

# BEYOND GRAND DESIGNS

## EVERYDAY STORIES OF SELF BUILD



**DR MICHAELA BENSON**



# ABOUT BEYOND GRAND DESIGNS

This short booklet marks the generous contributions of the households who took part in the research project *Selfbuilding: the production and consumption of new homes from the perspective of households*, a project funded by the Economic and Social Research Council through its Future Research Leaders scheme (ES/K001078/2).

*Beyond Grand Designs* takes you behind the scenes, into the everyday lives and experiences of selfbuilders. It includes visual materials produced with and by selfbuilders and narratives produced through ethnographic research conducted over the course of the project. In this way it tells the story of selfbuild in contemporary Britain from the perspective of people who have built their own homes. It illustrates the diverse routes into selfbuild; the various motivations and experiences of selfbuilders; demonstrates the limitations and challenges of the selfbuilding as a practice; the social relationships that sustain it; and its financial constraints.

I will continue to update the project blog as I work with and write from the research. You can keep up-to-date with any developments at: <https://selfbuildproject.wordpress.com>.

This book is dedicated to all the self build households who took part in the project, and who kindly allowed me into their homes and lives. Without your generosity, the project would not have been possible. Thank you!

Michaela Benson  
Goldsmiths, University of London  
March 2016

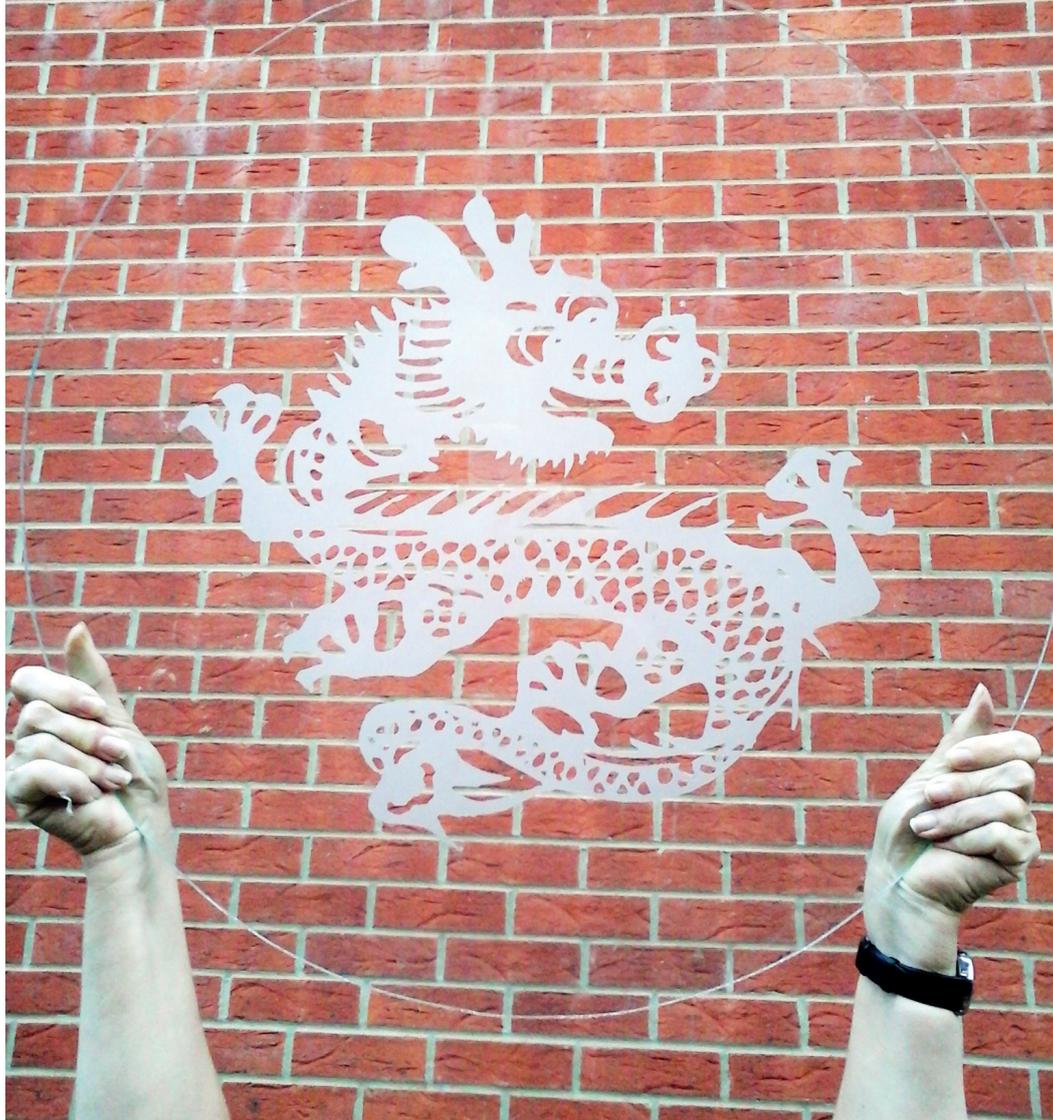


# A MULTIGENERATIONAL HOME

Keith and Linda have lived in their 1930s bungalow for over 17 years. It is getting run down and in need of extensive repairs—new windows, insulation, roof, central heating; you name it, it needs replacing. They estimate that it will cost £80-90,000 to make these much-needed repairs, and at the end of the day, they will still be living in an old house! Maybe they should just knock it down and start again?

Their deliberations coincide with their son taking a new job in London. Although he owns a house in Somerset, it will be impossible either for him to afford to move or to commute. But where Keith and Linda live just outside Portsmouth is a reasonable commute both in terms of time and cost. The new house that they have started to build in their head takes new form: a house for them, but also for their son, his girlfriend and the next generation - a family house for granny, granddad, husband, wife and babies when they arrive! After all, they get on very well, and it will save a lot of money all round. While it seems a drastic move, the financial calculations and the benefits for the whole family—present and future—outweigh the difficulties of knocking down the house and building a new one.

Sitting around the kitchen table, Keith, Linda, their son and his girlfriend design a house suited to their needs: a double-fronted, two storey house, one side of the ground floor taken up with Keith and Linda's bedroom, bathroom, sitting room and small kitchen—in recognition of their possible future needs—the other side their son's open plan living room, kitchen and diner. The first floor is home to four bedrooms, family bathroom and their son's study. At first, their plans are rejected; the house is too big, too bulky for the site. Back to the drawing board, taking account of the objections; the plans pass. They start by building a large garage at the foot of the garden. They build it to housing standards, well-insulated and warm; they include a shower room which becomes indispensable during the build.



While Keith and Linda sleep in a caravan on site, the garage is home to their son, (now) daughter-in-law, and their first grandchild—born early on in the build—as the new house takes shape.

The house they build is no ordinary house; like a tea cosy, it has high levels of insulation in the walls, roof and beneath the house. Irrespective of how much insulation he installed, in their previous houses Keith had been constantly frustrated by draughts, so this time he decides to go overboard. After all, every penny they spend on insulation they will get back! They take on a lot of the build themselves; from clearing the site, to building up the walls with the help of a bricklayer. Once the roof—made of SIPs—is lowered into place and the window installed, they move onto the inside. Keith realises that one of the biggest costs on a build is labour, and finds ways to minimise this, assessing which jobs the family can do for themselves, although bringing in professionals when he realises that this is necessary. It is daunting, but they take it on nonetheless. The interest in energy saving continues; between them, Keith and his son install an air source heat pump, solar panels on the roof. His son's skills, knowledge and understanding from his job as a facilities manager prove invaluable. But it really is a family build; both Linda and their daughter-in-law work toward the build, with Linda in charge of the accounts.

Daily family life continues alongside the build; the cooking, cleaning and laundry still need to be done. Keith and Linda often look after their granddaughter who is clearly at home on site; under their supervision she plays in the house and in the garden, climbing a ladder propped up against the wall of the house. Once a day, the family takes a meal together. A work in progress, the house and family life gradually develop over time.

