



The Building Process

Background

Constructions can be implemented only if they are permitted according to the Territory Planning Act.

The chief architect of the municipality should issue the permission for construction. In towns with district division the chief architect of the district can issue it.

The permission for construction of sites with a scope and significance for more than one municipality should be issued by the regional governor. For sites with a scope and significance for more than one region and objects of national importance the permission should be issued by the Minister of Regional Development and Public Works.

The permission for construction should be issued to the person who assigns the construction on the basis of approved technical or working investment design when such is required. The permission for construction can be also issued on the basis of approved preliminary design. The permission for construction should be issued simultaneously with the approval of the investment design when this is required in the application. The permission for construction should be issued in 7 days term after the written application is received, in case that there is an approved investment design.

The permission for a new site in an immovable property where there is an unlawful construction should not be issued to the person who has accomplished the unlawful construction until it is not removed or made legal.

The approved investment design, when such is required, should be an integral part of the permission for construction.

All the factual and legal grounds for issuing the permission, as well as the conditions connected with the implementation of the construction should be entered in the permission for construction.

In cases when water supply of the sites is provided from own water source, permission for construction should be issued observing the provisions of the Law for the waters.

The chief architect of the municipality should notify the interested persons about the issued or the refused permission for construction. Permission should be refused only on the basis of lawfulness, pointing out the concrete motives for this.

In the cases of a new construction, additional adjacent construction or superstructure of an existing building the interested persons are: the one who has assigned the construction, the owners and the ones who bear the limited real rights in the landed property, the person, who has the right to build in another's property.



Granting of Permission

The permission for construction together with the approved investment design or the refusal of issuing can be appealed by the interested persons for lawfulness before the chief of the regional directorate for national construction control in 14 days term after the notification about the issuing of the respective act.

The issued permissions for construction together with the investment designs, approved by the Minister of Regional Development and Public Works or by the regional governors, or the refusal for them to be issued, should be announced to the interested persons with an announcement, promulgated in State Gazette. These permissions for construction, respectively the refusal to be issued such permissions, should be subject to appeal before the Supreme Administrative Court in 14 days term after their promulgation.

Upon a motivated request by the one who has assigned the construction the mayor of the municipality, respectively the regional governor or the Minister of Regional Development and Public Works can permit the working out of a complex design for investment initiative. The complex design for the investment initiative should contain a design for a detailed development plan, including a working development plan, when such is necessary as well as an investment design.

The parts of the complex design for investment initiative should be approved simultaneously with the issuing of the permission for construction.

The fees for the approval of the separate parts of the complex design for investment initiative and for issuing the permission for construction should be collected separately with 30 percent increase of the due sums.

The term of effect of the complex design for investment initiative should be 2 years after the date of issuing of permission for construction, except for the cases when its effect is suspended by the court or due to another valid reason.

Permission should not be required for:

1. External and internal painting of buildings and constructions;
2. Change of roof materials;
3. Internal restructuring, which does not:
 - Affect the construction of the building;
 - Include removal, movement of existing walls and openings in them when they affect the construction of the building;
 - Change the designation of the premises and the loads in them;
4. Current repairs of buildings, constructions, facilities and installations;
5. Current repairs of the elements of the technical infrastructure, which do not change the track and the technical characteristics;

6. Current repairs of roads, which do not change the construction of the roadbed;
7. Restoration and conservation of facades of sites – monuments of culture, which are not of global or national importance.

The permission for construction should be issued for the whole construction. It should also be issued for separate stages of the building process, which can be worked out and used independently under the condition that the architectural - spatial and facade arrangement - is finished at each stage of the construction.

A permission for construction in the cases when approval of investment design is not required, should be issued only on the basis of the application for permission and the document for ownership, established construction right or right to build on another's property. The types of construction and mounting works to be implemented should be entered in the permission for construction. In some cases a situation sketch with marked lines of construction, distances and heights should be attached to the permission.

How long does the permission last?

The permission for construction should lose its legal effect when the construction has not started for 3 years after issuing or when the rough construction, including the roof of the buildings has not been finished for 5 years after issuing.

In case that the permission loses its effect the construction can be implemented after the re-certification of the permission for construction. The approved design should lose its legal effect when the permission for construction has not been re-certified in one-year term. A fee to the value of 50 % of the fee provided by the general order should be paid at re-certification of the permission for construction.

