

Episode 164

Taking on the role of Principal Designer

The show notes: www.houseplanninghelp.com/164

Intro: Having the role of 'Principal Designer' on a build means taking full responsibility for the health and safety of the site in its construction phase. Self-builders can save money by filling the post themselves and it might especially suit someone who's been in a management position. In this interview we talk to Belinda and Paul Wilson about their Passivhaus build and how Paul went about taking on the role of Principal Designer. I started by asking Belinda when they first had the idea of building a house.

Belinda: When we decided our almost acre plot was not what we wanted to spend the rest of our lives maintaining. We had a beautiful garden, beautiful lawn, we've got lovely views, a lovely aspect and we wanted to stay in the village where we know lots of people. And so, we decided why don't we rip up the tennis court and herbaceous borders and build a house?

Ben: Was this always an idea, even when you bought that initial house or adapted that initial house?

Belinda: It was always in Paul's mind, I think, that we wouldn't need it. We wanted the tennis courts and that when the children were young but we really knew that there was opportunity. But we did think that there might be planning issues. But it was too early to worry about those and we bought the house anyway.

Ben: How did it first begin then? When was the trigger of: now is the time?

Paul: I retired so, we'd got time on our hands. I think it had been on our minds, as Belinda said, and we had been thinking about what sort of thing we would like, how would we create our dream house.

We had done a large extension of the existing house and that had gone extremely well and we really enjoyed living in the space that we'd created. But there were lots of compromises in there because

circulation was not good. So, it was the idea of having a clean sheet was really a challenge.

We started sketching things out about three years ago. We talked to an architect, moved forward with that and then unfortunately didn't get planning permission for the first building that we'd had designed. But in talking to the planners, they were reluctant to let us build but said basically, if it was very subservient, if it was sunk into the ground and had some feature to it – and in that conversation, I said 'what do you mean? If we were to go green?' There was no real assent to that but half a nod towards it. From there on we started looking at it.

Now, Belinda had always had an interest on that more environmentally friendly approach. I've always been very much more practical and pragmatic and if it made sense. It had to make money sense as well. I think ultimately what we realised was actually the two could come together.

I think one of the best things that we did in those early days, over the first two years, we probably went to three or four exhibitions every year. Grand Designs, and there's a House Builder one as well, isn't there?

Ben: Home Building Renovation?

Belinda Yes.

Paul: Home Building Renovation. So, we've been to Birmingham, the Excel, and we just thoroughly enjoyed that part of the process. It was a great day out. And you get bombarded with ideas. That's just so good, that we were able then to sit down with our architect and talk about those ideas that we'd seen.

So, we were looking at schemes with basements. It's probably a regret that I didn't get a chance to do the basement. Our daughter lives in Germany. Everywhere there has a basement. It creates fantastic space.

At one of the exhibitions, we came across a company called Glatthaar. The chap that we met was superb and we really got on well with him. We came across him on about three occasions at all of the shows and we chatted to him each time. He gave us some ideas which ultimately, we didn't follow through with.

I think another thing that we started off with as well was the idea that we'd buy a kit house. In particular, we worked with Hanse Haus. And again, it was quite convenient. With our daughter living

in Germany, on one of our trips over, we went to the Hanse Haus factory. We had a guided tour of the factory, a look around the showroom. It's all very, very impressive.

Then, when we'd got the idea of the house that we wanted in mind with a new architect, Alan Budden of Eco Design, we realised that with a kit house, you almost have to design it twice. So, you come up with the concept, you then hand it to them and they come back to you with a firm price and a new design according to how they want to build it. That, we felt, was a bit restrictive for us.

The other thing that they wouldn't do was take on the responsibility for the ground and all of the costs associated with the vagaries of getting the site ready. We are on a very sloping site. We needed to dig the building into the ground so, it was quite a consideration for us to have a way of dealing with the ground works and the external works in a way that was going to be cost effective and that we would end up with something that we were happy with.

Let's say, if you're working with a standard kit house company, they shy away from the uncertainty perhaps, around the groundworks. So, that pushed us then into a different route.

And I have to say that we then spoke to a couple of frame companies and it was only when we spoke to MBC, an Irish timber frame company who do all of the slab for their own building, that I got the comfort that I wanted from an earthworks and groundworks point of view. And they stood over their foundations. And of course, by them putting their timber frame on their concrete foundation, it took a lot of the risk out for us. The last thing we wanted to do was to be a few millimetres out and be held responsible for whatever works were necessary to put it right. That was all down to them.

