

new build

ON THE BLACK SEA COAST

Gina & Dale Stacey had wanted a holiday home for years. Their budget was £100,000 and they were initially attracted to Greece. However a recent visit convinced them that it was now too touristy

They thought that further high property prices would mean that a property in Greece could end up being a potential financial burden to them in the future. Gina and Dale knew what they wanted and they had drawn up a list of priorities for themselves. They wanted somewhere that had:

- Direct and reasonably priced flights,
- A warm climate,
- Friendly people that like children,
- Good value and variety for eating out,
- Properties within their budget so that they could own outright without going into debt.

Bulgaria ticked all of these boxes. However when they decided that Bulgaria was the right option for them they came up with a second list of priorities. The property had to be within walking distance of a beach, within walking distance of a village, restaurants and shops, and not too far from the airport.

Dale then flew out to Bulgaria to look for a number of plots and finally decided that Shkorpilovtsi, south of Varna on the Black Sea coast, best fitted their needs. It was a little sad and run down in places, but totally fitted their criteria and had huge potential for the future. The plot they bought was 1,400 sq.m. and cost £40,000. By the time that we came into contact with Gina and Dale they had already got the plans drawn up for their house, and building permissions had been granted.

Obtaining building and planning permissions is quite difficult in Bulgaria, if you can't speak the language! To get a building permission, which is a separate phase of the planning, you will probably be charged a flat fee, depending on your project, which will amount to a figure between 1,000 and 2,500 leva. Building permissions are usually given in a time frame of between 1-3 months. The planners and architects usually charge for their service per sq.m. of planned area. There are compulsory minimum applicable prices for planning, determined by the State. To get your plans drawn be prepared to pay between 12 and 18 euros per sq.m., which is dependant on the project.

Gina and Dale then came out to Bulgaria again and met three sets of builders. The builders all came in at a similar price of £50,000 to build their villa.

The specification of the villa was:

- 2 floor large house
- 1st floor - 135 sq.m
- 2nd floor - 105 sq.m
- Roof - 180 sq.m with 'BRAMAC' roof tiles and a waterproof membrane



- 3 bedrooms and 2 bathrooms upstairs
- Living room, kitchen, 1 bedroom and 1 bathroom downstairs
- Fence around the house and garden of 151 m in length, made from concrete blocks and wooden fence panels
- Heating system - wood burner, radiators and sun collector
- Fireplace
- UPVc double glazing with shutters and fly-screens
- Patio - 100 sq.m.
- Septic tank - 24 cubic metres
- Pool - 8x4 metres

The most expensive stages of a new-build are the heating installations, the windows and doors, and the tiling and wiring installations. The prices for the thermo-insulations and the floor coverings can vary a lot depending on what the client chooses.

It's a good idea to ask the builders to install the wiring for additional facilities such as an alarm system, cable TV and internet, at the same time as installing the main electrics.

If the new-build is sited a long way from builders yards and similar stores, then additional expenses have to be factored in to take account of delivery costs and labour. After-care and maintenance contracts should also be negotiated with your builder, especially if the property is only used as a holiday home.

If you're starting a new-build project soon, you may be interested to know that between 2005 and 2007 the prices of all building materials rose between 80- 100 %. After entering the EU those prices rose by 15%.

The cost of labour has also risen, especially along the Black Sea coast where it is becoming very difficult to find reliable builders owing to the amount of construction work currently going on. It is pretty hard to find qualified workers as most of them are engaged in the ongoing construction in the bigger resorts or prefer to be employed abroad.

Here is some general advice when starting a new-build project:

- Get a contract from the builder and ask them to give a guarantee for the work. Many British people trust the local builder and are happy to work with one-time payments in advance and pictures of the progress. In some cases the builder disappears or fulfils the project with poor quality. Starting a new build without a local agent/supervisor sometimes turns into unpleasant and expensive adventure.
- It is acceptable to make a contract which covers the entire project from start to finish. This way the project will flow easier and the responsibility for the whole project is with one builder, instead of several builders, contractors, or sub-contractors.
- Ask your builder for references and/or qualifications. There are many different kinds of operations in a new build, so the qualifications and the experience of the builder are important. This is valid especially for projects of a higher level of difficulty - for example where old buildings are attached to the new one.
- Find out about the combination of the builder's knowledge and experience, and the abilities of the building management team. Also the readiness of the builder to communicate with you constantly, especially via e-mail as in most cases this is the only option the builder has by which to keep the investor up to date.

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