Deviations

After issuing of the permission for construction only insignificant deviations from the approved investment design should be admitted. Essential deviations from the approved investment design should be deviations, which:

1. Violate the provisions of the going detailed development plan;
2. Violate the requirements for construction in territories with special territorial development protection;
3. Are incompatible with the designation of the territory;
4. Violate the construction rules and norms, the technical, technological, sanitary – hygiene, ecological and fire protection requirements;
5. Change the building construction and the type of the constructive elements and/or the loads;

6. Violate the provisions of the design by changing the designation of sites, remove or change significantly common parts of the construction;
 7. Change the type and the location of common installations and machinery in buildings and facilities;
 8. Change the type, the level, the location and the track of transfer and supply conduits and facilities to the urbanized territories and of common networks and facilities of the technical infrastructure in the urbanized territories as well as of the communication – transport networks and facilities and of the facilities and the installations for treatment of wastes.
- Insignificant deviations from the approved investment design should be all deviations out of the above.

After issuing of the permission for construction changes in the approved investment design within the scope of the essential deviations should be inadmissible.

After issuing of the permission for construction changes in the approved investment design within the scope of the essential deviations should be admitted on request by the person who assigns the construction, accompanied by the consent of the interested parties and with signatures, certified by a notary, on the basis of approved investment design to the issued permission for construction. These changes should be reflected with a note in the issued permission for construction and they should be admitted before realization.

Documents preservation

The original of the permission for construction should be preserved forever in the archive of the municipal (district) administration.

The body that has issued it should preserve the original of the permission for construction of a site. Copies of the permission for construction should be sent for observation and preservation to the municipal administration.

A certified copy of the approved investment (executive) design should be attached to the permission for construction.

The issued permissions for construction together with the approved investment designs as well as the permissions for construction in the cases, in which approval of investment designs is not required, can be revoked only according to lawfulness upon submitted appeal by the interested person or at official check by the bodies of the Directorate for national construction control. When the permissions for construction begin to operate, they should not be subject to revoking.

The beginning of the Construction

The day of compiling the record for opening the construction site and defining the construction line and level is considered a beginning of the construction process according to the issued permission for construction.



If such is not required the day when the order book is certified is the start of the process.

The person, exercising construction supervision for the site, should implement opening of a construction site and determining a construction line and level. When it is a question of special sites, connected with the defense and the security of the country it should be done by the Minister of Defense, respectively by the Minister of Interior or the persons, authorized by them.

Opening of the construction site record

A record for the opening of the construction site should be compiled, determining the construction line and level and including marking of the regulation and the elevation benchmarks. The record should also include information about the safety measures and healthy labor conditions, safety of movement and preservation of the neighboring buildings, networks and facilities in the property, which are preserved during the construction and after it as well as the large trees that are not to be removed.

Parts of pavements, free public areas and parts of street lanes can be used temporarily as construction sites under conditions defined by an ordinance of the municipal council. According to the instructions of the municipal administration the construction sites should be surrounded by temporary fences, information boards should be put, giving information about the permitted construction, the constructor, the person, exercising construction supervision etc.

The record for the opening of a construction site and determining of construction line and level should be kept permanently in the archive of the administration that has issued the permission for construction. The person exercising construction supervision should preserve a copy of the record.

Three days after the compiling of the record the person exercising construction supervision, should present to the body that has issued the permission for construction, the order book of the construction for certification. When a record is not required the order book may be presented right before the start of the construction.

In the cases when the regional governor or the Minister of Regional Development and Public Works has issued the permission for construction, the department for national construction control should certify the order book. For special sites, connected with the defense and the security of the country the order book should be certified by officials, appointed by the Minister of Defense, respectively the Minister of Interior.



Necessary checks

At reaching the design stages - excavation, plinth, cornice (eaves) and ridge for buildings - the person, exercising construction supervision or the technical chief of the constructions, should be obliged, before continuing

the following construction and mounting works, to implement check and to establish the compliance between the construction, the approved investment designs, the permission for construction and the record for determining of construction line and level. At the excavation stage the presence of the engineer – geologist and the designer of the construction part are compulsory.

The person, exercising construction supervision or the technical chief of the constructions should enter the results of the implemented check in the record for determining of construction line and level. He also should include a note, that the underground conduits and facilities before filling up are marked in the specialized maps and registers. In three days term he should send a certified copy of the record to the municipality.