Ben: Belinda, rewinding for a moment, how did you want to live in this new house?

Belinda: The driving force for me was to live free. I didn't want to pay for fuel. We were paying two-thousand-three-hundred and more to heat and live in our two-thousand-six-hundred square foot 1930s retro-fitted house.

The sun is there. We go backwards and forwards to Germany, as Paul has said, and solar and PV – photovoltaic – are the way forward in Germany. The building materials that they use over there are for the future. And it's got to be the way we all should be going.

I saw on YouTube Alan Budden describing – and he's shy about it - it's quite an amateur... but really got the point about – the sealing of

a Passivhaus. What is a Passivhaus. Then we started looking at that.

So, I think the first thing was to build a house where going into the future and getting older, we're both in our sixties, we wanted to live in a comfortable, warm, healthy environment. That's another thing about Passivhaus is the air is filtered as it's coming in. We again looked at lots of different interviews with people on YouTube.

So, I think we wanted to live in a very easily maintained - I trusted Paul implicitly because of his background in construction - but high spec - we were prepared to push the boat out. We got beautiful windows. Paul insisted on that. Beautiful doors. Because this is it. This is the one I shall be carried out in either a wicker or wool casket.

That's why we wanted to build it.

And then we wanted what we wanted and our architect was so flexible and really got to know us very quickly and would even say 'Belinda won't like that' or 'no, Paul won't go with that'.

Even when we sat down with two or three concepts, we were very clear. Paul did a brilliant thing, I thought, which was 'how we use different areas of our house' in a bubble chart for what areas of the house we use in day, week, month and how they relate to each other. And then the house had to come up with that.

The principles were I love cooking and I love plants and garden, we love nature so, I wanted a permaculture fruit garden, ponds for wildlife, I wanted to generate as much power as humanly possible which we do with ninety-one PV panels, and I wanted the equipment that we bought and the showers and the toilets - we weren't going to do rainwater harvesting as Paul's got a view on that which I think is bang on, and we don't want to be guinea pigs but we do want to embrace what people are using successfully at the moment in this eco environment that we found ourselves in when we decided to go down that route really.

Ben: You have talked a little bit about Paul's unfair advantage so, I think we should declare it here.

Paul: I'm a chartered surveyor, over forty years in the construction business. I became managing director of a four-hundred-million turnover construction company. We did a few houses but they were generally bespoke, big, several million pounders rather than the smaller housing projects. So, it was a lot of hotels.

So, my background and the responsibilities that I held particularly in terms of managing design, managing progress, managing financials and managing health and safety were obviously critical in the way that I've grown up and developed as a person and my expectations for when we came to build our own house.

So, yes. I've got that background to me.

It doesn't make it any easier, I think. Actually, when you start to look at these things from a personal point of view, they're entirely different. I sort of let my background come into it naturally rather than thinking specifically that I'm acting as a QS here or a project manager. I'm just me but it sits there in the background.

So, I think that some of the concepts would come easier to me than they do to others.

I do feel though, that there's an incredible amount of help on the internet and certainly, the more you read, the more you get. And I can't emphasise enough, visiting Grand Designs and these type of shows, engage with the people that are on the stands, you will get so much information. The best time to go is early morning. Don't go late in the afternoon when everybody's tired and fed-up. Go early in the morning and talk to the people on the stands. We have got some fantastic information.

And if you're a novice and even for us as not novices in construction, the building centre in Swindon – I don't know whether you've come across that, Ben – is a superb place to visit. Because you walk around that and you get to see every aspect of the construction from the ground up. And you see all of your options.

I think that's important, to get your head around all of the issues that you're going to come across. I think probably I would get more involved in the process in terms of deciding levels and forms of construction or where we've had issues. But I think that you do need to look at it and research some of it yourself, to get yourself in the position where you've got the knowledge to be able to have a conversation on a level playing field with somebody.

Certainly, let's say from Belinda's point of view, Belinda knows now far more about the construction process, from being involved in it. But as I say, I can't emphasise enough, visiting the shows, having the conversations and doing the research puts you in a really good position.

Ben: Belinda, in terms of defining roles, I sometimes find this with my wife. Obviously, Paul's got a lot of knowledge. But did you have to work hard to make sure that you got your input? Any tips there?

Belinda: Not really. We have actually really enjoyed this whole process.