The house that Keith, Linda, their son and daughter-in-law have built celebrates the family, three different generations living under one roof. Successful in their own housing trajectory and yet concerned for their son and his future, they have found a solution that helps out their son and his growing family, while also improving their living environment.

# A FAMILY HOME

Riding his bike home from work one afternoon, Steve stumbles across a sign advertising selfbuild plots for sale, stuffed into the hedge at the side of the road. The plot is almost perfect—the price approachable, just two minutes' walk from the bus stop, close to work, detailed planning permission already in place—it has his name written all over it! Turning his bike around, Steve rushes to the estate agent.

Steve has worked for the armed forces since leaving school, moving house frequently as his job demands. Steve and Elsa continue to move once their daughters are born, their elder daughter changing schools five times by the age of fourteen. Now is time for some stability in their family life, to find a place to call home until their daughters go to university. From the start of the build, Steve and Elsa encourage their daughters to use scrapbooks to collect ideas about how they want their rooms. The girls design their own bedrooms, choosing the colours of the walls and some of the other features in the room, putting a stamp on their rooms in ways that they have not been able to do in rented military accommodation.

Starting in Autumn 2013, Steve and Elsa hope that this will be a fast build. At first they think they might move into the house by April 2014, but this date passes. They promise the kids that the house will be finished early in the summer, and then they can take a family holiday. But they don't move in until September 2014, by which stage, their daughters have returned to school.

Financial difficulties complicate the build; problems with cash flow introduce further delays; it costs more than they have anticipated despite careful planning. The house is not signed off, but they are struggling to cover both the costs of the mortgage and the rent on their rented accommodation.



A year of no family holidays, no birthday parties, very few outings with their daughters leaves Steve and Elsa with a sense of guilt. It is time for the house to take the backstage so that they can refocus on the family.

“ EVERY CHALLENGE YOU TAKE ON IN YOUR JOB WHAT'S THE WORST THAT CAN HAPPEN? THE WORST THING IS THAT YOU GET FOUND OUT AS BEING AN IDIOT AND YOU GET SACKED, THAT'S NOT AS BAD AS INVESTING YOUR OWN MONEY AND YOUR OWN LIFE SAVINGS, AND YOUR FAMILY'S FUTURE IN A PROJECT, WHICH IS WHAT WE DID HERE, AND SO THE DOWNSIDE OF GETTING IT WRONG WAS VERY SERIOUS. AND IT'S NOT LIKE BEING AT WORK, BECAUSE YOU DON'T HAVE THAT RISK. (STEVE) ”

They move into the house, physically and emotionally exhausted. There is no champagne-popping moment. But perhaps when they are finished, when the house becomes a home and they have paid back the friends and family who helped them to the end of the build, the champagne can come out. Within a year, the garden starts to take shape; the turf goes down and their daughters' trampoline and swing set are put up. The holiday to Portugal that their elder daughter had longed for becomes a possibility, and summer 2015 brings a family portrait of them all dangling their feet in the hotel swimming pool.

Family is caught up in selfbuild in a variety of ways. This is perhaps inevitable given that by building houses, people also aim to build homes. In this case, the home represents stability for the family as it goes through upcoming changes—Steve prepares to leave the military and enter civilian life after over thirty years of service, their daughters enter their teenage years. The demands of selfbuilding can threaten this homemaking as normal lives are put on hold, and financial stresses and strains crowd in; with some luck, in time, the rawness of the process wears off as life gets back to normal.

# AUTONOMOUS LIVING



When Rob took redundancy from his job as a TV cameraman in 2006, he never intended to find himself building a house. About two months later, it comes to him in a flash of inspiration. This will be his way of doing his bit, minimising the impact of the house—both in building and living—on the environment, a personal challenge! The idea of building an ultra-low-energy house has been bubbling away for some time; he first visited the Southwell autonomous house in the 1990s, filming it for the television news. The feature was never shown, but the house remains clear in his mind. On their travels he and Lucy, his partner, have often speculated that this or that location would be ideal as a place to build an ultra-low energy house, and so, when Rob approaches Lucy about fundamentally changing their lives—moving away from London, where they had lived for 29 years, building a house that is necessarily modern in design, far removed from their Edwardian home that they have painstakingly renovated over the years, a house which will have no heating system installed—it does not come completely out of the blue. She is ready for a change too, and gives up her job as a journalist.

Leaving London is not so hard; they don't really have anything that keeps them there. Wherever they find themselves, they can always visit the friends they leave behind; it will take some logistics to move their elderly mothers, so that they remain close by, but this is not impossible. They want to remain relatively central, and start looking for land to the south and west of Birmingham. At the same time,



Rob learns more and more about low-energy building techniques. This will be a hands on project, retired, he will be involved at every stage, devote to it full time obviously!

They take their time finding a plot; as they look at various plots, they find themselves constantly comparing them to the first plot they had viewed. Originally thinking that the plot was too expensive, now four months and 20 plots down the line, they come to the conclusion that is a probably priced about right. After all, it is a site with a lot of potential. They are fortunate with their timing, someone else has shown interest, but is now away on holiday; Rob and Lucy offer the full asking price and it is accepted.

“ I WOULD NOT HAVE GONE THROUGH ALL THE PAIN AND ANGUISH OF SELF BUILDING HAD I NOT BEEN BUILDING A HOUSE THAT WAS ENVIRONMENTALLY AS CLOSE TO THE CUTTING EDGE AS WAS PRACTICAL TO MAKE IT. AND I REMEMBER SAYING TO LUCY EARLY ON, 'IF WE'RE GOING TO DO THIS ENVIRONMENTAL BUILD, IF WE'RE GOING TO DO THIS ECO BUILDING THING, I WANT TO REALLY GO FOR IT ... I WANT TO PUSH THIS AS FAR AS WE CAN WHILST BALANCING IT WITH PRACTICALITY AND COST ... THIS HOUSE IS A DELIGHT IN THAT IT DOES WHAT IT DOES, IT FUNCTIONS THE WAY IT DOES. ABSOLUTELY THE MOTIVATION FOR THE SELF BUILD WAS TO BUILD A HOUSE WHICH HAD MINIMUM POSSIBLE ENVIRONMENTAL IMPACT. (ROB)



So what does this mean in practice? The house that Rob and Lucy build functions autonomous of most mains services and is highly energy efficient. The house is designed to be highly thermally efficient, to enhance passive solar gain; it has a high thermal mass—it heats up slowly and cools down slowly. But it does not stop there; they install composting toilets—they empty the chamber by hand every few weeks; their only source of water is harvested rainwater, which they treat—to make potable—and store in their own plant in the basement; their hot water heated by the sun. They generate electricity through a solar array, while also making sure that their appliances, lights etc. use as little energy as possible to run. Taking themselves off external services, eliminates the energy costs of supplying the house, and further reduces their impact on the environment. Similarly, the materials for the house are carefully sourced to make sure that their production has had as little impact on the environment as possible; they recycle from a previous building on the site, minimise the transportation distances of materials that have to be brought to site. They are first advised by an energy consultant; they move onto the building of the house, employing a contractor with experience of building low-energy homes. Many aspects of the build are experimental; but Rob believes in the design and build so much that he forgoes the wood burning stove that would have provided a fallback option if things do not turn out as planned.

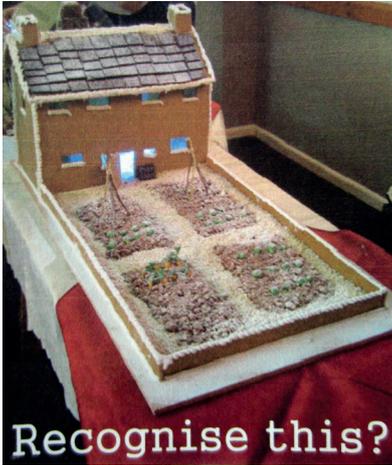
The autonomous house is self-evidently an effort to make a contribution, no matter how small, to reducing the environmental impact of the way we live. But it comes at a cost; no means a cheap or easy to achieve build—once again, due to the lack of expertise within the wider housing sector—it also requires a different way of living. Without external services, this way of living brings to the fore our relationship to energy and water use. Living in an autonomous house requires attention to how much water and energy are available, and to carefully consider how to maximise these.