In three days term after finishing the construction and mounting works for the foundations of the construction site an official from the municipal administration should implement check to ascertain the compliance between the construction and the issued construction papers. He should also consider whether the detailed development plan has been applied with regard to the building up. This check is done on the request of the person, exercising construction supervision or the technical chief of the constructions.

In case that some significant deviations from the construction papers are found out, the person exercising construction supervision should stop the construction with an order, entered in the order book of the construction, and compile record of the established deviations, which in three days term should be sent to the regional department for national construction control.

For the special sites, connected with the defense and the security of the country, the above activities should be implemented by persons, determined by the Minister of Defense, respectively the Minister of Interior.

Participants in the construction and the relations between them

Participants in the process of construction should be the one who assigned the construction, the constructor, the designer, the consultant, the individual, exercising technical control, the technical chief and the supplier of machines, facilities and technological equipment.



The relations between the participants in the construction process should be provided with written contracts. The minimum guarantee terms for the accomplishment of construction and mounting works, should be determined with an ordinance by the

Minister of Regional Development and Public Works. It is done to ensure the normal functioning and use of the finished construction sites and the removal of the hidden defects after approval and entering into exploitation.

The guarantee terms for accomplished construction and mounting works, facilities and sites, should be determined with a contract between the one who assigns the project and the contractor for the respective construction site. The guarantee terms should start from the day when the construction site comes into use.

The person who assigns the construction should be the owner of the property, the person who is authorized to start s construction in another one's property, and the person, who has right to build in another one's property by force of special law. The person who assigns the construction or a person, authorized by him, should ensure everything necessary for starting of the construction.

The designer should be an individual or corporate body, including individuals with the necessary designer's competence.

The conditions for implementing author's supervision during the construction should be determined with a contract between the one who assigns and the designer. The author's supervision is obligatory for all constructions.

The instructions of the designer, connected with his right as an author, as well as the precise observation of the investment design, worked out by him, should be entered in the order book. After that they become obligatory for the other participants in the construction.

The constructor should be an individual or a corporate body, including individuals, having the necessary technical competence, who fulfills the construction in compliance with the issued construction papers under a written contract with the one who assigns the project.

The constructor is responsible for:

1. The fulfillment of the construction in compliance with the issued construction papers and the relevant requirements as well as with the rules for fulfillment of the construction and the mounting works and the safe for the people on the construction site;



2. The fulfillment of the construction and the mounting works using materials, articles, and products in compliance with the essential requirements to the constructions;

3. The working out and the preservation of the executive documentation, when this is required by the person who assigns the construction. Another duty is the preservation of the other technical documentation for the fulfillment of the construction;

4. The preservation and the conceding upon request by a control body of the construction papers and the order book of the construction of;

The constructor should bear property responsibility for caused damages and missed benefits due to his actions or lack of actions.

The constructor can assign to a sub-contractor the implementing of some kinds of construction and mounting works or stages of the construction.

The technical chief should be a civil engineer or technician in construction, who manages the construction works.

When the construction is fulfilled, the one who has assigned it should be obliged to appoint a technical chief. In this case the technical chief should bear responsibility for the observation of the requirements.

The assignor can assign the supply and the mounting of the technological and installation equipment of the construction to a supplier. The supplier should be responsible for the high quality and timely fulfillment of the supply.

The consultant should

On the basis of a written contract with the one who assigns the construction the consultant should:

1. Implement assessment of the compliance of the investment designs and/or exercise construction supervision;

2. Be able to implement pre-investment investigations, preparation of the designing process and co-ordination of the construction process till the coming of the construction into exploitation.

The consultant cannot conclude a contract for construction supervision for constructions, for which he or the individuals, hired by him, are constructors and/or suppliers of machines, facilities, technological equipment, as well as persons, connected with them in the sense of the Commercial Law.



The consultant cannot conclude contract for assessment of the compliance of the design for constructions, for which he or the individuals, hired by him, are designers and/or constructors, and/or suppliers of machines, facilities, technological equipment, as well as persons, connected with them in the sense of the Commercial Law.

Issuing a license

For issuing of license a fee should be paid according to a tariff, approved by the Council of Ministers.