We've been in a fortunate position that we can stay living in our current house while we did this job. I was prepared to be in a site van. I would've done that with the dogs. Just the two of us, it's fine.

I think I hardly came onto the site other than if required as a first aider because I went and did a four day First Aid at Work qualification and so did Nick. Because when Paul became principle designer, you're obviously looking after several people on site and you have to be there. We took it in turns. So, if I was away, we knew that Nick would be there as first aider.

So, that was a key role of mine. I didn't get a lot of choice in that. I was just told 'by the way, you're going to be the first aider.' But I have done first aid before but not first aid at work.

So, that was my role. Making sure there was loo roll and hand towels and things. And I'm not dumbing down but that is important. I look at the lads and I think they're working on your home, in your area and the least you can do is to make sure that they've got what they need to be comfortable. It's just not rocket science.

Lots of people provided their own coffee, tea and things like that. But I found that quite a responsible job and I was appreciated for it and I think you get good work from people when you look after them.

Paul again, I don't think he realises his natural ability to choose the right things for the job. Because I've got a very low boredom threshold. A light to me is a light. However, Paul will get the catalogues and he spreadsheets, everything, and he goes 'we could do this here, that there.' I let him do all the due diligence and I go 'that sounds lovely, darling.' And that's what we have.

Because invariably, if he does say to me 'would you like that?' And I say 'no, could we have this?' There's a reason why we can't have what we want.

So, my role has been to sit back really and again, I can't say enough about Nick Hull, our builder. I've lived in a building site when we did our 1930s building. The manners of the men, the respect for each other's trades, the way they worked, the way they left the site when they left the site, the way they communicated with

us and with Paul, we felt respected and we respected them. We've had eleven homes in our married life and each of them we've done work in them. And I think to have somebody you trust and to see manners between the men and respect for each other, it's a really, really helpful thing to have to make the whole thing feel a lot better.

And the odd bacon buttie was brought out on tray for the lads and they enjoyed that. And I was very involved with Alan Budden and Eco Designs and they did respect both of our opinions on that, in the 'I don't like that living space like that.'

Originally, we were going to have the downstairs bedroom because, as I say, this is where we want to grow extremely old and decrepit in. So, we wanted to have wide doors so that we could, if needs be, have a wheelchair. We've had elderly parents that we've looked after and that's important. So, we were working on the fact that the downstairs bedroom, we would live downstairs and the two-elevation part of the house would just be for the children and grandchildren when they visited.

And we could not get everything in, in our dream scheme of the walk-in wardrobes and the beautiful big shower room and so on, downstairs. Everybody was struggling with it. Then all of a sudden I said 'why are we going downstairs now? We're not in our dotage. Let's go upstairs.' And the minute we did that, we went back to Alan.

I'm outside the box. I'm very practical and very function not form. You know, 'where is my washing line going?' And 'I'm not walking past that machine to get to the washing line. Alan, can you move it please?' That sort of thing.

But the whole construction, Paul did all the procurement, all his spreadsheets. He's got the spreadsheets and that sort of housekeeping that Paul's done on the finances and the procurement and also the evidence that's required for the Passivhaus certification, Paul has built that up as he's gone along. Because that's the sort of person he is.

So, really, I think I would say you built the house. He says 'no, no, no. You helped.' But it was peripheral really.

Ben: Everyone has to utilise their skills and I think I could well be cooking the bacon butties on our project.

We covered a lot of ground there. You did mention early on about the principle designer role and that was actually something that I

wanted to focus in on, largely because Alan gave you a really good report here.

First of all, what is the principle designer's role, Paul?

Paul: It's not as it sounds. It's actually taking the full responsibility for the health and safety of the site in its construction phase.

You'd think that as the principle designer, that it is all around the design. But it's not. It's making sure that the adequate information is there on site. But the key part of it is making sure that the health and safety process is followed as it should be on the site.

I'm very careful about the words that I use. Certainly, in my experience being responsible for health and safety in a large company, you have to have standard roles and procedures that are followed and you want those to be followed come what may.

Having said that, I think that on a project like this, we were borderline really as to whether we should notify the HSE or not. I chose that we should because you could've argued, had there been an accident, we should've notified. Therefore, I felt that we should. But I also felt that it would put us all on our mark in terms of the quality of management and health and safety management in particular, that we were going to follow.

It meant that we got off to a good start. So, part of the responsibility of the principle designer is to ensure that the contractor or contractors are doing what they should from a health and safety point of view. One of the aspects of that is making sure that inductions are happening – you don't have to do the inductions but you are making sure that they've happened – that the people on site are adequately trained for the responsibilities that they're carrying.