# THE MAGIC HOUSE

Kate and Mark are serial doer-uppers. This is how they have worked their way up through the property market, buying properties in desperate need of work and doing something with them. They smell the potential in properties; getting their hands dirty a cost-effective way of improving their lifestyles. Their latest project is no different. Most of all, it lacks any thermal efficiency; in the winter, the oil burner swallows oil at an alarming pace as they find themselves spending more money on oil than food. It is a real mess; as planners, they know that they can do something with it; they draw up plans and get permission for several extensions, but the hideous cost to do the work required puts them off. They think of a way to raise the money necessary, putting together a plot of land that takes from their side garden and some of the land neighbouring this, so that they can build a house to sell, in the process raising the capital that they need for their extension. They approach the land owner; he decides that he is too old to start on this project. He does, however, agree to let Kate and Mark buy land from him. The plans change; now they will build their own house on the site, selling their thatched cottage to fund this. And so, they start planning and designing.

“ ... MY HUSBAND AND I JUST LOVE BUILDING ... HE STARTED ON A BUILDING CONSTRUCTION COURSE BEFORE HE EVEN DID HIS TOWN PLANNING ... YOU CAN TURN SOMETHING THAT'S REALLY NAFF AND AWFUL INTO SOMETHING AMAZING, AND YOU CAN BUILD IT YOURSELF AND THERE IS THAT ABILITY ... I LOVE INTERNAL SPACES, INTERIORS AND DESIGN, SO FOR ME WITH DOING THINGS UP, AND BUILDING THE HOUSE. IT'S BEING ABLE TO USE THE SKILLS THAT YOU'VE GOT THAT YOU VISUALISE SOMETHING AND ACTUALLY THEN BRING IT TO LIFE, WHICH IS LOVELY. (KATE)





They know the rules, they understand how the system work; getting planning consent is relatively straight forward. Kate wants to do something a little bit different though. With an eye to developing her independent planning consultancy business to advise on sustainable homes, she thinks about building to Passivhaus standard. She does her homework, reading books, watching DVDs, training as a sustainable homes assessor, speaking to energy consultants until she is sure that she understands what this means and how to do it. They revisit their plans with this knowledge in mind, redesigning the structure to have high thermal efficiency, while also operating at zero carbon and incorporating a range of renewable energy technologies. More than a home, the house will be a magic house, with no heating, no boiler, generating its own electricity. Everybody should build like this! Kate will lead by example, her house a model for the idea of sustainability that she wants to encourage in clients and customers.

She takes responsibility for sustainability, while Mark takes responsibility for project management; he has the eye for detail and knowledge of construction that she lacks. Familiar with how things should happen and the order of events, he lines up the trades, coordinating the jobs on site, in evenings and weekends picking up small jobs that urgently need to be done in preparation for the next trade to come in. He is also in charge of the budget. From the outset he knows that there is not enough money for the build, that it will cost more than they originally planned, but he keeps this to himself, hopeful that they will make up the difference, perhaps from Kate's business which is doing well.

There are tense moments throughout the build; Mark resolves one problem, only to find another around the corner. When he becomes ill, all the decisions fall on Kate who finds taking these without him a real struggle.

In his absence, the work that he has been doing to keep the project going becomes more visible. Once out of hospital and signed off on sick leave, Mark continues project managing but for a long while cannot do any heavy lifting, the illness an additional strain at a very stressful time in their lives.

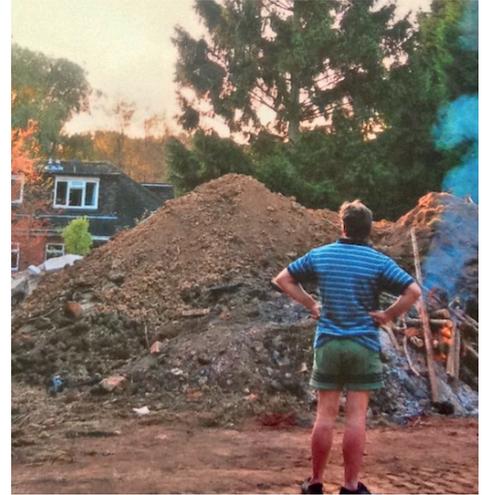
“ GETTING THROUGH IT, THE SELF-BUILD WHEN YOU'RE WORKING FULL TIME IS A REAL CHALLENGE ... YES IT WAS STRESSFUL, YES IT WAS HARD WORK, AND IT'S FANTASTIC TO HAVE GOT THROUGH THAT. I ACTUALLY THINK I'VE ONLY REALLY JUST STARTED TO RECOVER, 15/16 MONTHS ON FROM FINISHING. I THINK ACTUALLY MENTALLY AND PHYSICALLY I THINK IT'S TAKEN ME THIS LONG TO RECOVER FROM IT REALLY, TO START THINKING I HAVEN'T GOT TO GET HOME AND START ORDERING THINGS OR THINKING ABOUT THINGS, OR PHONING PEOPLE, AND ALL THAT. (MARK) ”

In March 2013 they move into the house; there are still things to finish, but they can wait until they have the money to get exactly what they want. The house is not yet a home; this process of homemaking will take time, and will perhaps always be a work in progress. But the building is over.

Skills and training in construction, planning, engineering and architecture can be usefully put to work in a self build project. The self build might also provide opportunities for these to be further enhanced or developed. As Kate and Mark's experience shows, without their different skill sets, the project would be different, taking longer, costing more money as they would almost certainly have had to bring in more consultants. But what is also shows is the value of teamwork for the self build; working together, Kate and Mark have built a house that changes their lifestyle; including small luxuries—Kate's kitchen, the walk-in wardrobe—they enhance their way of life, while also adopting a greener lifestyle.

# BUILDING IN THE BACK GARDEN

Ann and John never intended to self build; an opportunity comes out of the blue when, one afternoon, Ann receives a phone call from a friend who works at the council. The local authority have identified their back garden as a site for residential development! This plants the seed; it is as though they have been handed a blank sheet of paper on which they can design the house they want. They decide to upgrade from the family home that they are currently living in, to develop a five-bedroom family home, enhancing their living environment in this way. Designed to build on what they had both liked and disliked in previous homes, to be sympathetic to the local environment, with an eye also to other properties being developed in the area, through self building they plan a home that they would be happy living in, but also one that would be appealing should they, in the future, choose to sell it. With the knowledge and experience of redesigning and rebuilding properties that they have behind them, they are excited about this prospect. At least, this is how it feels to begin with.



The local authority have something else in mind though; ideally, they want Ann and John to build two houses on the plot. As they develop their plans, they aim for a dialogue with the planners; Ann calls the planning department frequently, but soon realises that different people are telling her different—at times conflicting—things. At one stage they are told that they will never get permission to build a five-bedroom house on the site. It seems an uphill struggle to agree a plan that will please the planners. Since planting the seed, the local authority has become instead an obstacle to the realisation of their dream. Eventually, they employ a planning consultant to advise them; when submitted, the plans are approved unanimously.

Ann sets to work organising contractors to do the work on site; guided by The Housebuilders' Bible she arranges a contract with their leading contractor that agrees on the specification for the house and the price this will be delivered at. Mega-organised and in control. When changes are made in the build, she raises a change note and she and the contractor mutually agree the changed price. By the end of the build, Pat and the contractor agree the cost to the last penny. In this way, she keeps careful control of the budget. What she can't control, however, is the changing economic context in which the build is taking place.

