

TROJAN SPIRIT

Courage, determination and a sunny disposition were key to the success of **Drew and Connie Minton's** self build. They overcame a host of obstacles to realise their dream of creating a sustainable family home

WORDS **ANNA-MARIE DESOUZA** PHOTOS **RICHARD GADSBY**





The open plan kitchen, dining and living area opens up through patio doors to a large deck in the garden. The Mintons specified a stainless steel kitchen to contrast with the amount of timber used

THE MINTON FILE

NAMES Connie & Drew Minton
OCCUPATIONS Doctor & company director
LOCATION Purley
TYPE OF BUILD New build
STYLE Mock-tudor exterior & contemporary interior
CONSTRUCTION METHOD Timber frame
PLOT SIZE 0.42 acres
HOUSE SIZE 240m² (2,583ft²)
LAND COST £300,000
BOUGHT 2012
BUILD COST £587,000
COST PER M² £2,446 (£227 per ft²)
TOTAL COST £887,000
VAT RECLAIM £11,600
BUILDING WORK COMMENCED November 2012
BUILDING WORK TOOK Seven months
CURRENT VALUE £950,000

You may think that self building a home in the capital is an unrealistic dream; there's a huge shortage of plots for a start. If you are lucky enough to find one, but then discover it's in a conservation area, you may well feel that the journey is all but over. However, when faced with this scenario – not to mention a plethora of other obstacles – Connie and Drew Minton battled on. Their new home is testament to the couple's tenacity and enthusiasm for creating a sustainable family dwelling for their two young boys. "I like the old saying 'you only fail when you stop trying.' It's very apt to how we have achieved this house," says Drew.

The family were leasing a flat in Clapham. They hadn't thought about self building until they started looking for a house to buy in London; and quickly realised they couldn't afford something of the size they wanted. "The possibility of building our own came to me when talking to Drew's brother. He had a property in Wales and was looking to add a contemporary extension," says Connie. "I was researching on the internet and came across Stommel Haus, a prefabricated timber frame firm, which had done an eco extension project I thought he'd like. I spoke to Drew about the houses they built, too, and said if we ever get a chance to create our own home,

the company had an ethos and designs I loved. So, after we dismissed the idea of buying a house, we started looking for plots, and knew we would use Stommel to help us."

The search

Drew spent a good deal of time researching land on the internet and visiting various sites, but nothing came to fruition. After a promising site in New Malden fell through, the couple had started to feel disheartened, until they came across another plot near to Gatwick. "We don't own a car and we cycle everywhere, so we took the bikes

and the boys on the train to do a viewing," says Drew. "It was a miserable day and we rode up in the cold – and instantly hated it. It looked nothing like it did on the internet.

"We were hugely dismayed and got back to the station to discover we had to wait an hour for the next train back to Clapham. But there was a train to London Bridge in a few minutes, so we decided to get on that instead and have a day out. I was looking on the RightMove app on my phone and found a plot in Purley – and said to Connie 'where is Purley?' just as an announcement was made that it was the next stop. So we got off and cycled up to see it."

WE LEARNED...

WHEN HIRING your own team, ask them for recommendations for the follow-on trades they would like to work with. The various contractors we used had all worked together previously – so they helped each other finish certain jobs. The only problems we had were with the team that came in for the roof, who hadn't worked with the others before and weren't quite so willing to muck in.

WE SPENT a long time trying to sort out our electrics. We made the mistake of thinking that because we had our connection this would mean we could use the electricity. We hadn't been advised that we needed to pick a supplier and get them to install a meter before we could progress, which itself took six more weeks.

The couple immediately thought the plot looked great and called the estate agent to put in an offer – noting that he didn't seem happy to receive the bid. After hearing nothing back for a few days, and another 'unhelpful' conversation with the agent, the Mintons did a little detective work. "We found out who the owner was through the building application, and called to ask if they had received our offer – the answer was no," recalls Connie. "It turns out that the estate agent had a friend who was a small-scale developer and was holding the plot for him. So Harry – the owner – threatened him with the ombudsman, as he was happy to sell it to us."

At this point the couple didn't have a mortgage and were waiting to secure the plot as soon as the money came through. "We were about to put in a planning application and then Harry got in touch to tell us the sad news that we had been gazumped," says Drew. "He had been really patient with us. We'd had a lot of difficulty securing suitable finance, mainly down to the build system. With a standard self build product, you draw down cash in stages – but with the Stommel system, we needed 40% up front to pay for the materials and work in the factory. At the time, there were few mortgage products in the UK to cater for such a large initial sum."

