So create a wish list (or brief) and then ask yourself:

- What are absolute essentials, and what are 'nice-to-haves'?
- What elements about the site are important to you? Are there particular views you want to make the most of, or noise sources you need to take account of ?
- How do you want to use the garden, and how might you need the house to adapt as your family or lifestyle changes?

With our clients we discuss how they want the house to make them feel and how they want it to work? And the best part about this, is that this is something you can do before you even approach an architect and start incurring fees.

Your architect or planning consultant will still probably ask questions you haven't, but if you've thought about it beforehand, you will be further along the path to having a well thought out 'brief' and understanding what fundamentals are most important to you. (Not most important to your architect, but most important to you.)

That way, when difficult decisions need to be made, (which often must be made quickly,) you can make the right ones for you.



## Failing to document the important details.

***'Everyone lives in a house (or a flat) so surely designing a new home can't be rocket science'?***

The short answer to this is ‘no it isn’t,’ but when you’ve got to the end of your project, you’ll be amazed at how many small decisions (hundreds and hundreds of them) you’ll have had to have made. The more details you can think about, agree, and document before your builder is standing there on site with his drill in hand asking you, *‘where do you want this fixed’*, the better. (For both your wallet & your sanity.)

Often small decisions can have unexpected knock-on affects in terms of time and money. So remember to discuss all your wishes early on with your architect, so they can ensure the relevant details are documented.

Thinking about and documenting these details gives you control, control over what it looks like, what it's made of and ultimately, what it costs.

One of the ways we do this with our clients is to get them to show us images of the sort of houses or interiors they like. These images can be useful for picking up what details and materials are important to our clients so we can help them hold on to the right details as the project progresses.

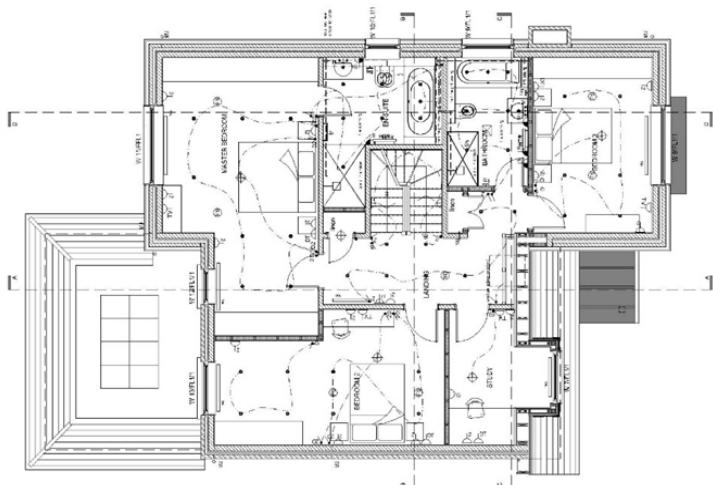
Thinking about furniture layouts for each room early on is important. We always show furniture on our plans, as it enables clients to really appreciate the space , and things like positions of light fittings, light switches, & power sockets can be agreed.

If you want a minimalist/uncluttered look for instance, you'll want to have an internal wall detail that shows the builder there is no skirting or coving and that any curtain tracks are recessed flush into the ceiling. These details in themselves aren't 'rocket science,' but they aren't necessarily what your builder is expecting, so they won't have allowed for them, unless they've been documented.

Equally, if you want a timber panelled dining room with illuminated shelving in recesses either side of a chimney breast. You'll need to have a drawing of that, so everyone knows what they're getting.

These drawings don't need to be beautiful or ornate they just need to show the right level of information so that the owner & builder understand what's being provided.

That way you should avoid nasty ‘surprises’ when you get to site!



**Assuming that things are included in the builder's price when they aren't.**

This shouldn't happen if your architect has been fully briefed (item 2), you're happy with the design and won't be changing anything, and the necessary details have been documented (item 3).

*'But why does this matter anyway, can't you just agree everything as you go along and add the detail in as you need to?'*

There are two reasons I wouldn't advise this.