John is made redundant part way through the build. The crash in the housing market brought on by the collapse of Northern Rock means that they struggle to sell their house. Time to reevaluate where the money will come from to finish off the new selfbuild! No kitchen whatsoever—a utility room sink and rigged up worktop—and one working shower and toilet, they move into the unfinished house. Keen not to commit themselves financially until the house next door is sold, they wait, gradually working through some of the things there are left to do in the house. Ann ends up doing all the decorating, something she had never intended to do, but needs must. This end part of the build is stressful, not only because of the wider circumstances that have brought about, but also because of decision-making overload.

Looking back, Ann recalls the day the build started in September 2006.

**“ ... IT FELT LIKE THE CHILDREN'S PLAYGROUND WAS CARTED AWAY ON THE BACK OF LOADS OF LORRIES, BECAUSE IT HAD BEEN WHERE THEY PLAYED FOR FIVE OR SIX YEARS, AND HAD HAD GREAT FUN, IT WAS ALSO THE WEEK THAT OUR ELDEST SON STARTED UNIVERSITY AS WELL, SO IT WAS QUITE A FUNDAMENTAL WEEK. ”**

They build a family home, but Ann never feels settled. By the time they finish, both their sons have left home for university; the new house marks the end of her children's childhood. It is time to move on; they plan to build again, but in a place where she and John want to spend the next stage of their lives as he starts his retirement.

Many self builders build houses that reflect the current and future needs of the household, consideration of the life course and family composition intervening in the design and structure of the house. The family home that Ann and John build, does exactly this, but the timing is unfortunate; they no longer need a family home and increasingly, they no longer need to live in the area. Simply put, the new five-bedroom house becomes a reminder of the fact that their sons have left home; it takes on a meaning based on the memories of having brought them up here, in the garden that is now buried beneath the house.



## THE SERIAL SELF BUILDER

In the 1950s, Ian's parents built their own house, inspiring in him a lifelong interest in how things work, how things are done. Alongside the skills Ian develops in his professional life, first as an electrical engineer and later as a project manager, this interest comes in useful as he navigates the housing market. His first house, a 16th century cottage in Kent, requires extensive restoration, verging on a full rebuild. Limited funds leave Ian with no choice but to do this work with his own hands. A later move to Essex sees him commission a builder to prepare the shell of a house, while he fits out the inside. The work to renovate, restore and fit out properties allows him to own houses that he could otherwise not afford, develops his appreciation for the process of working out how to do things and make things happen. Today, he lives in Hampshire, in a house that required some building work, but nothing on the scale of previous and current projects.

Ian and his brother inherit money from their father's estate; interest rates on savings and investment are low, and they decide that buying property is a better option. Looking for a barn to convert, they find instead a ruined engine house in Cornwall. It is in a bad state; the chimney, hit by lightning, has fallen through the roof of the building, one of the corners has collapsed, and a tree grows out of the walls. It has detailed planning permission and listed building consent in place, with a series of reserved matters that they need to meet. But they have plenty of time—three years—to address all of these requirements before the planning permission expires. Even so, it is touch and go, and Ian finds himself clearing these matters with only two weeks left.

Now they can start to work on the property; the first job, repairing the walls. Ian employs a specialist stonemason who works day in, day out on the tall structure of the engine house, replacing stone and mortar. A slow process. Except for this specialist work, Ian does the rest of the work himself, the practice of building and working with a historic property driving him as much as the cost savings. A retirement project, and one that is not hampered by housing need, he takes time to enjoy the process. Each job within the project he assesses in terms of whether it is something that he can do and how he can do it. The blocked chimney sees him climbing to the top of the scaffolding and abseiling down the inside of the chimney to clear rubble.

“ I THINK IT'S THE JOB SATISFACTION, YES, I WOULD SAY THAT'S THE BIGGEST SINGLE THING, THAT IT FEELS LIKE A BIG ACHIEVEMENT WHEN YOU'VE DONE IT, MORE SO THAN I THINK ALMOST ANYTHING I CAN IMAGINE. AND IT'S ALSO I THINK A SELF-RELIANCE THING, YOU'RE IN CONTROL OF THINGS, AND IN CONTROL OF YOUR LIFE TO SOME EXTENT. ”

Ian's housing trajectory, framed through his own ability to undertake the work of renovation and restoration, mirrors that of many selfbuilders. Ian puts to work the skills developed in his professional life. Towards the end of his working life there had been few opportunities to use these, while working on the engine house requires that he work through complicated problems, thinking through how things work and making things happen. Households present their success in housing as the product of their own effort and labour, through their engagements in self building, challenging and developing self identities.

# AN IMPOSSIBLE PROJECT

Every house that Douglas has ever lived in has been built wrong. Small details bother him; a light switch inconveniently placed so that it is hidden by an open door, an insufficient number of electrical sockets. Unless he designs it, no house is going to be exactly fit for his purposes.

First, getting the location right; Douglas' longstanding wish is to live in Oxford—where he was once a student—so that he can have access to the unrivalled collection of manuscripts and books for his academic research. He quickly learns that looking for an undeveloped plot in Oxford is futile—they are snapped up by developers—and starts to look for properties that can be demolished. In 1998, he finds a property for sale, his offer is accepted and he waits; eventually, it becomes clear that the current owners have no intention of moving out. Douglas restarts his search. The prices go up and up and he is priced out of the market. Then comes the financial crisis in 2008; property prices in Oxford drop, providing a rare window of opportunity: a house crying out for demolition in a very desirable location, an absolutely perfect plot at a reduced price that he can afford!

He demolishes the house, planning to build on its footprint a house that, while conforming to the street scene, is bigger than it looks: a three storey house designed to look like a two storey house. Pleased with his clever solution that works around planning restrictions, Douglas moves on to consider how to make the house highly energy efficient—a way to save money and save the planet at the same time—from the materials and structure of the building through to the solar panel array to be hidden on the roof. He sees the house as a puzzle to be solved. The design of the building requires complicated calculations about how to support the roof, the combination of materials used untested; confident in his problem solving abilities, Douglas is certain that the new house will make his life easier. By installing a lift, widening corridors and doorways the house will be made future-proof, a house that he can live in forever.



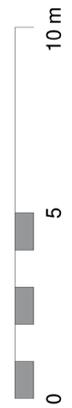
- materials:**
- roof: proprietary interlocking plain clay tiles - dark ochre
  - rainwater goods: aluminium gutters and downpipes - natural anodised
  - windows: hardwood with paint finish colour white
  - wall 2: monocoche render - ivory with ochre facing brick details
  - doors: hardwood with paint finish
  - wall 1: facing brick - ochre

planning issue

**1 07.1p East - new dwelling**  
1 : 100



- materials:**
- roof: proprietary interlocking plain clay tiles - dark ochre
  - rainwater goods: aluminium gutters and downpipes - natural anodised
  - windows: hardwood with paint finish colour white
  - wall 2: monocoche render - ivory with ochre facing brick details
  - doors: hardwood with paint finish
  - wall 1: facing brick - ochre



**2 08.1p South - new dwelling**  
1 : 100

From the outset, financing the project is complicated. The professionals Douglas consults pronounce that it will be impossible to finance, pure insanity! But Douglas is not put off. After all, since retiring at 50, he has lived on a pension of £12,000 per year, raising his son and maintaining two houses, financial juggling a way of life. But with the development finance he is promised not forthcoming, he struggles to qualify for a mortgage—aged 65 few companies will take the risk. A heavy blow.

“ ONE OF THE GREAT LESSONS OF THIS IS THAT IF AT ANY STAGE I HAD LISTENED TO THE PROFESSIONALS THERE WOULD BE NO HOUSE, THERE WOULD HAVE BEEN NO FINANCE, THERE WOULD HAVE BEEN NO PLANNING PERMISSION, AND THERE WOULD BE NO STRUCTURE. ”

Purchasing the site takes Douglas' capital, a small mortgage that he secures against the future value of the property, and a loan—strictly a business arrangement—from his brother-in-law. But the cash flow to finance the build remains a major nightmare and the build drags on. Raising funds through a mortgage on another property, loans from friends and family, moving money around through 0% finance credit card deals, progress on the build is slow. In 2014, the project grinds to a halt; there is no more money and six months pass with no work onsite. But Douglas has one final trick up his sleeve; he will create more money by selling his other house, but first, it needs renovating ... Despite his financial difficulties, he anticipates that the costs to build the house will be less than the value of the finished property. That way, he can take out an equity release mortgage to repay his creditors.