The lost letter

Just as the couple were thinking about giving up, they decided to take a leaf out of a friend's book. He had enjoyed great success in purchasing properties by finding a street he liked and posting letters through doors to see if anyone was interested in selling to him. "At this point we knew we wanted a plot on this road in Purley – the street had a lot of infills so there was potential," says Drew. "We wrote a letter expressing our wishes and posted to houses that we thought had land to sell. One letter went to the house next door to where we now live – this was in March 2012. In June I got a call from Rob – who is now our neighbour. Quite tentatively, he revealed that he had planning to build a five-bedroom house."

Rob had received the letter in March, and had instantly thrown it in the recycling bin. The night before it was due to be collected, he was taking the rubbish out and the letter fell on the floor – he re-read it and put it into his desk drawer just in case he changed his mind. After he and his wife came to the realisation they may not be able to finance the project themselves, he called Drew.

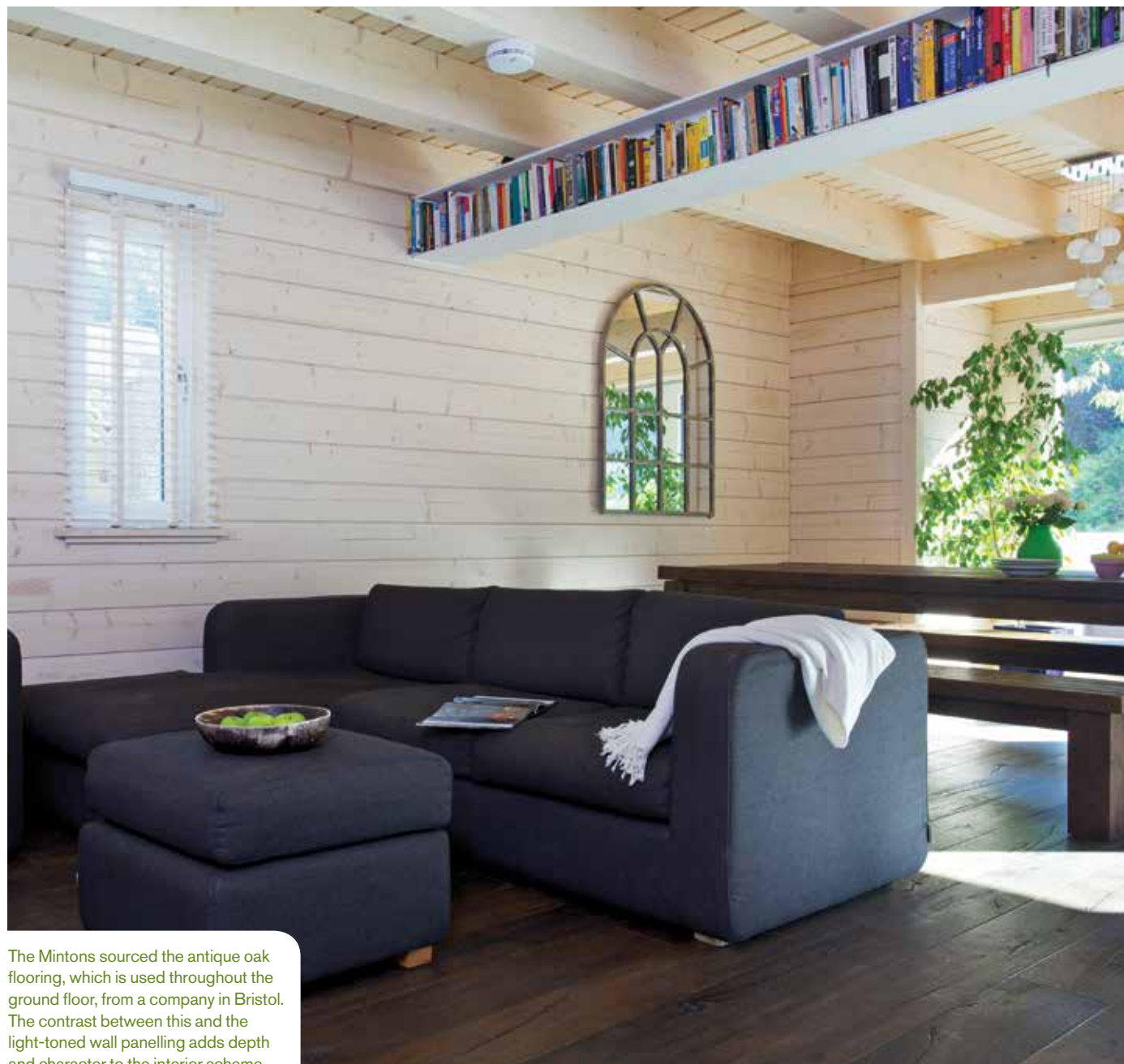
"We went to Rob with an offer, which took us quite some time to finally agree due to the emotions involved – it had been their dream

to do it themselves for a long while," says Drew. "We came to an arrangement that was suitable for us all."

