BuildStore

Specialist finance and support for your homebuilding journey

A home uniquely your own.

A financial plan built around it.

For customers of

Kirklevington Hall

Specialist support for your homebuilding journey

Creating a bespoke home involves more than arranging the finance.

BuildStore

At BuildStore, we specialise in helping people finance homes they plan to build themselves.

For more than 25 years, our advisers have successfully supported over 30,000 homebuilding projects.

We're partnering with Kirklevington Hall to provide specialist finance advice and support to customers creating a home on the estate.

We understand the considerations involved in a homebuilding project and can help you put the right financial and practical arrangements in place as your plans develop.

Specialist finance

Advice on structuring finance around your circumstances, project costs and construction programme, with support as your build progresses.

Site Insurance

Specialist cover designed for the risks associated with your home while it is under construction.

Structural Warranty

Protection against specified structural defects once your new home is complete, with technical inspections carried out during construction.

Support throughout your project

We understand homebuilding and can support you from the early planning stages, through construction and beyond.

Creating your home at Kirklevington Hall



Kirklevington Hall offers a rare opportunity to create a bespoke home within a private historic estate near Yarm, with the freedom to shape a home around the way you want to live.

A project of this scale deserves careful planning from the outset. Alongside decisions about your plot, architecture and construction, there is another important consideration: how best to structure the finances around your plans.

Whether you intend to use your own capital, borrow against the project, draw on equity in an existing property or combine different sources of funding, BuildStore will help you establish a financial route that works with your plans.

The aim is simple:
to give you confidence in the financial route ahead before you commit to your plot.

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Specialist finance from the outset

Building a bespoke home requires a different approach to financing a conventional property purchase. The overall amount available is only part of the picture.

When funds are available can be just as important.

Construction costs don't arise evenly. Professional fees, contractor payments, specialist materials and bespoke components can all require significant sums at different points in the project.

Your financial plan therefore needs to consider the complete journey: from purchasing your plot through construction to your longer-term financial arrangements once your home is complete.

We'll look at your project, helping you understand how your own capital and any borrowing can work together throughout the build.



A financial strategy shaped around your project

01. Your available capital

How much you have available and, importantly, how much you want to commit to the project.

02. Your property position

Your existing home, available equity and whether you intend to remain there while you build.

03. Your project costs

The plot, construction, professional fees and other associated costs, together with an appropriate contingency.

04. Your construction programme

When significant payments are likely to fall due and how these align with available funds.

05. Your longer-term plans

How you expect your finances to look once the new home is complete.

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Plan with confidence before you commit

Once you've explored Kirklevington Hall and identified a plot that could be right for you, the next step is a conversation with us.

Before you reserve, we'll carry out an initial financial review to explore how your plans could be funded.

BuildStore will consider your circumstances, existing property position, available capital, potential borrowing, and the anticipated cost and estimated value of your project.

It's an opportunity to look at the bigger picture early and establish whether there appears to be a credible financial route to delivering your plans.

What you'll take from the conversation:

- A clearer view of your overall project budget.
- An understanding of the contribution you may want or need to make.
- An indication of potential borrowing options.
- An initial view of how the project could be funded through the construction phase.
- Clarity on the next financial steps.

Before you commit to your plot, you'll have a clear understanding of how the finances could work.

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From choosing your plot to completing your home

01. Explore

Meet the Kirklevington Hall team, explore the estate and available plots, and understand the design framework for creating your home.

02. Plan

Talk to us about your circumstances, the project and how you could structure the finances before making a reservation.

03. Reserve

With your preferred plot identified and an initial financial route established, you can proceed with reservation, subject to Kirklevington Hall's terms.

04. Design & cost

Develop your design and build specification with your professional team, establishing detailed project costs and the anticipated construction programme.