The first, is that for most people building their dream home is the most expensive thing they will ever do, and they want as much cost certainty up front as possible. Even a small percentage increase on such a hefty sum of money, will be a significant figure.

Secondly, time costs money. If your builder is waiting for materials or decisions, that can cause delays...which will cost you money. When the builder is costing things (before he's got the job), he is being as competitive as he can be, once he's on site there is less incentive to watch every penny.

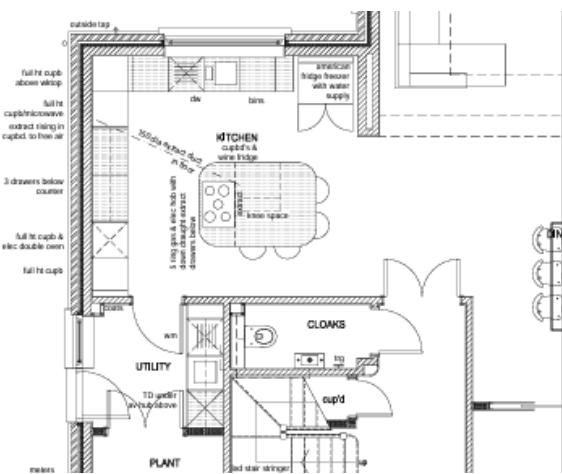
If you were doing all the building works yourself and didn't have any time pressure then making it up as you go along, could be fine, but for most people it's not ideal.

One of the ways we streamline this process with our clients is to give them a questionnaire that covers every room in the house, plus the external spaces. It asks them a series of questions to confirm what they expect to see and touch in each room when they walk into the completed house. Who's ordering & choosing each of the items, & then who's fitting them, (assuming they need fitting.)

So, for example, are you choosing and buying the internal door handles, with the builder fitting them? If the choice of ironmongery is left down to the builder, it's likely you'll get something available at short notice from the local builder's merchants. This may or may not be acceptable on your project.

Have you told the builder that you want an outside tap, and power for the mower? If they aren't on a drawing, or in a specification they will not have included for them. These may seem like minor things at the start of a project, but if these undocumented details multiply, so do the costs, and that's when things get stressful. Ultimately you may end up having to lose some of your 'nice to haves' to pay for these unexpected costs, or have to increase your budget.

As the saying goes '*the devil is in the detail.*'



## Not taking a 'fabric-first' approach to sustainability.

'Fabric-first' is a bit of a buzz word where 'green' issues are concerned, but what does it actually mean?

Well, it's a bit like saying '**put an extra jumper on and close the window, before you put the heating on.**'

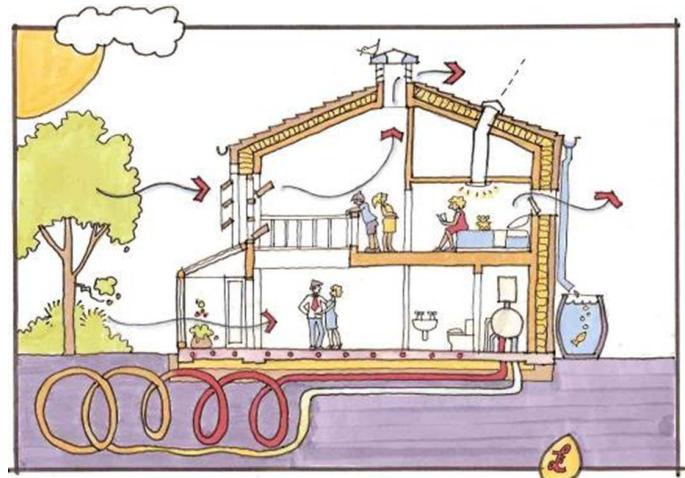
When I talk to clients about sustainability, they often start talking about solar panels and heat pumps as they've become so mainstream, (which is great.) But, although these will probably be part of the solution, there are other things to consider before sizing heat pumps and PV arrays. In fact, some things should be considered before we've even started sketching.

