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Money > Property

BRICKING IT I sold our family home to build a dream £1million house with games room and whisky bar

Helen Crane

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AN OXFORDSHIRE Dad built his dream five-bed house himself after getting fed up of their new-build home.

Dheeraj Malik's new pad is FOUR TIMES the size of his old house and has its own game room and whisky bar.

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Dad Dheeraj Malik, 41, built a home for his family: wife Taniya, 41, and kids Aryan, 13 and Jazmine, 7 Credit: Dheeraj Malik

Three years ago Dheeraj, 41, who works as a financial advisor, was living in

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Slough when he decided he'd had enough of his family's old house, which also had five bedrooms but much less space.

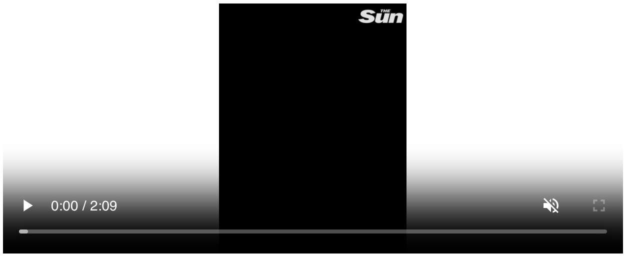
"It was a brand new house in a typical new development built by a big housebuilder," he explains.

"The house you get for your money is quite restrictive – it's not tailor made to the way your family lives. I wanted to build something that worked for me."

The dream pad took about six months to build

Credit: Dan Abrams, Graven Hill Village Development Company Limited

Dheeraj and his family – wife Taniya, 41, a teacher, and kids Aryan, 13 and Jazmine, 7 – loved to have friends and family round but it was always a squeeze.



"We like to socialise a lot, and the living spaces weren't big enough. We are friends with four or five families that all like to get together," he says.

Have-a-go housebuilders are on the rise, as being stuck at home this year has got us itching for more space.

The Maliks splashed out on a game room and whisky bar

Credit: Dan Abrams, Graven Hill Village Development Company Limited

Nearly a third of Brits would like to build their own home, according to new figures from the National Custom and Self Build Association and the Building Societies Association.

Five per cent of people said Covid had made them more likely to consider it, and nearly half said they needed more room because of lockdown.

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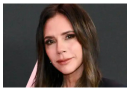

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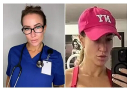

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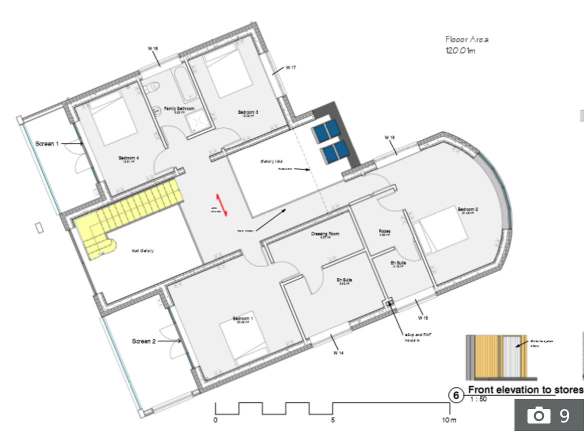
For Dheeraj, building his own place meant he got the man cave they'd always wanted.

"We wanted to have a games room in our house," he says. "And I am also a bit of a whisky lover, so I wanted to have a bar area."



The plans that were drawn up for the ground floor

He had always wanted to build his own house, but only got the ball rolling when his friend told him about a development 50 miles away in Bicester, Oxfordshire where you could pick a ready-made plot of land to build on.

"We were put off by all the hassle of finding the right place and getting planning permission," says Dheeraj.

At the site, called, Graven Hill, every plot had a "passport" which told you how big a house you could build on it, and all the planning permission was sorted.

Aryan, 13, helped his Dad with some of the construction Credit: Dheeraj Malik

A year or so later, Dheeraj and his family took the plunge and bought their plot while they were still living in their old house.

The plots available cost between £125,000 to £340,000.

Then came the hard part. Building the house took six months, and Dheeraj was there nearly every day making sure the builders he hired to help were doing their job.

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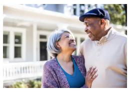
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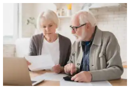
The challenges of building your own home

YOU might end up with your dream home - but building your own property can be complicated and expensive. Here are some things you need to look out for.

- **Can you get a mortgage?** Because you need money throughout the build, not just in one lump sum, a traditional mortgage won't work. Self-build mortgages are available, but mostly from smaller banks and building societies. They will pay out the funds you need at set times during the build
- **You'll need a bigger deposit** Self-build mortgage lenders will usually only stump up around 75% of the project cost, so you will need to cover the other 25% yourself
- **The cost varies massively** In 2020, the average cost of a self-build home was £270,000, while the average cost of a plot of land was £190,000 according to *Homebuilding & Renovating*. But there is a huge variation in build cost from £300 per square metre to more than £5,000 per square metre. ■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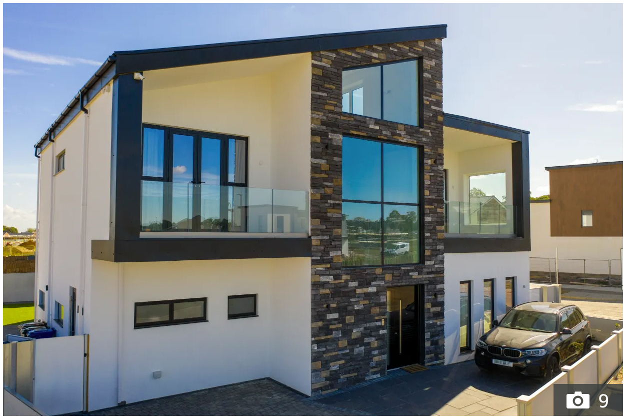
"I was on site day in, day out," he says. "It was stressful, especially with a full-time job and a young family – it takes a toll".

And things didn't always run smoothly. The company he hired to build the shell of the house went bust after just one month.

Dheeraj avoided losing too much cash by hiring the laid off workers to complete the job privately.



Building the house cost a huge £1m, but the family sold their old home for £700,000 Credit: Dan Abrams, Graven Hill Village Development Company Limited

He left most of the hard work to the experts, but he did get his hands dirty a bit. "We cleared the site ourselves and we did a lot of the DIY," he says.

They eventually moved into their dream home last year.

The whole project cost a whopping £1m – but the family did sell their old house for £700,000.

They also bust their budget by about £150,000 which they made up for using savings.