Essentially, you're watching to make sure that other people are doing their job. But I think in having the role, you become involved in the process.

What I realised was I couldn't apply the big company rules to health and safety, the way that I would've done on a site when working with the company that I did. We had some particular pinch points around the site, particularly when we were digging the drainage out to the main road.

Effectively, we're on one side of a hill and the drains are the other side of the hill, which meant we had to go through the hill and we had over two and half metres depth of a drainage trench. I could've

just let the contractor get on with that but I insisted that we talked about how we did that.

Builders at the scale that we generally employed on one-off housing developments are not the people who write method statements in any great detail. They are not the people who do risk assessments. What you have to do is approach it in a practical way – and I think anybody can do this – to assess what you're doing and look at what the risks are associated with it.

So, digging a great big, deep trench right the way across the entrance to the site or along the entrance to the site meant that for three days, we didn't do anything else on the site. There was no way was I going to let anybody else try and get past that excavation to come onto the site. All of this I agreed with Nick and with the groundworker.

We then worked out a safe way of working. I won't go into the detail but essentially, I was very happy that the way in which they were laying the pipe and how they were working in the trench, that we effectively over-excavated and then just back-filled as we were going. So, it meant that we needed two machines, one each side of the excavation; two dumpers, one each side of the excavation, so that you could actually pull the pipe down through, across the hill and along a very narrow drive as you were going. But you needed to have planned it well in advanced and have your machinery and equipment on both sides of the excavation. Because you could've got isolated. You couldn't do it from one side.

So, just as an example, that was key. But it comes down to things like wearing hi-vis and wearing hard hats and wearing proper shoes.

Every person who came onto the site right up to the very end was inducted onto the site so that they were aware of where the toilet was, where they could get a cup of coffee, where they could wash their hands, which was the basic stuff. But as well, the three basic rules were hard hat, high vis and protective boots. That continued right the way through to the end.

We did relax the hard hat. In the middle of the summer, if it's baking hot and the guys are sweating and they would prefer to wear just a cap, provided there was nothing going on over their heads and there's nowhere that they're going to hit their head, then I don't see any reason why you shouldn't relax that rule.

But it's the balance. The minute that somebody then starts to pick something up – and we had cranes here on a number of occasions – the minute somebody was working overhead then I insisted that hats went back on again.

I think particularly the one thing that is important is high-vis. I think that when you've got machinery moving, even if it's only vans, to have a high-vis, people are aware of it very quickly. It's not a luxury, it's not an imposition, it is simply it makes people visible. And when you walk onto the site or you're driving a machine on the site, you can immediately get in your peripheral vision the high-vis jackets.

So, there are certain things that you stick with, certain things that you can relax on. So, I think that my approach to health and safety is the same as me generally. I think it's pragmatic. I would say I probably wouldn't have filled the role exactly as the HSE would define it but I think that I did it from a practical point of view and at no time do I feel that the site was risky.

Well, let's put it a different way. You can't avoid risk. The task of the manager and the health and safety manager is to manage the risk and to carry out the works in a way that doesn't put people at risk. So, you can have working at height but you want to make sure that you've got the proper scaffold, that you've got ends on the scaffold, that you've got kickboards on the scaffold. All of those things are basic requirements that you must insist are there. Because then you can quite confidently get up on a ladder, go up onto the scaffold and you can trust anybody to be up there. The safeguards are there because it's been done properly.

Belinda: I think the other thing is we were very, very strict. We had the signage up there, that nobody but nobody came on this site without the Totectors and they were escorted onto the site. People are very interested and naturally nosey, as I would've been. They'd love to come and pop in and to visit. And this was a no-go area.

And when you ask how involved was I in the build, from the kitchen window, I saw a lot of what was going on. I whistled – I can do a good wolf-whistle – and Paul and I mobiled each other. But I just mince down the path or climb over the wall and come on to site. This is a working area.

We paid for a health and safety advisor to come in to do the initial inspection, to see if we'd setup correctly and he was very pleased. Got lots of brownie points for that. But I think because you knew that he could come in at any time just to keep us on our toes – and that's part of the principle designing role, to have these inspections

– when people would ring and say ‘could we just pop in?’ I would say ‘I’m really sorry but after half past four when everybody’s off site, you can.’ But even then, Paul would say ‘and you must wear ideally Totectors.’ We still maintained that respect for keeping people safe because it would’ve been our living nightmare for anybody to have an accident on this site. And thank god, they didn’t.