Finding funds

As first-time buyers looking to fund this type of self build, the Mintons faced a series of closed doors. In desperation Drew called a contact he had through work – Steve Pateman, who's head of UK banking at Santander.

"The main problem was we wanted to finance something you can't see as it's being made in a factory," explains Drew. "I phoned Steve as a cry for help and said 'what do I do?' He told me that they don't have a retail (traditional mortgage) product they could give us. There were regulatory issues about lending us the amount we wanted up front. However, he instantly recognised the low risk element of the build and the fact that the bank would end up with a high quality asset – he wanted to pilot our scheme to create a new product for Santander. He suggested that we borrow the money for the house from the commercial side of the bank, where up front payments are not uncommon. To do this we would have to set up an SPV – a special purpose vehicle – which is essentially a limited company.



The Mintons sourced the antique oak flooring, which is used throughout the ground floor, from a company in Bristol. The contrast between this and the light-toned wall panelling adds depth and character to the interior scheme



The stylish open tread staircase links the home's three floors. The metal balustrades add an unusual and contemporary finish



Steve said that the commercial side of the bank would only lend to the SPV if the retail side agreed to give us a mortgage to the value of the commercial loan once the build was complete."

This was good news, but the Mintons still needed to agree the terms. After many negotiations throughout the project, Santander lent at 85% loan to value (LTV), assessing the worth of the house as £850,000 on completion. "Our pilot scheme confirmed that this was a great way to build highly sustainable, premium-quality houses," says Drew. "We understand that Santander is now in the process of creating a mortgage product to finance this type of package build to suit the growing market, all based on the success of our project."

The build

Connie and Drew used the existing plans, which had been drawn up by the neighbours, as the skeleton of what they wanted to build. They were under time pressure to get going on site and didn't want to cause delays with a new application. "We put in a small amendment for the layout. Originally there was a series of rooms inside, and a traditional exterior to match. We applied to extend the utility room and make the lower level open plan," says Connie. "We call it the Trojan house as it looks like a Tudor property outside, which is completely different to the ultra-contemporary interior."

Stommel Haus takes all its projects to watertight stage, beyond which you can choose additional levels of service – full turnkey if required. "We went to the fitting meeting in Germany, which consists of three intense days where you literally specify everything from waste flows to doorknobs," says Connie. "They looked after the main structure and we took charge of the finishings. Barbara Fischer-Clark was our main point of contact there. She is amazing – she really cares about the homes and the owners."

Once on site, Glatthaar, which works closely with Stommel, took the lead on the foundations. They were able to do these precisely to

the millimetre-perfect requirements of the frame. "Stommel only commits to building once everything's in place – the slab has to be accepted, the fitting meeting completed, etc," explains Connie. "But, due to our finance arrangement, we had to have them commit to a firm start date prior to this. In the end they wrote us a letter of intent, stating that, if we do have all these things in place, they would build it for us on a certain date in March. This was a bit of a stretch for their very exacting standards but, to their credit, they agreed."

All went according to plan and the frame arrived to site on schedule. "It was quite emotional seeing it go up – exciting and nerve-racking at the same time," Connie remembers. "It took about 10 days for the shell to be erected, but then there was a huge unexpected delay with the roof."

Although the Mintons didn't technically need an architect for their project, they hired a specialist who was also a planning consultant to oversee works. "Our architect didn't notice that Rob had already put in discharge of planning when he did the original application. Rob had been required to take sample roof tiles to the council, who specified that they had to be rosemary brindle plain clay – it was very specific," says Connie. "When I went to Germany for the fitting meeting, I specified concrete pantiles. When they arrived here, Rob called and said that we had the wrong thing."

The Mintons were in a quandary. They could either proceed with the wrong tiles and put in an amendment retrospectively – and potentially face having to remove them if not approved – or send the tiles back and start from scratch. "In the end, we decided we had to return them. We used Shiply – an online service where people bid for haulage jobs – to deliver them to Germany. The website is great and we managed to find a lorry that was driving back there empty so it only cost us £1,000. It could have been a lot more. Stommel was fine about it and gave us a full refund for the tiles and roofing work not carried out. What's more, despite this delay, they still finished the house a week ahead of schedule."

A family home

Inside, the house is bright and airy. The polar spruce walls dominate the interior and fill it with a natural warmth. "We chose to have an exposed steel beam in the living area, in addition to a steel kitchen. This breaks up the wood and creates a more balanced interior," says Connie.

The couple saved money on some of the interior finishings by sourcing elements, such as the wood flooring and tiles, outside of the Stommel contract. However, they employed one of the company's contractors to do the fitting. "He came and stayed with us for two weeks and completed the tiles and other flooring surfaces to an extremely high standard," says Connie.