We all know that more insulation (the extra jumper), and a less leaky building (shutting the window) = less heat loss. But things such as orientation, and the shape and size of the building, as well as amount (& orientation) of glazing, can fundamentally affect the 'green credentials' of your build.

For instance, a long thin building (with lots of external wall) with large north facing windows will have far greater heat losses than a squarer building, which has most of its glazing not facing north.

Getting the 'fabric' right first, means you'll have less heat losses (or heat gains in the summer) and therefore need smaller heat pumps and PV panels to heat (or cool) your home.

All of which saves you space & money.



You want to consider how the building works as a whole.  
Where does natural day light come in?  
Can high and low-level opening windows or roof lights encourage 'stack ventilation'?  
Can you use trees, or orientation or external shading to help prevent internal heat gain?  
Consider the materials you're building with, what are their green credentials and thermal properties?



## Forgetting the 'enabling works' and landscaping.

It's easy when you're focused on the design of your dream home, to forget about the things around the 'edges,' at both ends of the project which 'enable' it to happen.

Before you start your build:

- Do you need to allow for any demolition, if so you'll need a demolition survey to check for things like asbestos. Does the access to the site need any improvements (maybe for Planning reasons), does your incoming water supply need upgrading so it can cope with a larger house on site with more bathrooms & power showers?
- Do you need any agreements with your neighbours such as a party wall agreement?

Once the house is built:

- Have you considered the landscaping (both hard and soft) around the house?

These are all things your architect should guide you through.

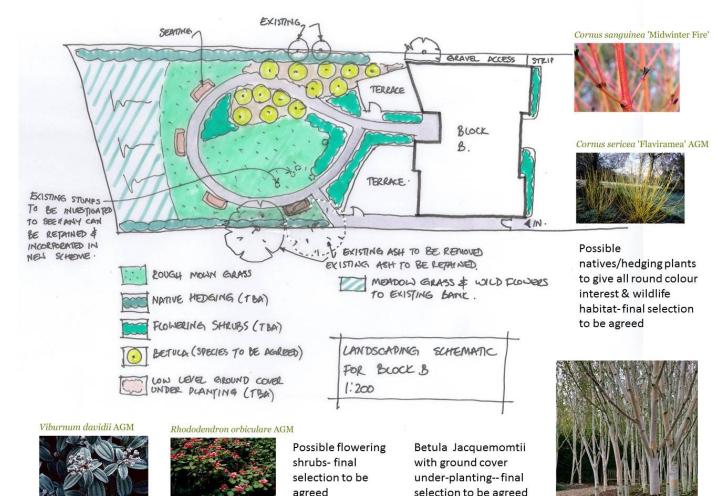
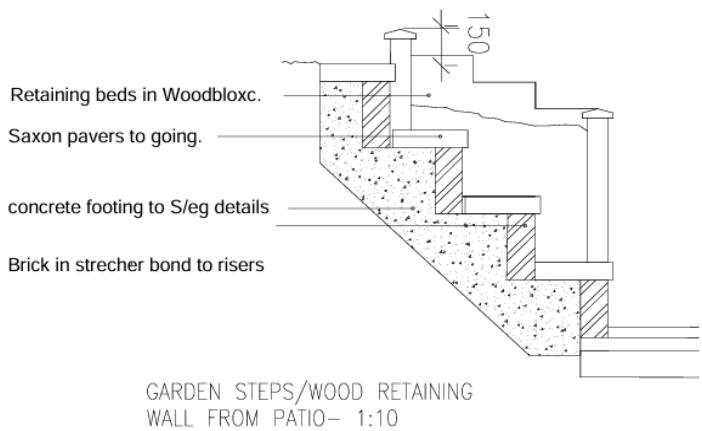
Soft landscaping (trees and shrubs) will not only help to 'bed in' a new house into the landscape, but they can also help to frame (or block) a specific view or even reduce glare and heat gain into a room (if suitably positioned). Often your planning approval will require you to plant certain trees and shrubs.