Ben: Just going back to what you actually have to do for this. How much is on paper here in the office versus being eagle-eyed of what’s going on, on site.

Paul: We started off with doing an awful lot of paperwork. So, the method statements and risk assessments, the induction process, making sure that everybody’s been inducted, that they sign a form to say that they’ve gone through that induction, that they understand the risks associated with what they’re doing. All of that takes some time.

With some of the contractors, it is extremely difficult to get that paperwork out of them. If you don’t get it before they start, you’ve got no chance of getting it and at the level of domestic house building, most of them have never done it before.

It’s now probably coming up to eighteen months ago, that the HSE brought domestic housing into the whole remit of the health and safety rules for construction sites, and the notification requirements as well. So, this need for paperwork hasn’t been taken on board yet by the smaller builders.

But I think that the way that I interpreted it was it was too big a step, to go to the whole process immediately. With the contractors that we were using, they simply could not make that step. They don’t have the resources and they do not have the processes that sit behind them or the people that sit behind an organisation that can type up a risk assessment and can look and think and talk it through and get the balance right.

What we needed to do was to make sure that anybody who was coming onto the site – this is what we agreed with Nick – had to show that they understood what their job was, that they understand the risks associated with that job, that they understood the pressures in terms of the production of that job and their relationship with other contractors. If you can get that straight, then I think that you’re meeting the requirements.

I think technically, you're not. Because it's all supposed to be paper checked and counter checked and all the rest of it. But I think that the practicality of it is the relationship that you have with the men on site is what's important and if you are unhappy with what they're doing, you tell them. If you're happy with it then you encourage them.

But the key is, when they first come onto the site, it's making sure that they understand what they're doing and they understand where they fit in to what else is happening on the site. If you can get that right – and certainly, working with Nick made that a lot easier. He was certainly on the ball in terms of his relationship with his men – we were able to, sort of, build the building without any undue worries in terms of health and safety.

Belinda: I think there was humour on the site but there was never – I think the noisiest is part of anything that we had done was when we had one particular utility company down a hole in the road at the front. We could hear the party that was going on in the trench in the back garden. But, I think we were lucky.

I think actually what the principle design role that you took on, Paul, and the training that you got which wasn't terribly alien to you anyway – you were with architects that day, you were with other people that were going to be – but it's like when I did the four day First Aid at Work. There was a huge cross-section of people there. Some people had never done first aid in their lives and others were just training. But we all learned from each other. But what I think it did was to sort of formalise and give a forum for people to know that a conversation could and would be had if they weren't actually fitting in correctly.

Ben: One final question on this and then we'll move on. How would you assess it or advise someone else if they're thinking 'I could do this on my self-build. I can save some money going down this route. Often the architect will provide this service for a fee'? What am I going to make this decision upon?

Paul: I think that I wouldn't be frightened by it. I'd definitely do the CITB course that I did. It's only a day. It's held on a pretty regular basis. You might have to travel to Nottingham to do it.

Very helpful people on the course. It was quite interactive. Essentially, it shows you the background to the legislation. The legislation is enormous. There are some many aspects to it. You are expected to know some of that. But it is all available to you on the internet. It's all available to you there.

Certainly, I felt that I had the skills to do it without paying a fee for it. I think that anybody who's been in a management position should be able to do the same. I don't think you need specific construction expertise. And you certainly pay an architect quite a lot of money to carry out that role. Because if an architect is doing it from a distance, he is going to have to do the paperwork exercise to make sure that everything is ticked and all the T's are crossed and I's dotted.

I think from my point of view, I felt that that wasn't necessary, although we have got lots of paperwork associated with it. But it's not as full as it perhaps could've been.

Ben: Were you the project manager on this too?

Paul: Effectively, yes. We started off that I was the principle contractor and Nick the builder and the sub-contractors that we employed effectively were working under me as the principle contractor.

When I became the principle designer, Nick became the principle contractor. So, we had a shuffling of roles. But it didn't actually change anything in the way that we were working. And I think that in overall terms, I was the project manager.

Certainly, I think probably one of the things that is key when you're doing a build like this, there's two aspects to it.

One is that information is key. Having the people coming to the site with the right information. So, freezing designs is critical. You don't want several versions of the same drawings floating around. Dimensionally, you want them all to be the same.