For the special sites of the Ministry of Defense and the Ministry of Interior, the information constituting state secret in the sense of the Law of protection of the classified information the assessment for compliance should be implemented by experts, appointed with an order of the respective minister.

The license for the implementation of the above activities should be issued to a person, who is a trader in the sense of the Commercial Law and meets the following requirements:

1. Not to be in a procedure for announcing insolvency;
2. The members of the management bodies of the corporate body or the sole entrepreneur, as well as the individuals, hired by them with employment or other contract, should be specialists with master's degree and at least 5 years of practice in the field. They should have not admitted and/or implemented systematic violations

under this law and the normative acts for its implementation and should have not been convicted for intentional crimes to deprivation of freedom, unless they are rehabilitated.

The license should be issued for a term of 5 years and should be entered in a public register at the Ministry of Regional Development and Public Works. For issuing of the license the corporate body or the sole entrepreneur should submit application according to a model, approved by the Minister of Regional Development and Public Works.

The following should be attached to it:

1. A certified copy of the court decision for registration and a certificate for the updated status of the corporate body or of the sole entrepreneur;
2. A certificate from the tax office proving that the corporate body or the sole entrepreneur has no liabilities to the state;
3. A list of the competent individuals, through whom the activities for assessment of the compliance of the designs and/or construction supervision of the buildings will be implemented.



4. Proofs for the professional experience and the 5-year practice of the members of the management bodies of the corporate body or the sole entrepreneur;

5. Certificates from the regional directorates for national construction control, proving that the members of the management bodies of the corporate body or the sole entrepreneur have not admitted or implemented systematic violations of this law and the normative acts for its implementation;

6. A certificate, showing no previous conviction.

The license or the refusal should be issued in three months term after submitting of the application.

The license can be terminated before the elapse of the term, that it has been issued for, on request of the licensed person at presenting of the proofs that there are no unfinished contracts for the activities under the license as well as at termination of the corporate body or the enterprise of the sole entrepreneur or when:

1. The bodies of the Directorate for national construction control revoke as unlawful more than three decisions, recommendations or orders, issued by the person, exercising construction supervision, for each separate site;
2. More than three cases of lack of action at fulfillment the obligations for construction supervision has been established;
3. A proprietary sanction has been imposed to the corporate body or the sole entrepreneur for systematic violations of this law or the normative acts for its implementation;
4. A fine has been imposed more than three times in one year to the individuals, who exercise their activities on behalf and for the account of the corporate body or the sole entrepreneur;
5. Some of the grounds, served for issuing of the license, falls away.

The license or the refusal for its issuing as well as the divesting of license should be subject to appeal before the Supreme Administrative Court in 14 days term after the announcement.

Construction supervision

The person, exercising construction supervision should be responsible for:

1. The lawful start of the construction;
2. The full and correct compiling of the acts and the records during the construction;
3. The accomplishment of the constructions according to the approved investment designs and requirements
4. The observation of the conditions for labor safety



5. The not admittance of damaging of other persons and properties due to the construction;
6. The fitness of the construction for entering into exploitation;
7. The assessment for accessibility of the construction for people with handicaps;
8. The assessment of the energy efficiency.

The person exercising construction supervision should sign all the acts and records necessary for the assessment of the constructions, about the requirements for safety and lawfulness fulfillment, according to an ordinance of the Minister of Regional Development and Public Works for the acts and the records compiled during the construction.

The instructions and the orders of the person exercising construction supervision, entered in the order book of the construction, should be obligatory for the constructor, the entrepreneur and the technical manager of the construction. Objections against the instructions of the person exercising construction supervision can be made in 3 days term before the bodies of the Directorate for national construction control, and the construction should be stopped till the decision. After a check the bodies of the Directorate for national construction control should issue obligatory instructions.

The person exercising construction supervision should be obliged to notify the regional directorate for national construction control in 3 days term in case of establishing a breach of technical rules and norms.

After the end of the mounting works the person, exercising construction supervision should prepare an ultimate report to the one who has assigned the project.

The persons exercising construction supervision should bear responsibility for damages caused to the person who has assigned the construction and to the other participants in the construction, and share responsibility with the constructor for damages caused due to the non-observance of the technical rules and norms and the approved designs.