This mismatch between capitalising selfbuild and the cashflow requirements of building is a common tale among self builders. To actually selfbuild, you need more funds to keep the project afloat than the build costs on paper; once the build is signed off, these funds come back to the builder, for example, through VAT returns, final drawdowns on mortgages. But there is often very little provision for this, resulting in significant anxiety and stress, friends and family stepping in to provide the funds for the build to be completed. The question remains, how can the wider selfbuild industry respond to this?

## THE CUTTING EDGE

Joan and James do not set out with idea to build their own house; they are just looking for a new place to live. They want to move closer to their children and to Joan's mother now that work is drying up. They sell up. There is no rush to settle again; they want to try out a few places first. While their wish list for the house provides two essential criteria—living in a community, a quiet plot—they take for granted that the new house will integrate new technologies to make the house energy efficient. They take out a six-month lease on a house in a small village—closer to family, but perhaps not as close as they would like. Soon after they move into the village, a new friend hosts a party with the intention of introducing Joan and James to other people in the village. Quickly, they get to know a lot of people. They keep looking for property a little closer to family, but the more involved they become in the local community, the more they realise that other places do not match up. They start keeping an eye on several properties in the village that fit their criteria, with an eye to renovating. Out of the blue, one of these properties becomes available in 2009; it is the blank canvas that they are looking for! Joan and James approach the owners directly, buying it from them before it goes to market. After some wrangling with planning, in 2011 Joan and James get permission to build a new house on the site, a dream, but one which they never imagined they would actually have the opportunity to realise.

Joan takes on the project management and procurement, while James plans the technical elements of the build, the work to make the house energy efficient running through the design; it includes the consideration of the basic materials used to build the house, a complex heating system that combines solar, log burner and LPG boiler, mechanical ventilation, and home automation. Many of these are new technologies, but they choose to take this fork in the road, attracted to the challenge. They struggle to find tradespeople with the appropriate knowledge, expertise and experience, whether to build the walls, install the wiring, or understand how the different systems run together.



On occasion, they find people who will do this work, only later to discover that they have over-estimated their skills. Work has to be redone, at a further cost to Joan and James.

“ ... IF YOU KNOW WHERE THE MARGINS OF PEOPLE'S EXPERTISE IS, AND YOU CAN CONTROL THOSE MARGINS, AND THE FLOW OF INFORMATION OVER IT, AND MAKE SURE IT HAPPENS RIGHT, THEN THERE'S A SPORTING CHANCE IT WILL BE RIGHT. IF YOU JUST ASSUME IT WILL BE ALRIGHT ON THE NIGHT THERE'S NO CHANCE IT WILL BE RIGHT, BECAUSE THEY WON'T HAVE TALKED TO EACH OTHER AND THEY WON'T HAVE CROSS REFERRED, AND SOME PEOPLE WILL SAY, "I'M RUNNING THE JOIST THIS WAY," AND THE DUCTING GUYS TURN UP AND SAY, "WELL WE CAN'T WORK WITH THAT, IT JUST WON'T WORK, CAN'T MAKE IT WORK." (JAMES)

And so it is that through experience they realise that the different trades have, at best, partial knowledge of the different systems to be installed and the processes within the build required to set these up. Coordinating across trades therefore requires careful management; it cannot be left to chance. The recruitment, supervision and management of the workers on site becomes increasingly exhausting, as relationships are built and at times, break down. Project management becomes all-consuming, leaving a significant emotional impact.

“ ... IT HAS BEEN PROBABLY ONE OF THE MOST EXCITING EXPERIENCES OF OUR LIVES BUT... IT'S LIKE CLIMBING MOUNT EVEREST, BUT I CERTAINLY WOULDN'T DO IT AGAIN. (JOAN)

New technologies often find their way into the mainstream first by being trialled by selfbuilders. It is inevitable that it takes time for the housebuilding industry to develop the knowledge and expertise of how these function, how they should be installed, and how they interact with other systems. This can be frustrating but also time-consuming for selfbuilders, who find themselves in the perhaps uncomfortable position of having more knowledge as amateurs than the experts they employ on their projects.

# THE PERFECT BUNGALOW

The phone has gradually stopped ringing; the contacts that he has previously relied on for work have gradually retired and work is no longer coming his way. Peter is 65; perhaps it is time to call it a day and move on to new things in life? One day, Lizzie comes home from looking after the grandchildren; she would like a change too. Perhaps to move a bit further away from their two daughters? The timing seems right. Dorset seems a good prospect. At first, they rent somewhere to live, while they look for a three bedroom bungalow to buy. Everything is more expensive than they can afford; they do not want to spend all of their capital, but make sure that they have savings in the bank to support them for the next 20-30 years. They start to attend property auctions, eventually successfully bidding on a property; in one minute, they spend half the money they have ever had in life.

The plan is to take down the old postwar bungalow on the site; Peter knows what he will build in its place: a simple, three bedroom bungalow with generous living spaces, which makes the most of the view that they have from the site. The bungalow his sister lives in provides him with inspiration; borrowing the original floor plans to this he has plans drawn up that fit the basic design to his plot. He knows that in order to get the perfect bungalow at a price he can afford, he will have to do as much of the work on site as possible, while also doing the management and administration relating to the build. In control and in charge, he is responsible for all the decisions taken on site, but also any mistakes. He is fortunate that he is in good health, and quite fit for his age; the work that he needs to do would not be possible otherwise. If anything happens to him, if he steps wrong, lifts anything too heavy the build be stop, there will be no house, no home.

His practical and problem solving abilities come in useful. This gift of being practical was always there, from when Peter was a young boy playing with Meccano, dismantling cars in his teenage years, and later then he



renovated properties. After school, he had trained and worked as an engineer, but left this behind when he started working in IT; retirement and the building project provide him with an opportunity to use these skills once again. The building is deliberately simple— no grand design, nothing particularly special—the work required should be common sense.

“ ... THE BOTTOM LINE IS, DO I THINK IT'S REALLY CLEVER? NO I THINK IT'S JUST SENSIBLE. AND THAT'S WHY, IF IT WAS REALLY CLEVER THEN I'D BE PAYING SOMEONE ELSE TO DO IT. SO THERE ARE MANY THINGS IN LIFE THAT I THINK ARE REALLY CLEVER BUT I DON'T THINK AT THIS STAGE BUILDING A STANDARD THREE BEDROOM BUNGALOW AND IN THIS CASE A SEWAGE PLANT, DIGGING A HOLE, DIGGING A FEW FOOTINGS, A LOT OF THAT BUNGALOW, I THINK I COULD BUILD MYSELF. (PETER)

Peter slowly progresses through the build. He might have changed jobs, but he is still working! He thinks ahead, checking small details with building control, seeking out advice from professionals, keen not to introduce delays in the build. He collects information and develops expertise about elements of the project that he does not already know how to do as he goes along, stretching himself in the process. But he is aware of his limitations; he buys in help to lay the footings and later to do the bricklaying.

Peter and Lizzie had no longterm ambition to build their own house. Instead, the decision to build their perfect bungalow, rather than buy it, results from the limited capital that they built up through their housing history. Graham attributes this to the recession in the 1990s, a time when he had both lost his job and had to sell a property at a loss. Selfbuild offers the possibility of recovering from this, a way that they can correct the discrepancy that this unfortunate incident had caused, to get a house matching to their stage in life. Intricately intertwined with housing trajectories, resting on prior experiences, selfbuild becomes a way of navigating the housing market.