The other is progress. One of the key things for me is that we set out with a programme very early on, back at probably Christmas time when I set the programme, did a rough programme and I more or less understood. Then when we introduced Nick to the scheme, I went through it with him. We agreed on the dates and we agreed on certain critical dates when things would happen.

The bit that I did that I think kept everybody on their toes was when I said that the frame is coming, that's the day that everybody worked to for the frame to come. When the windows were coming, I could've compromised, particularly around windows. And then the mechanical plant, that was another date that again we could've compromised. But I wouldn't compromise. That's where I put my pressure, making sure that we were ready for each stage.

So, the roof had to be in on a certain day, the windows had to be in on a certain day. And not allowing compromises around that. So, even the frame company, they had more or less finished but not quite and they had another job to go off to. But I was quite confident in saying or he gave me the authority to say 'no, you can't go until you've finished this because I've got the roofers coming in on Monday.' And they worked the weekend to make sure that happened.

That single-mindedness around keystone dates is critical to make sure that the progress happens.

Ben: Just as we get towards a close here, I know there's lots more we can ask about, but you've done this a number of times in terms of moving up in what you've done with different buildings but this is your first self-build.

So, how has it been? What do you feel you've learnt? And what's it like at the end of the process?

Belinda: It's been enjoyable. I said that earlier. I have been very blessed with the fact that this is not so terribly alien to Paul. In fact, I think it's a bit of a dream come true, to have a blank canvas and not have to fight for the plot and to deal with the planners.

Just to be able to design your own house. And I think somebody would want to buy this house because I think we're quite practical in the way we use this space. So, I think it's still a commercial building. We would sell it to somebody who would like to live as we do.

No, I just think that the whole thing, we can't believe it. You know, here we are. It's just seven months down the line. Here we are. So, I just think it's wonderful. And when we get to completion on our other house that we've moved out of almost, nearly in here completely, then we've definitely ticked the box and we've done it. We've done what we set out to do.

But at the time actually, you don't think about it. You've got to keep going. It's steps, it's steps, it's steps. And I think different members of our family haven't seen us for seven months and they wondered what on earth we're doing. Well, they haven't been down to see what we've been doing and when they come for lunch on Saturday, they're going to get a bit of a surprise I think.

Ben: Not being allowed on site without their hard hat.

Belinda: Exactly!

Ben: And I know that, clearly again, your area, your expertise. But keeping things to budget, any tips there to pass on?

Paul: I think be practical about your expectations.

Nick had a phrase basically that whatever you're looking at is going to cost you forty pound a square metre. Some of it cost more, some of it cost less. But if you're generally estimating, then if somebody says 'I can get something done for twenty-six pound a square metre', actually it isn't that. There are so many peripherals that you have to consider that go into it. And I would say definitely, you should be upping rates that you're given by ten to fifteen percent for a budget.

When you're going to procure, you take that contingency out. We started off with a six percent contingency and we spent it all but mostly on the ground. I should admit, as a quantity surveyor, I did actually make a mistake in the quantities of the groundworks and that left a £7000 hole in our contingency.

But because I'd budgeted for everything else, the way that I've just mentioned, with plenty of contingency in it, that it meant then that we bought well within those numbers. So generally, we saved right the way through all of the trades except for the external works and groundworks and then ultimately spent to a couple of thousand pounds over the budget that we'd set when we started off.

I think if we had the time again, the uncertainties around groundworks and pinning people down, that's the most difficult part of it. Certainly, what we did and I probably would've done more of it, is have a separate contract to get that sorted out before you start the build. Then at least you know what you're dealing with. You end up then with a prepared site.

Now, because we are 70 metres from the road and we've got an issue from an access point of view anyway, that's what created the issues for us in terms of the excavation and the costs associated with that.

But I would say, at the end of the day, plenty of contingency, stay on top of everybody in terms of their billing. I always pay when asked. Don't try and get credit because ultimately, if you get a name for being tight with paying out the cash then actually, you will get a loaded bill when it comes. It's a false saving. Cash is the lifeblood of these small contractors and you are more likely to get a better deal if you're paying cash.

But don't be afraid either to negotiate. People like the windows, the roof, everybody, will actually give you discounts. So, if you suggest five, ten percent off the cost of windows, no problem. Play one off against the other. But as soon as you are in contract, that's it. Work to that figure. But equally, as long as you're not pushing them down, don't expect them to push you back up again.

Ben: Thank you so much for being very generous with all of the information today. Really enjoyed the chat.