Requirements for the constructions

The constructions have to be designed, fulfilled and maintained in compliance with the requirements and the normative acts and the technical requirements for:

- Bearing capacity, stability and durability of the building structures
- Fire safety of the construction;
- Preservation of the health and the life of the people and their property;
- Safe use of the construction;

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- Preservation of the environment during the construction and the use of the construction, including protection from noise, preservation of the protected territories and sites and preservation of the immovable cultural heritage;
- Economy of heat energy and heat insulation of the site.

The constructions must be designed, fulfilled and maintained in compliance with the requirements for accessible ambience.

The Minister of Regional Development and Public Works together with the competent ministers should issue ordinances about the above requirements connected with the designing, the control and the coming into use of the constructions as well as for technical passports for safe exploitation and maintenance of the constructions.

All the circumstances connected with the construction, as well as with the handing over and the acceptance of the construction site, construction and mounting works subject to be closed, intermediate and conclusive acts for accepting and handing over of construction and mounting works etc. should be documented by the representatives of the parties in the concluded contracts.

In case of refusal or not attending a joint act should be compiled and the interested party should send a written invitation to the other party or parties for the compiling of the act. If a representative of the invited party does not appear in 24 hours term after the term defined in the invitation the party should be substituted by the body that has issued the permission for construction, or by official, authorized by him.

All the instructions connected with the fulfillment of the construction, issued by the persons authorized for this and the specialized control bodies should be recorded in an order book of the construction which is kept at the construction site.

Insurance of the designing and the construction

The designer, the consultant, the constructor and the person exercising construction supervision should insure for damages caused to the other participants in the construction due to unlawful actions or lack of actions or on the occasion of fulfillment of their obligations.

The conditions and the order for obligatory insurance of the above persons, including the insurance coverage, the excluded risks, the minimum insurance sums and premiums should be determined with ordinance of the Council of Ministers

The insurance should be concluded for one year and should cover the responsibility of the insured person according to written claims, presented within the term of effect of the insurance contract, for:



1. Unlawful activities or lack of activity of the insured on occasion of fulfillment of his obligations, implemented within the term of the contract.
2. Unlawful activities or lack of activity of the insured on occasion of fulfillment of his obligations, implemented in the period from the retroactive date till the conclusion of the contract; in this case the insurer should not be responsible for damages, occurring before the conclusion of the insurance contract.

The insurance contract should be concluded in 15 days term from the start of their professional activity. The insurance should be renewed every year till the time when the person stops exercising the respective activity.

When the activity, subject to obligatory insurance is about to end, the person should be obliged to conclude additional insurance, covering a period of 5 years, following the termination of the activity, in case that the damaging act has been implemented after the retroactive date.

Separate insurance for securing of the responsibilities for the concrete site can be agreed by contracts between the participants in the construction

The one who has assigned the construction can require the contractor to conclude an additional insurance, covering material damages to the construction, the materials, the construction machinery and the equipment on the construction site, which might occur during the term of the construction

In case that the person who assigns the project does not fulfill the obligation for concluding and maintaining of insurance, he can stop all payments he owes to them.

Completion of the construction. Permission for use.

After the factual finish of the construction the executive documentation, the contractor or a person, determined by the one who has assigned the construction, should prepare reflecting the insignificant deviations from the coordinated designs.

The executive documentation should contain a full set of drawings for the actually implemented construction and mounting works. It should be certified by the one who assigns, the constructor, the person, who has exercised author's supervision, by the individual, that has exercised technical control and by the person, who has implemented construction supervision. The submitting should be certified with the seal of the respective administration and put on all the graphic and textual materials. The executive documentation should be an integral part of the issued construction papers.



When the construction is fulfilled in compliance with the approved investment designs, the executive documentation should not be submitted.

The whole executive documentation should be submitted for a termless preservation to the body, which has issued the permission for construction as well as to the Cadastral agency.

After the finishing of the construction the person who has assigned it, the designer, the constructor and the person, exercising construction supervision, should compile a fact finding act which will ascertain that the construction has been fulfilled according to the approved investment designs, the certified executive documentation, all the requirements for the constructions, and the conditions of the concluded contract. The records for conducted single trials of the machines and the facilities should also be attached to this act. This act should also implement the transfer of the construction from the constructor to the one who has assigned it.

The end of the construction should be proved additionally with the accomplishment of successful acceptance trials, depending on the conditions agreed in the contract, for the construction of sites with a specific designation.