# LIFE GOES ON

Rising damp. Simon and Laura's 1960s bungalow is in dire need of repair; the floors in their elder son's bedroom swell as the damp penetrates further. They receive a settlement—the surveyor should have picked it up when they first bought the house—but the repairs will cost three times its value. They want to stay put though; the plot is beautiful and they have a long garden that stretches to the fields behind. A good friend has self built a house, and the price looks manageable. They visit a few trade shows, have some plans drawn and costed up. For a little bit more money, they can build a completely new house! They take the leap. In the new house, each member of the family will be able to include at least one item on their 'wish list'; for Simon, a small gallery and a wood burning stove, for Laura, a balcony outside their bedroom—where she can sit and eat her breakfast in the morning—and a steam shower in the downstairs bathroom.

An endowment policy matures; with the settlement, this lump sum gives them the money to get started. They take out a self build mortgage for the rest of the balance. They anticipate doing a lot of work on site themselves so that they can build a house they would otherwise not afford. They organise for their friends to come and help them with some of the initial jobs on site, another way of keeping the costs down.

They are still packing up the bungalow at 3am on the morning of the demolition; it is an anxious time as they watch the house being pulled down. It is really happening! The foundations go in; have the contractors read the plans correctly? It seems a little bit small. As the structure of the house goes up, Laura is reassured by the dimensions of the house; in 3D they look bigger than when they were flat on the ground. Simon uses trade accounts to get materials at the best possible prices, taking time and effort to get reductions by pitting different companies against one another. Once the house is watertight, they take over the work on the house; arriving back from work, they work on the house late into the night and all weekend. Life is on hold.

Simon is made redundant after his company is hit badly by the recession. Plenty of time to work on the house, but very little money to do it! He does what he can, using the materials that they have already purchased. The house is on hold for three months. Slowing down, they have time to get used to the house, to change things that don't quite work. Simon gets a new job, this time with a plumbing and heating company. Much needed cash flow is reinstated, and they have new contacts that they can consult about the build.

The self build mortgage seems a bit of a barrier to their progress; the draw downs do not help with cash flow, and they find themselves paying every time the mortgage company come out to evaluate their progress on the build. Trevor's father steps in, providing them with the funds from his savings, using similar terms of repayment to the mortgage company, but without the constraint of having to wait for particular stages of the build to be complete before the next draw down is possible.

“ ... BECAUSE WE'VE GOT QUITE A LOT OF HOBBIES—WE DO ARMY CADETS, WE BIKE AND MOTORBIKE AND THINGS—AND WE LITERALLY HAD TO PUT THE WHOLE YEAR ON HOLD AND EVERY EVENING WAS LITERALLY IN THE HOUSE, EVEN IN THE MIDDLE OF THE WINTER WHEN IT WAS FREEZING COLD WE HAD WORK LIGHTS ALL RIGGED UP AND WORKING ON IT AND IT WAS LITERALLY THIS YEAR, THE REASON IT'S TAKEN US A BIT LONGER IS BECAUSE I SAID RIGHT I'VE HAD ENOUGH, I WANT TO HAVE A BIT OF A LIFE. (LAURA)

They start to take up their hobbies again. All of the things that still need finishing around the house—the flooring, the fittings for the downstairs bathroom, the decking on the patio outside—will eventually get done when they have the time and the money. They take a motorbiking trip to Colombia; Laura does a coast-to-coast walk for charity. In the summer, they go out at weekends on their motorbikes—a hobby that the whole family enjoys. If the house is not finished until they are retired, then so be it! It is important to enjoy life; after all, who knows what is round the next corner?

This sense of life being put on hold by self build is common. It illustrates the time and energy that goes into a self build project; this is as true whether you are doing most of the labour on site yourself, or if you take on the management and procurement tasks. What is additionally made clear are the challenges of maintaining a cash flow if relying on mainstream financing options. Without the financial help provided by friends and family, many self builders would struggle to complete their properties. This is an issue that the industry urgently needs to address if it wants to see self build scaled up in England.





# BUILDING OUR HOUSE AND GARDEN

Three years after they first saw the plot, a large one acre plot with uninterrupted panoramic views stretching six to seven miles into the distance, they cut the first sod; the date memorable because it is Rosemary's birthday. It is an exciting moment, marking the beginning of their journey into building a house that belongs to both of them; Allan takes a photo of Rosemary standing in the middle of the overgrown plot, her arms raised triumphantly in the air. They have given up their previous properties, both remnants of previous relationships, neither wanting to live in other people's houses.

It is bigger than they had hoped for; they had had a minimum requirement of quarter of an acre so that they could build the house and Rosemary could have the garden that she wanted. The plans for the landscaping of the garden are drawn up alongside the plans for the house; the house will be oriented to make the most of the view of the garden. They integrate a garden room into the design of the house; the garden design is lined up to this room, the external door leading out onto a pathway which crosses the pond and through a pergola beyond. They intend for the garden to take up two thirds of the plot and to include a wildflower meadow, a wildlife pond, orchard, deep borders 10-15 foot deep—as you would find in a National Trust property—vegetable patch, and a small 'secret garden'. Rosemary is passionate about gardening, a trait that she believes she inherited from her father, and so getting the garden up and running at an early stage in the build is important; the size of the garden means that it will always keep her busy, probably every day.

Allan and Rosemary bring in ground workers and bricklayers to start the build; they are given strict instructions to keep their materials and machinery in a cordoned off area at the top of the garden so that the garden can progress alongside the build. The plan is to get the building watertight and then Allan can move on to the work that needs to be done on the inside of the property.

IDEAL REQUIREMENTS FOR OUR NEW PROPERTY

1. Village setting
2. Large lounge with, inglenook fireplace, bay window, window seats and french doors into garden, double entrance doors from hall
3. Good sized dining room, preferably opening to lounge, by means of double doors
4. Sitting room (convertible to ground-floor master bedroom with adjacent box room convertible to an en-suite bathroom)
5. Conservatory
6. Large kitchen with good sized breakfast area
7. Utility/separate laundry room
8. 1st floor master bedroom with en-suite bathroom (bath and large shower cubicle), with storage facilities for bathroom materials
9. One/two further 1st floor bedrooms
10. 1st floor bathroom/ensuite (bath and shower), with storage facilities for bathroom materials
11. Large Radio/Hobby room
12. Ample storage facilities on both ground and 1st floors for vacuum cleaners, cleaning materials etc
13. Large hall with cloaks cupboard and ground floor WC
14. Outside WC
15. Garden store, (sit on mower to be stored?)
16. Refuse bin store
17. Double garage/workshop, (sit on mower to be stored?)
18. Minimum of quarter of an acre plot

Allan cuts his teeth on the small flat that they build above the garage, a place where they can live while he works on the house. His ethos, if he does it himself and he is unhappy with the results he will have only himself to blame! He approaches each element of the build with care and meticulous attention to detail; it doesn't matter whether it will be on view, it will be done well. The plaster board that he puts up is so carefully laid that the plasterer comments that it is the best laid plaster board he has ever seen; the cables that service the electrical circuits and networks are neatly laid out and fixed in place; each shelf in the storage cupboards carefully placed to be at the right height and the right depth for what it will hold; the oven in the kitchen is at a height where Rosemary won't need to bend down to open it and take things in and out.

But this attention to detail comes at a cost: time. Fourteen years after they cut the first sod, they finally move into the house. Rosemary, who had taken a course in interior design when they had first started the build, has planned the decoration of each of the rooms, taking inspiration from the materials used in each room or from the view; she replicates the dining room from her previous house—she wants her children who had

grown up in that house to have something recognisable when they come to visit. But in the intervening time, they have both grown older. There are still things to be done; whole rooms to be fitted out that Rosemary never ventures into, but at least they are now living in the house. Rosemary's sitting room—where she entertains her friends from the village—the kitchen, garden room, sitting room, dining room, their bedroom and the bedroom that their grandchildren use when they come to visit are all finished, and the garden is a pride and joy.