The open plan kitchen, dining and living area leads out through bi-fold doors on to an outdoor deck and a glorious garden beyond. Towards the back of the patio the family has created a unique, and much loved, feature. "We uncovered an air raid shelter in the garden during groundworks and thought it would be a shame not to use it, so we have turned it into a wine cellar. Anderson shelters are quite rare now, and reusing it feels like we are preserving a little bit of history," says Connie. "Living here has really changed our lives. We can have family and friends here. We had 13 people over for Christmas and everyone had their own space; it was just wonderful."

"You can just relax in this place, and you can really smell the wood, so it's very therapeutic," adds Drew. "Barbara sent us an article about the therapeutic qualities of this species of timber – it's free of toxins and allergens. We sit here and think how lucky we are that this wonderful place is ours."



The master bedroom is essentially in the loft and, along with the ensuite, covers the whole floor. Dormer windows to the rear add natural light and are an attractive feature

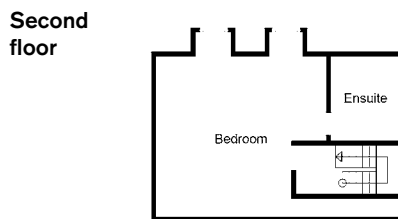
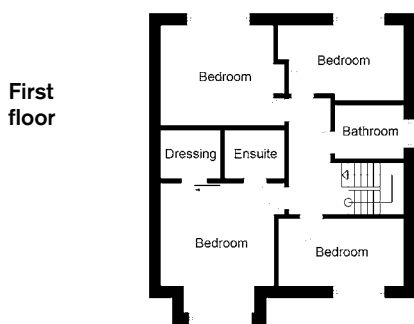
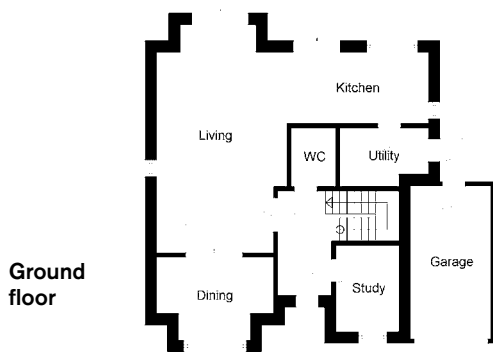
closer look

Design elements of this house...

Stommel Haus uses polar spruce to make its homes, taking timber from the heartwood, and sourcing it from a sustainable forest. The 340mm-thick 'Elementar' wall sections are filled with layers of Fermacell and Knauf Ecos insulation, with 50mm of solid timber on either side. A typical Stommel House wall has a U-value of just 0.17 W/m²K, a huge improvement on Building Regs. The timber is seasoned for durability rather than treated, so it's free from chemicals and VOCs. All the materials used are natural and breathable, which helps to keep the interiors in good condition and provides a healthy atmosphere. The Mintons' house has an EPC rating of 92 (A).



Floor plans



House plans re-created using ARCON 3D Home Design Software. www.3darchitect.co.uk
 Tel: 01252 267788 Email: arconsales@eleco.com

£ TOTAL BUILD COST BREAKDOWN

Elements	Cost m ²	Cost %	Total cost
Main structure	£1,572	64%	£377,300
Groundworks & foundations	£290	12%	£69,820
Utilities	£22	1%	£5,310
Rendering & scaffolding	£73	3%	£17,590
Retaining wall & decking	£54	2%	£12,960
Landscaping, tree surgeon & driveway	£53	2%	£12,750
PV panels	£26	1%	£6,350
Tiling & floors	£30	1%	£7,200
Kitchen & bathroom	£72	3%	£17,380
Decorating	£81	3%	£19,500
Surveys & fees	£12	< 1%	£2,870
Insurance	£14	< 1%	£3,470
Stamp duty	£144	6%	£34,500
Grand total			£587,000

Useful contacts

CONCRETE SLAB **Glatthaar** 01932 344454 www.glatthaar.co.uk
 DOORS & WINDOWS **Niveau** www.niveau.de GROUNDWORKS **Danny Galvin Site Preparations** 01753 549402 www.dgsp.co.uk FLOORING **Hicraft** www.hicraft.co.uk STRUCTURAL SHELL **Stommel Haus** 0800 068 1611 www.stommel-haus.co.uk KITCHEN **SDS Kitchens** 020 7228 1184 www.sdsinteriors.co.uk PV PANELS **Emotion Energy** 0800 032 5080 www.emotionenergy.co.uk TILES **Walls & floors** 01536 314730 www.wallsandfloors.co.uk COURIER SERVICE **Shiply** 020 3137 2454 www.shiply.com