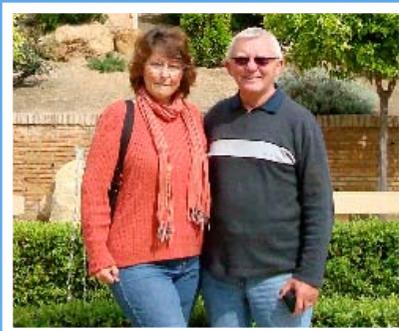


BUILDING A NEW LIFE IN MURCIA

Unable to find a property they liked in their adopted Spain, British ex-pats David and Christine Crowther (right) decided to self build. Here they explain why they took this route, and why they haven't regretted their decision.





Our story starts in the USA. We moved there from Lincolnshire in 2003 on a five-year investor visa, having bought a small business. Four years later, with the end of our visa in sight, we had to make a major decision. USA visas had become more difficult to get and were now only available for up to two years. Being of retirement age, we felt we needed to make a longer term plan. We had enjoyed the warm Florida climate, and rather than returning to English weather, we instead turned our thoughts to Spain. We started reading up on the subject, for details of climate conditions, geography, and guides to the regions. Murcia seemed to tick most boxes.

We spent the next two years searching for a house in this area of South East Spain. We were still living in America at the time so we enlisted the services of a local property company. Maura Dunne of ADS Property Services was given a specification of our requirements to search on our behalf. She emailed us details and photographs of possible candidates, which we short-listed to view on a visit to Spain. But after four trans-Atlantic visits we found ourselves no nearer to finding our dream home. Either the house was okay but not the location or visa versa. A self build offered a possible solution so we asked Maura to look for plots of land for sale.

There was an additional incentive to undertaking a self build in Spain. As a 'promoter' you incur a tax on construction costs of seven percent compared to 16 per cent if you buy a completed house from an estate agent or builder.



With our American visa coming to an end we decided to move to Spain and rent a property in the area we had chosen to live. Maura continued her land search and eventually found two plots which had appeal. We spent a lot of time visiting the plots to ensure that there were no problems associated with their locations. Earlier, we had found a plot we liked but on our second visit (and change of wind direction), we noticed the unpleasant smell of a neighbouring pig farm! We visited

The house is located halfway up a pine covered hillside, overlooking an almond grove.



The interior is largely open-plan with a full height entrance hall overlooked by a balcony surround on the upper level. The floor coverings throughout are Spanish tiles.

the plots at different times of the day and at weekends in an attempt to eliminate any hidden problems.

Local developers Casas De Lorca soon became our first choice. As well as being a reputable property company they were also partnered with a construction company which saved us the problem of finding a builder who could speak English and had a good reputation. We visited some houses that Casas De Lorca had built and were happy with their standard of workmanship. Another plus for the company was the fact that they had English people working in their office, and the person who would be our main contact during construction could also speak English.

We had decided early on with land and services that there were four requirements that were non-negotiable before we were prepared to sign any contracts.

1. We wanted a plot of land in a rural area that would give us space, privacy and peace and quiet.
2. The builder/land agent had to be able to show us documents to prove that they owned the land.
3. The plot had to have mains electricity on site before construction started.

4. The house had to have access to broadband (not all rural locations have internet availability).

We particularly liked the look of one of Casa De Lorca's house designs but we were not so keen on the interior layout so we met with their architect to discuss our options. We already had a detailed specification of room sizes, space requirements for certain pieces of furniture, our style of kitchen and so on. This made it relatively easy for the architect to say whether our requirements could be incorporated in our favoured house design.

We agreed with Casa De Lorca the price of the land, house, garage and pool. We were reassured that we had made the right choice of company when they included a get out clause that if the planning application was not approved then our deposit would be returned and the commitment to buy rescinded. We also agreed the stage payments to be made during construction. In Spain the architect signs off each stage after it is completed, but most builders require clients to pay up front. However we agreed with the builder that payment would be made for work done immediately after each architect's certificate had



been issued. Any withholding of payment would result in construction work ceasing.

Our plot measures 20,600m² (around 5.5 acres) and is located on the side of a shallow valley surrounded on three sides by mountains at an elevation of 850 metres. The house is located on a pad cut out of the hillside approximately half way up the incline having pine trees and wild rosemary on the upper half and almond trees filling the lower half. The nearest village is 3kms away and the nearest city (Lorca) is 20kms away.

Planning approval was granted on January 30, 2009 and construction work started the following day. Work quickly progressed and by February 16 the foundations and lower concrete support columns were in and ready for pouring the upstairs floor. By the second week of March the structure was complete, including the concrete staircase. Next came the roof. Here again things are done differently in Spain to the UK. Firstly they build supporting walls of terracotta bricks. The gaps between the walls are then bridged with large terracotta double-walled slabs, on top of which is added a layer of concrete about 3-4cms thick. The roof is then tiled in

our choice of colour. The property was beginning to look like a house, but it did look strange without any supporting walls.

The floors were marked out next for the internal walls and we were careful to ensure that they were correctly located. We were seriously downsizing from our house in America so we had to make sure that room sizes did not vary from the drawings. In Spain the internal divisions are built before the external walls, which is logical if you consider the amount of building materials that need to be manhandled through doorways if the reverse is done.