It might seem on the surface that this was Allan's project, something that he could indulge himself in now that he had retired. However, it is more than that; the project is about building something that is theirs, that reflects their relationship. While the length of the process has been frustrating, there is no doubt that the house and garden are something they have created together. This is a process through which they have built a home, a home fit to their relationship.

## A PLACE BY THE SEA

The sun is shining; there is no sound other than the wind rustling through the trees and babbling brook that runs down one side of the site. Today is the day when the groundwork will begin on site. The house, Frank's dream for his retirement: an eco-build built to minimise monthly outgoings; a machine for living; a wonderful modernist design reminiscent of Bauer House and the Case Study Programme he has always admired; his place by the sea, God's waiting room. The excitement is tangible as he records this momentous day.

Until now, large-scale renovation projects have been his legacy. To each home, he has added his touch, rebuilding, extending, undertaking as much work as he can fit around his work at the time, thrilled by every little bit. But on this one, he hopes to sit back and watch other people do the work—a perfect view of the site from his house next door—as he eases himself into retirement. After a career as a cameraman, he turns his lens onto the build, his new subjects the choreography of the groundwork, the changes to the plot through the seasons, and craft of the timber frame construction.

A sloping site, the preparatory work for the build requires moving large amounts of earth and stabilising the bank, groundwork that continues throughout the build. It is summer 2008; torrential rain brings the newly constructed bank down. In goes the emergency piling—steel and concrete—spaced one foot apart for the length of the bank. The first setback.

From then on, the build goes terribly wrong; the unanticipated groundwork a financial setback and the floor size and overall cost miscalculated, the source of ongoing dispute. The ground floor complete, the project stalls. All the equipment moves offsite, leaving Frank looking out over a concrete shell while he seeks the money to restart the project.

The seasons change, snow, rain, sunshine, snow, rain, sunshine; 747 days pass before work starts again. Perhaps pathetic fallacy, the day that the carpenters start on site, it is raining. But by the end of the week, the sun shines on the wooden frame that stakes out the skeleton of the second floor, bringing the house into view for the first time.

The delays and miscalculations continue to haunt the build. Uncertain whether he will have enough money to finish the build, Frank continues on the basis that he might have to sell it; he makes compromises on the fittings, takes on work that he had imagined other people doing, working on the inside of the house. He struggles with depression, becoming a 'glass half-empty person' rather than the 'glass half-full person' who started the build; trying to get up every day and continue working on the property becomes a real challenge. A later diagnosis of cancer is a further blow, the challenges of the build viscerally experienced. But he carries on, bit by bit fitting out the house, working towards the stage where it can be signed off. Frustrations continue—the tradespeople who do not arrive when promised, who do not finish the jobs they start—his trust in professionals seriously undermined; but his anger and resentment takes a back seat as he works on getting better.

While he can't fully enjoy the house—it is unclear whether he will be able to continue to live there—the house works the way he had planned. Although he has had to abandon some of the features he might have liked to include—the skylight in the bedroom, the kitchen to his tastes—others he has maintained and takes pleasure in—the light well above the shower in his ensuite, the corner window in his bedroom that looks out into the treetops.

“ THERE IS A WHOLE SIDE OF ME THAT THINKS - APART FROM THE FACT AT 68 YOU FEEL A LITTLE BIT TIME COULD BE RUNNING OUT - I WOULD BE VERY TEMPTED TO DO IT AGAIN TO PROVE THAT I CAN DO IT WITHIN BUDGET AND THAT THERE'S THINGS ... SHALL WE SAY THERE'S SO MUCH I'VE LEARNT FROM IT THAT IF THE RIGHT SITE CAME UP, PROBABLY NEARER THE SEA OR SOMETHING, I MIGHT HAVE ANOTHER GO AT IT. BUT IT WOULD BE VERY DIFFERENT FROM THIS. ”

In the cement foundations, Frank has left his legacy: his name and the starting date. The house is impressive, nestled into the slope, functioning in the way it was intended, with the potential to be the perfect party house. But the difficulties of the process are etched not only on the house, marring Frank's sense of the future, shaping his investments in the house as he limits the prospects for memory-making. Christmas 2014 spent together in the house with his adult sons and ex-partner is perhaps just the first concession.



# MAKING A HOUSE FROM SCRATCH

An envelope drops onto the doormat, the contents the details of a plot. The ideal plot: in a village, backing onto the water meadows, planning permission already in place.

Robert and Judy have always wanted to build a house that is exactly right, not somebody else's idea of what's right! On the backburner for many years while they worked—Judy as a health visitor, Robert as a GP—and raised their four sons, now approaching retirement building their own house becomes a more concrete prospect, something that they can put their mind to and work together on. A project that builds on their enjoyment of making things, their experiences of renovation, and Robert's passion for carpentry, while also fitting them out with a house that will see them through to the end of their days. They pace themselves, researching in depth over a period of four years, visiting shows, subscribing to magazines, looking at plots online, reading up on the Internet, and talking to other people about their experiences.

It is the first plot they have seen; the timing is right, the finances in place, and plots like this are very rare indeed. This is the one for us! The uninterrupted view that reaches from the brook at the back of the house across the flood plains to the river sells the plot. For Judy, this is also a return to the landscapes of her childhood, to her family's roots.

Robert sketches their ideal house, the design determined by the view. From here they employ a timber frame company to design, engineer and produce the shell of the house, a helping hand with these initial stages of the build. Planning permission is granted the day before Robert's retirement party. They set out a timeline for the build, a work of fiction, as nothing is certain until it happens! Their new neighbours invite them to a party; the relationships they build up in the village a further indicator that they have chosen well.

Breaking ground takes Judy back to her childhood, recalling the treat of going to work with her father, a builder, of peering into holes and piles of mud, imagining what they would become. For the duration of the build they live close by, able to visit the site on a daily basis. Robert and Judy watch the house being built until it reaches first fix, the stage at which they will take over. They work alongside one another planning and methodically carrying out the work that needs to be done on the house—from the second fix on the plumbing, through the endless task of hoisting, securing and finishing off the fermacell boards that they have chosen in lieu of plasterboard, and into the fitting out and decoration of each room.



Judy additionally takes on the role of procurement, developing her skills at bargaining through her daily contact with suppliers, some project management, while also documenting their progress on a blog. Working together in this way is reminiscent of the early days of their marriage, when they were first setting up home in new places.

There are moments of anxiety and frustration. For Robert the stairs, a major carpentry project that is so important to get right because of the safety implications; for Judy, her first effort at tiling, the tiles unwieldy, the adhesive 'going off' too quickly. Constructing the house from bottom up, they know the house inside out; they take pride in the often unseen details, the wiring for the SMART home hub, the airing cupboard with its water tank and meter for the solar panels.

When they first move in, they live in a strange mix of luxury and makeshift as they continue the build; but everyday, the house feels more and more like home. Designed to make the most of the view, the open plan living area on the ground floor—the heart of the home—their bedroom and the first of the spare bedrooms reserved for honoured guests, feature large windows that look out over the landscape. The finished house, while comfortable for the two of them, also includes enough space for their four sons and their partners to come and stay, these occasions for family gathering—treasured by Robert and Judy—a feature in the planning and design of the house.

The house locates them within the landscape but also within the village. Looking out over the water meadows, they watch the impact of the seasons, taking great pleasure in watching waterfowl and other birdlife that visit and live in this environment. To the front of the house is the village high street. From her sewing table in one of the front bedrooms, Jacky observes the daily life of the village. In the other front bedroom, pictures drawn by a local children's illustrator are hung on the walls. The local pub, just a short walk away, a regular haunt for Robert and Judy throughout the build. They are both members of local walking clubs and attend the local farmers market.

Robert and Judy have worked together on their new home, a longheld dream carefully planned, a retirement project that they have enjoyed and which sets them up for the next stage in their lives. But this project is about more than a house. It is about family. It is also about investing in community and relationships, of participating in the local, the skills of getting to know a new place and people that they developed earlier in life, when they moved around for Robert's job, come in useful once again as they relocate their lives and home, as they start a new stage in their life together.