05. Arrange finance

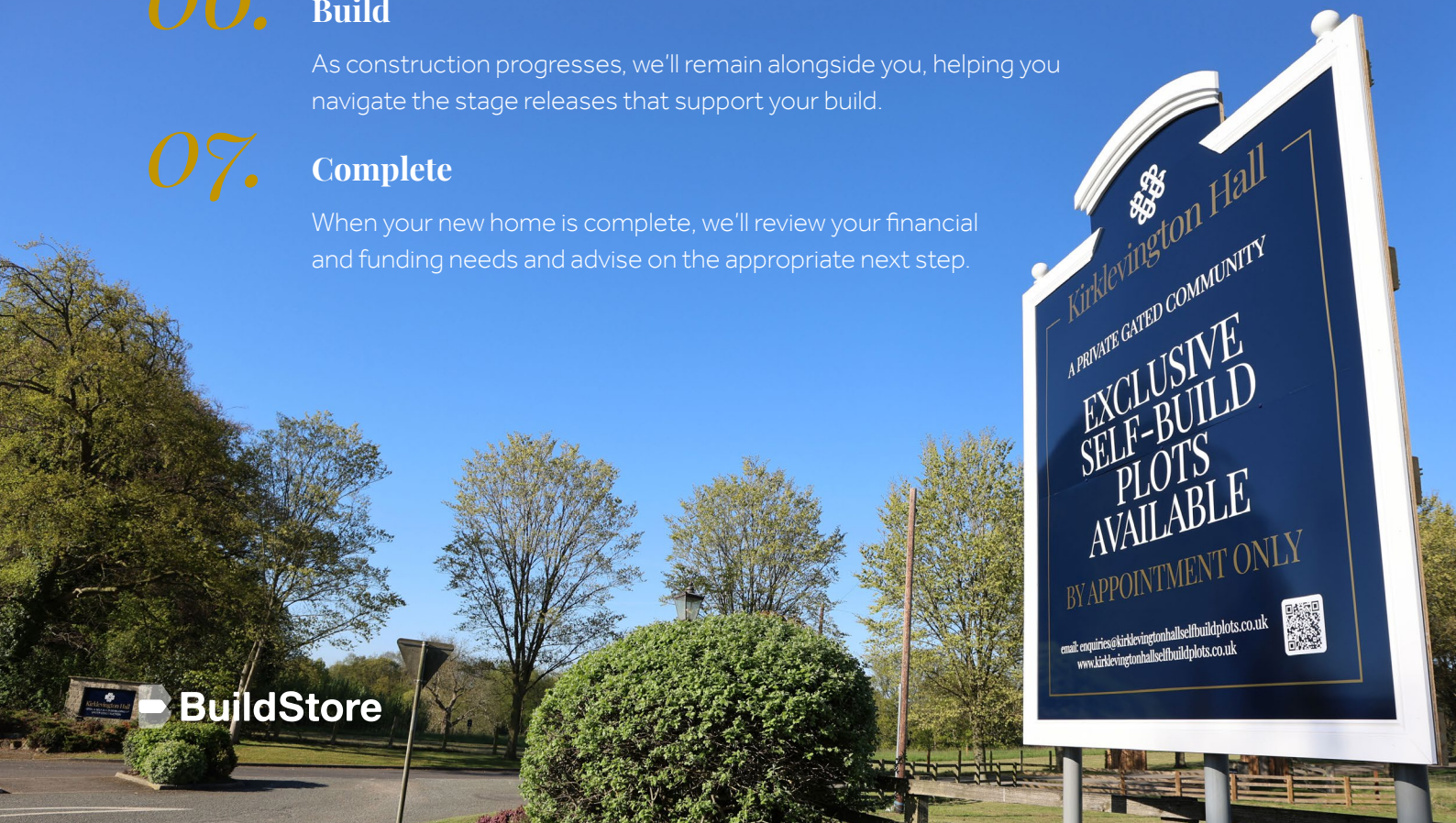
We'll advise on an appropriate funding structure based on your circumstances, project costs, construction method and payment schedule.

06. Build

As construction progresses, we'll remain alongside you, helping you navigate the stage releases that support your build.

07. Complete

When your new home is complete, we'll review your financial and funding needs and advise on the appropriate next step.



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Funding your build, not simply your purchase

A conventional house purchase has a single, obvious point at which most of the money changes hands.

A bespoke build is different.

Funds are normally released progressively as construction advances. The timing and structure of those releases can have a significant bearing on how smoothly your project is funded.

Depending on your circumstances and the financial solution recommended, funds may be released **before or after agreed stages of work**, while release amounts may be determined by **project costs or property value**.