Tree planting is best done in spring or autumn, so scheduling them into the programme helps to get them into the ground at the best time of year. If they die off through lack of water because they've been planted in the summer (which I've seen happen), you'll need to replace them or be in breach of your Planning approval.

As with thinking about the look and feel of each room in the early stages of the project, I would encourage you to think about the look and feel of the spaces around the house.

How do they need to function, what type of landscape aesthetic are you aiming for? Is the plot flat or will you need any steps or retaining walls, does any part of the site need to 'graded' (basically smoothed out by a digger)? If the answer to any of these is yes, then it's much easier (and more cost-effective) to do these when you have the builder on site.



## Not choosing the right designer for you

Creating your dream home is an exciting but challenging task. It's possibly one of the most stressful things you'll do, but the outcome can be life changing.

Thankfully, there are ways to reduce the stress, one of which is by choosing the right architect to work with you.

It's important that they really understand how you live now & how you want to live, as well as your aesthetic & ethical preferences. Ask for recommendations from friends or colleagues, or search online & look for references from their previous clients.

But importantly, meet up with any prospective architects and talk about your project, (even if it's just virtually.) Get to know them a bit.

Check they have the correct qualifications and insurances, but also do you feel you could get on with them, do they have passions and interest that align with yours?

The whole process of building a new home can take time. So your architect is someone you will (hopefully) have a long professional relationship with, so they need to be someone you can get on with. Someone who you can challenge, but who you will also take advice from, making it a successful collaboration.



If you're interested in eco-design, talk to them about it, if you have a particular look or type of construction in mind, see if they have experience with those.

Decision making can be a daunting and energy sapping part of the design process. An architect can guide and inform you, as well as providing specialist services such as sketches & 3D visualisations of your design options which can help you and others understand the scheme.

You can discuss all aspects of the project with your architect before you embark on it, hopefully allowing you to avoid (amongst others) the pitfalls discussed in this book, and to help you hone-in on what's important to you.

Having an architect on board should help you concentrate your time and efforts in the right place and at the right time to allow your project to run more smoothly. They can also be someone to put your mind more at rest when important decisions need to be made.

Building a new house is a complicated business. With so many things to think about, juggle, and schedule, having an architect to manage the process for you can reduce your risk of going over budget and over time. You will inevitably be emotionally invested in the project, and having an architect who is an experienced 'safe pair of hands' who can take an objective view, will help you to steer your project to a successful outcome!



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## About the author:

**Caroline Martin** is an award-winning RIBA chartered architect and interior designer with over 25 years professional experience. Having first worked for small and medium sized practices, she set up Cox Martin Design in 2014 with her husband Jeremy Cox. She brings with her a wealth of experience in designing housing, work-spaces, health care, community buildings and hotel projects. During her career she has been lead architect on numerous projects, (both new build and conversion projects) taking them from initial concept design through to completion on site.

Having worked on both Grade I & Grade II listed buildings she is knowledgeable and skilled at integrating new elements into an historic setting and being able to negotiate with conservation officers and Historic England.



## Cox Martin Design

We work predominantly on bespoke private houses (both new-build & conversions) & residential Care homes. We're based in the South West, but we work across the whole of the south of England.

## Want more information?

**Please take a look at our website** where you can see more examples of our residential projects. We're here to help.



If you're starting a project in 2026 then good luck with it, I hope reading this has helped!



## Here's what some of our clients say about us:

Caroline from Cox Martin Design listened carefully to our requirements and produced exactly what we wanted, to schedule and within our budget.

**G Ledden Wiltshire**

Caroline's knowledge, patience and creativity helped us to turn our grade 2 listed barn into a functional and stylish home. We could never have achieved the transformation without her and would recommend Cox Martin Design without hesitation.

**NJ Thomas Staffordshire**

I thoroughly recommend Caroline from CMD. She helped us convert a 4 storey house into 3 self contained flats. She listened to our needs and dealt with technical, regulatory and aesthetic aspects, liaising effectively with the builders. She did all this in a responsive and timely manner. The result is 3 light and spacious flats.

**F Meredith London**