# A STEPPING STONE?

As a young girl, Susan drew houses. As an adult moving through the property market, she invests time, energy and money to turn properties around, to stop them from being sad. In this, her interest in houses, interior decorating, and attention to detail, alongside practical skills—she is willing to get her hands dirty—is invaluable; houses are a good solid investment after all! The house before her selfbuild experiment an early Edwardian detached house that she has lovingly restored and furnished in keeping with its character. But growing older, she now wants a home that is simpler, with crisp, clean lines, easier to maintain and run on a daily basis, whose running costs are more in line with what she can comfortably afford on her pension.

At the back of her mind, she has always been attracted to the idea of selfbuild. Over the years she trawls the Internet for land, placing limits on the financial investment that she can make, clear that she does not want to sell her current home to finance this project. She discounts many pieces of land that she loves, until, one day she is caught by surprise: a London auction site advertising a small piece of land at the end of a terrace of houses, the previous house burned down, in a beautiful Cheshire village—somewhere she would like to live, conveniently located equidistant from her daughter and father—with an approachable guide price. It was almost offered on a plate!

“ I DECIDED IT WAS TOO GOOD AN OPPORTUNITY TO MISS ... AND I HAD THE MEANS OUTSIDE MY CURRENT HOUSE TO PURCHASE THE LAND, WHICH IS WHAT I DID. SO THAT WAS WITHIN MY MEANS ... THIS IS AN ABILITY FOR ME TO MAKE A STEP IN THAT DIRECTION I.E. BUILD SOMETHING RELATIVELY SMALL AND BY A LONG WAY NOT IDEAL FROM WHAT I REALLY WOULD LIKE ... SO THE INTENTION WILL BE TO LIVE IN THE SMALLER PROPERTY FOR A PERIOD OF TIME WHILST I THEN FIND ANOTHER PIECE OF LAND HOPEFULLY ON WHICH TO BUILD PERHAPS THE HOUSE THAT I WILL LIVE IN FOR THE REST OF MY DAYS. ”

A stepping stone to a future property, she meticulously plans the build, maintaining a strict budget with a keen eye to the value of other properties on the street; she needs to ensure that the completed property returns on her investment. This is no grand design, a three-bedroom end of terrace in a street of terraces and bungalows. Her priority is to spend on the structure and fabric of the new building. She remortgages her existing property to finance the build. A family affair, her father and daughter provide further financial support for the project. The house is part of her wider financial acuity, recognizing that she will need to support herself as she ages and hoping to pass on the value that she has accumulated through her housing trajectory to her son and daughter, the latter named on the deeds.

The finished house is good value but also provides an interim home for Susan while she plans her next steps. While she is constrained by the street scene—lowering the roofline, building a terraced (rather than detached) home on the plot—she finds ways to incorporate little details into the house, to distinguish it from the houses in the neighbouring terraces, the contrasting band of brickwork, the stone sills. She wants the quality of the build to stand out to prospective buyers. Although she might design a different house if she intended to live in it longer term, this house does contain some concessions to how she lives. A ground floor that works well for socializing, a space that can be fully opened up; a kitchen designed to support her love of cooking, with extra deep worktops so that she can roll out pastry, the induction hob. The en suite bathroom in the master bedroom, the shower controls on the outside of the showers to enable switching on and off before getting in. The furnishings and décor a work in progress, but planned to match the aesthetics of the property. Each touch, the curtains, the cushions, carefully considered, colours picked out to reflect wider themes within each room.

Two years after she first saw the plot, she moves in. Little by little, she works on the finishing touches. Living in the house, she becomes more and more fond of it. Continuing to look for the next plot or renovation project, seeking a buyer for the previous house, at the same time, she participates in local life, joining the University of the Third Age, enjoying the various amenities that the village has to offer.



Susan approaches her selfbuild with pragmatism and creativity; the house she has built is at one and the same time a financial investment, a beautiful product and a home. Part of a wider housing trajectory, it exceeds the financial return it will offer, linked to security and stability for her future and value for her family. Such a case demonstrates the multiple significance of homes for the people who live in and build them, beyond their presentation as financial investments.



# IT'S ALL ABOUT THE JOURNEY

Philip is finishing work on the last of four holiday cottages. He started his selfbuild journey in 1986; not content with the off-the-shelf new build they were living in at the time, he and Sue bought a derelict ramshackle cottage. Going freelance, the birth of their third child, and doing up the house ... in at the deep end.

250 miles away and 30 years later, the journey continues; a ten-year project approached in stages, starting with the reconstruction of the farmhouse—his and Sue's home—and the conversion of barns to holiday lets in progress, an undertaking left fallow by the previous owner. The aim? To build an income for their future, to support them through the first stage of their retirement while they are still fit and active. No deadlines, only vague budgets, Philip approaches building as an organic process. The barn conversion nearly complete, the next project holiday lodges on the 120 acre site. Landscaping, building, life is not the same without them! Even while undergoing chemotherapy, he is out on the digger, moving earth and stones around for Sue's garden—her personal passion. Echoing his early experiences, at the age of three playing with slate and stone in his parents' back garden, at fifteen rebuilding a dry stone wall, building is in his blood! Setting up companies, running businesses, doing things off his own back, taking calculated risks prepare him for selfbuilding. The manual work enjoyable, providing space and time to think.

Local contractors, word of mouth recommendations, payment by the hour, an approach carefully designed to encourage quality workmanship characterizes Philip's project management. All along, he works as a labourer, undertaking preparatory work, starting from first principles as he figures out how to do things, systematically thinking through the steps required to get the end result. It's surprising what you can do; you've just got to be inventive and find out about it and understand things as you're working on them! He waits patiently for a highly recommended carpenter, someone who does not even have to advertise his services.





It is the start of a fruitful partnership and friendship, a reciprocal relationship, sharing knowledge and understanding, developing trust and recently going into business together.

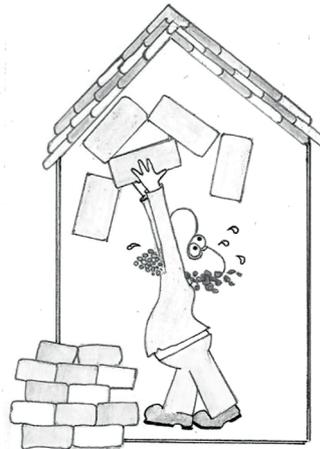
A hobby, the selfbuild is not part of a scheme to save money. The house made comfortable for how he and Sue live, he doubts whether they will get back the money they have spent on the farm. It has wider significance. As a place where their sons want to visit. As security, embarking on each stage in the development only when they have the money available to cover it with the result that there are no loans outstanding on the house. As a legacy, a big transformation from the derelict site they took over in 2001. As a place surrounded by 'the wild', the woodland he has planted, nurtured and maintained—supported by funds from his private pension plan—the lake, features that both attract visitors to their holiday cottages, a proximity to nature and distance from city living that improves his life—there is nothing better than being out in the woodland on a winter's day, walking around his pension fund! As a property that is sustainable in relation to energy and meets his environmentalist ambitions. As something that can provide for the future of their family, somewhere to move from when they need to downsize, but which will also provide assets for their sons if they need it.

**“ AND THE WHOLE THING THAT I'VE BEEN DOING ON THIS IS, IT'S THE JOURNEY THAT I ENJOY RATHER THAN THE ARRIVAL, SO ”**  
**THE FACT IT'S TAKEN ME 10 YEARS TO DO THIS HAS BEEN ALL PART OF THE FUN.**

The journey is a good allegory for selfbuild. Through selfbuild, people learn a range of skills, come face-to-face with their strengths, but also their limitations, learning more about themselves on a day-to-day basis. When engaged with reflexively, this may be uncomfortable, but what it does reveal is the wider symbolic value of selfbuilding and how this stretches beyond the production of house and home.



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