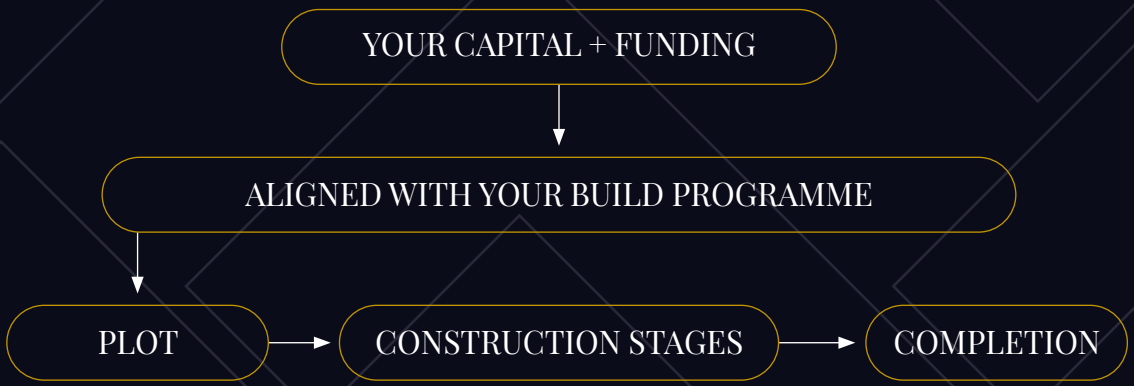
The important question isn't simply:

How much can I borrow?

It's also:

Will the funds be available when my project needs them?

We'll review your anticipated build costs and cashflow alongside the proposed funding structure, so you can understand how lending and your own capital are expected to work together as the build progresses.



Different projects require different approaches

Depending on your requirements, your BuildStore adviser may consider stage payments released in advance or arrears and structures based on agreed project costs or property value.

We'll explain the options and recommend an approach suited to you and your project.

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Expertise around your project

Every self build is different. That's why having the right financial support in place matters.

BuildStore has specialised in finance for people creating their own homes for more than 25 years. At Kirklevington Hall, our role begins before you reserve and continues as your project progresses.

01. Initial financial review

Helping you establish the broad financial parameters of your project before reservation.

02. Specialist financial advice

Recommending a funding structure suited to your circumstances and the specific requirements of your build.

03. Costings review

Considering the detailed project budget as part of the finance process. .

04. Cashflow planning

Looking at when funds will be required and how stage payment releases align with your anticipated expenditure.

05. Funding application and offer

Guiding you through the specialist finance process and lender requirements.

06. Support during construction

Remaining on hand as your project progresses and helping with the stage-release process.

07. Your completed home

Reviewing your situation when construction is complete and advising on the appropriate longer-term arrangement.

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Other considerations around your build

There are other financial and practical considerations when creating your own home.

Where appropriate, we can also help you consider **site insurance, structural warranty and personal protection**, with relevant insurance and warranty services provided by BuildStore Insurance Services.

Building your own home brings different risks and responsibilities to buying an existing property. Making sure you have appropriate protection in place is an important part of preparing for construction.

Site Insurance

A standard home insurance policy isn't designed for a property under construction.

Specialist Site Insurance can provide protection during the build, including cover for the property, materials and equipment, alongside liabilities associated with the project.

Structural Warranty

A Structural Warranty provides protection against specified structural defects once your new home is complete.

The warranty process also includes technical inspections at key stages during construction.

Specialist homebuilding expertise

BuildStore Insurance Services specialises in the requirements of self-build and homebuilding projects. Our team can help you understand the site insurance and warranty requirements for your project and guide you through putting the appropriate arrangements in place.



Protecting your project, from construction onwards

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Start with a conversation

If you're considering creating your home at Kirklevington Hall, the first step is to explore the available plots and understand the financial route that could support your plans.

Speak to our team to arrange your initial financial review.

We'll help you understand your overall budget, how your own capital and borrowing could work together, and the financial route that could support your project.

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Kirklevington
Yarm
TS15 9LW
kirklevingtonhallselfbuildplots.co.uk/register

Your home may be repossessed if you do not keep up repayments on your mortgage.
There may be a fee for mortgage advice.

The actual amount you pay will depend on your circumstances.
The fee is up to 1% but a typical fee is £495.

Images courtesy of Kirklevington Hall