As we had changed the sizes and locations of some windows and patio doors from the original plans we rechecked the marking out of locations before work commenced. The external walls were built using a single row of interlocking terracotta bricks 30 x 32 x 20cms each having 84 individual air cavities for insulation.

Once all the walls were in place a site meeting was arranged to mark out on the walls all the electrical and plumbing outlets. Using pieces of paper to represent our furniture scaled to the architect's drawings we had already specified the locations of all the service points but it was

The interior has a distinctly Spanish feel, though the Crowthers kept a lot of their furniture from their large American home. As a result, careful consideration was given to room sizes so pieces could be accommodated.





The house enjoys spectacular rural views, overlooking a hills and an almond grove.

reassuring to be there with the contractor and have him mark out locations there in front of us. It was now the end of April and our target for completion of late September looked promising.

From here on lots of different work was being done by different contractors at the same time so we had to be extra vigilant, resulting in more frequent trips to the site. It was about this time that construction work started on the pool. The site foreman wanted us to have the deep end of the pool at the opposite end to that chosen because more bedrock would have to be excavated from the hillside but we stuck to our guns as our original choice was a safer option against possible future problems.

We always thought that a September deadline was ambitious and when you consider that work really slows down in August because of the heat and it being the traditional holiday time we were not really surprised when progress started to slow. By the middle of September the pool and double garage were finished, all external windows and doors fitted, all services in, internal walls and ceilings plastered, kitchen and bathroom walls tiled, external walls

DAVID AND CHRISTINE'S TOP TIPS

- Check that the builder owns the land.
- Choose a solicitor that is recommended to you by friends/acquaintances (not the builder or estate agent).
- Take lots and lots of photographs and then lots more.
- Make frequent visits to the site not always on the same day or same time of day.
- Avoid delays by planning ahead. Try to anticipate the next information request by the builder and have the details ready. Try also to have a second option if possible.
- Don't assume that things are done the same as back home. Always ask questions - the Spanish rarely seem to volunteer information without being asked first. If in doubt ask.
- With a self build be there to check on work in progress. It can save you a lot of grief!
- Manana is Spain's favourite word, don't expect things to happen quickly or overnight.
- All the walls in the house are solid therefore a lot more thought has to be given to where you want your services.

rendered and painted and all floors tiled including the staircase. We were now waiting for the carpenters to fit the wardrobes and doors. The only foreseeable hold up was going to be the supply and fitting of the kitchen units and granite worktops.

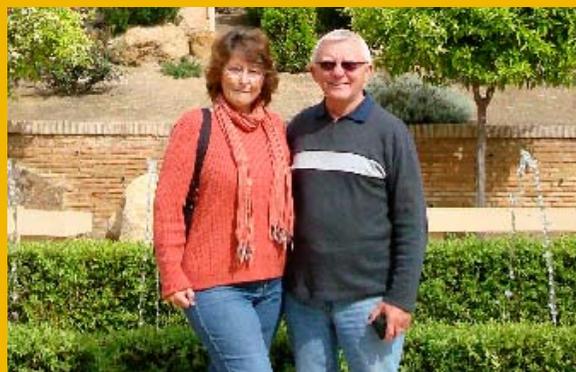
It was now time to make an educated guess at the move in date and we chose October 20. We asked our willing family helpers to book their flights and crossed our fingers. As it turned out the kitchen units were fitted the day we moved in but who cares, we were in!

We have now been living in the house for 12 months and I must say that every minute we devoted to planning the house has been time well spent. Yes, there are a few things we would change if we had a crystal ball but on the whole we are very satisfied with our new home and its location.

It is very quiet and peaceful here – there are no noisy neighbours as we live on the smallest plot of land on which you can build – five acres.

THE BOTTOM LINE

David and Christine paid €120,000 for their plot after the owner produced evidence of ownership and on the condition that planning permission was approved. They paid a fixed fee of €238,000 on the build, which included €6,000 upgrading the original spec.



FINAL THOUGHTS

WHAT WAS THE HIGH POINT OF THE PROJECT?

Getting the telephone call to say that work had started on our house.

AND THE LOW POINT?

Coping with the work down-time because of the many Spanish holidays.

WHAT WAS YOUR BEST BUY?

Upgraded kitchen units.

AND YOUR GREATEST EXTRAVAGANCE?

Wood burning stove which came in very useful in the winter.

IS THERE ANYTHING YOU WOULD DO DIFFERENTLY?

Look more closely at the plumbing (insulation and the run of the pipes). Spanish plumbing is not the best in the world and seriously consider underfloor heating.

DO YOU HAVE ANY FUTURE PLANS?

Build an outside kitchen and screen in the downstairs porch.



The house is built on top of a reinforced concrete slab, with concrete pillars supporting cast concrete ceiling/floors. The external walls are constructed of interlocking terracotta bricks which have individual air cavities. All internal walls are terracotta brick. The door frames and kitchen units are the only timber components in the house. The roof is made of terracotta bricks supporting wide double skinned terracotta slabs covered with about 3-4cms of concrete and concrete tiles. All windows are aluminium-framed double glazed units, and the external skin is clad in render. Work began on the pool midway through the build. A tractor helps when you have a five acre 'garden'.