When several constructors implement the construction each of them should be obliged to implement the trials of their part of the construction after finishing it. In the cases when the trials are not successful the construction should not be considered finished.

If separate parts of the construction can be used independently, the trial of these parts of the construction can be implemented before the overall construction is finished.

After the finishing of the construction and the end of the acceptance trials, the person who has assigned the construction should register the coming into use of the site before the body, which has issued the permission for construction. He should present the contracts with the operating companies for joining to the networks of the technical infrastructure and document from the Cadastral agency.

The constructions of first, second and third category should be put into operation only on the basis of permission for use, issued by the bodies of the Directorate for national construction control, under the conditions determined in an ordinance by the Minister of Regional Development and Public Works.



Registration of the complete construction

In 7 days term after receiving the request, the body, which has issued the permission for construction, after checking the completeness of the set of

documents, should register the putting of the construction into operation and issue a certificate.

When a technological term is necessary for the check of the design indices, the one who has assigned the construction can register the entering of the construction in trial exploitation.

The connecting of the internal installations and devices of the construction with the common networks and facilities of the technical infrastructure should be implemented on the basis of a contract with the respective operating companies

For special sites, connected with the defense and the security of the country the permission for use of the construction should be issued by the Minister of Defense, respectively by the Minister of Interior.

The use of constructions or parts thereof should not be permitted before they are entered into exploitation by the competent body.

The constructions should not be put into operation when:

- The measures, provided in part "Vertical planing" of the approved design, have not been implemented;
- Existing buildings and structures, which are provided for removal in the issued visa for designing, have not been removed;
- The facades of the buildings and the structures are not finished according to the approved investment design.

It should not be permitted for constructions or parts of them to be used not for their designation or in violation of the conditions for entering in exploitation.

When there are violations the chief of the Directorate for national construction control or an official, authorized by him, should prohibit with a motivated order the use of the constructions, cutting the supply of electric and heat energy, water, gas, telephone etc. The order should be compulsory for the suppliers and should be fulfilled immediately.

After the payment of the due fines and fees the putting of the constructions into operation should be permitted.

The owners or the persons, who manage the constructions, should be obliged to maintain them in a good status and with the required appearance.



On the basis of fact finding record, compiled by the officials of the municipal administration, the mayor of the municipality can oblige owners to remove, transform or repair constructions with inappropriate location, kind and materials, fences, garages, agricultural and temporary

structures, septic pits, sewerage facilities, plantations as well as to implement the necessary works in the interest of security, safety of the traffic, health care, the hygiene, aesthetics, cleanness and peace of the citizens.

Buying off plan

Buying off plan is often an appealing option for Investors seeking to gain from the gearing associated with buying in staged payments plus the potential for capital appreciation during the build process.

Buying off plan allows the purchaser to put down a deposit usually between 10 percent and 30 percent. And to make a number of stage payments to coincide with building milestones. During this period the value of their investment can grow substantially, especially if the current trend of capital growth continues in Bulgaria.

There are a number of potential issues when buying off plan which include buyers having difficulty visualizing the size and layout of the property. In addition, the standard or quality of workmanship and general finishing may vary considerably.

There is not always a fixed date of completion in the buyers contract and it is not uncommon for a delay in completion which can be exacerbated by factors such as bad weather, issues with permissions or the developer running into financial difficulty. Factors like these can stop a development altogether or mean that moving in dates are pushed back by months adding to interim accommodation expenses. It is vitally important to check the credentials and the track record of the builder and the developer and if possible view previous developments they have been involved in.

Regular site visits during the build will help to ensure that any major problems or issues you have come to light and can be resolved at the earliest opportunity. They should ensure that at final handover you are only snagging minor problems. When doing your final inspection it's important not to rush it. Try to do it alone without any pressure. A torch can be very useful for having a slow careful look around surfaces.

Client Services

Based in Sofia BPLI are able to source new development opportunities as soon as they arise, this information in turn is presented to our registered clients.

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Language can be a barrier, but we can provide a full translation service which could help to make the difference when purchasing direct from the developer. Generally at lower prices and saving on commission, phased payments can create an ideal way to invest in property.

We are able to represent you through to completion and believe our charges are transparent and very competitive, alternatively you are free to make your own arrangements and use us for your viewing and introduction.

When your property is completed we are able to assist with sourcing a mortgage and if required, to offer an optional full or partial management service.