

Episode 184

Balancing a self build with work and family life – with Donal O’Leary

The show notes: www.houseplanninghelp.com/184

Intro: Here at House Planning Help we’re all about sharing knowledge so that you can build your dream home. Our Hub members are all on that journey and this episode marks a big milestone as I interview the first Hub member to finish building their house. I had previously talked to Donal O’Leary on the podcast about finding land and he returned to share his self-build story. I started by asking when he first decided that he wanted to build a house?

Donal: It kind of came about by accident because we were looking to buy a house initially. So we were going to buy a second-hand house. We owned a property already, so we were selling because we relocated.

The property that we were looking to buy, it was a run-down derelict property. So I guess primarily, we knew we’d have to either renovate it or knock it down and rebuild or whatever. So as I said, because of the location of what became available, it just happened like that.

There were a number of second-hand properties for sale in the area that we were interested in, but the price was either too high or it wasn’t exactly what we were looking for in terms of needs.

So it kind of came about by accident. The right site came along and one thing led to another, and what do you know? We became self-builders.

Ben: We’ve talked about this site on the podcast before, because you came on when we were talking about land. So, just run us through how did it come up and how were you sure that this was the right one?

Donal: As we mentioned before, it was quite a large site. It came up, there was a house for sale on the site. We went through the standard process of making the bid on the property with the estate agent, but

as we went through the process it became apparent that a person we knew was bidding for the property as well.

We made a few enquiries about how we might be able to work it so that we could come to an agreement, and as it turned out, the site was quite large. So this person was basically a neighbouring landowner and we came to an arrangement, as they say. So we went in it together.

After a bit more bidding with the other parties involved, we came out in the end and between the two of us, we had an arrangement that we would split the site into two so we could both proceed with our own developments.

So it worked out well in the end, but there was a lot of fortune involved and a bit of good luck along the way. So that helped.

Ben: How did you convince them that this was a good idea? I can imagine if you're building your own house, perhaps you think, 'well I want this all for myself.' What was the point where they thought, 'actually, this is a good idea'?

Donal: I think it worked for the other party because as I say, they were existing landowners, neighbouring landowners. So it provided them an additional piece of land for whatever they wanted to do with it.

I think because of the size of the site, there was enough room for two properties. We didn't really need the full site as it was. It was actually too big and therefore it was outside of our price range. So it actually suited us to go halves so we could afford it. And it suited them because again, they didn't need the full site.

So, good fortune and good timing, and between the two of us we managed to outbid the other party. So that was good.

Ben: What did that negotiation look like? What steps did you go through?

Donal: Apart from the price, which was the main thing, we had an outline agreement, a gentlemen's agreement. Nothing written, just here's what we're going to do and here's what they were doing.

So we knew what each other's requirements were. We were both happy enough that what we wanted to do was acceptable, which was just to build a house. They had a good idea of the type of house and we knew what they wanted to do. And we were fine.

We said, when it gets to the nitty-gritty of the bits to be worked out, we'll stay in close contact. But up-front, it was primarily to secure

the site and then we had a gentlemen's agreement. But we had spoken to the solicitors to make sure everything we were doing was above board, just in case anything happened after we had purchased the site.

There was a legal agreement, basically a one-pager, to say, here's what we're trying to do, here's what they're trying to do, and if anything goes wrong, that's the way we'd split it. So we did cover it from a legal perspective as well.

Ben: Tell us exactly how the planning side of this works. I know it's going to be slightly different in Ireland from what might be in Northern Ireland or here in England. So, was that at this stage too?

Donal: The planning came next. So I've told friends, when they ask about the journey, we had a three-year process. Simply put, we had a year of acquiring the site and sorting out the site, a year of planning and a year of building.

The planning year was split into formal planning permission and then also working with architects and quantity surveyors etc. But from a planning permission process, we went through the normal planning application process whereby you effectively meet with the local authority, you tell them what you want to do. This is what's called a pre-planning meeting, whereby you and your architect or engineer meet with the planning authority. They know each other because this is what they do every day. So generally the professionals, the architects and engineers, know the people working in the planning authority.

You have to obviously comply with all the local planning laws, but effectively you get a first pass at the planning application, and they'll give you a nod and a wink to say if it's not going to work out, you need to do something different, but if it's generally close to what they're looking at, they'll give you the approval to go ahead and apply for formal planning permission.

You really need to have your plans ready at that pre-planning stage. Not the final drawings or anything like that, but you need a fairly good idea of where the house is going to sit, and access and things like sewage and water and all that kind of stuff.

So it was pretty well prepared by the time we had that pre-planning meeting.

Ben: What did you want from your new house?

Donal: The main thing, I suppose because of the way the site turned out, was that we had enough space to do a big house basically.

We didn't really want a big house; we ended up with a fairly big house. But it was really about a modern house. It was to take advantage of the light, the aspect, take advantage of modern insulation and air-tightness standards, so we'd have a comfortable home.

One of our children is asthmatic, so a lot of the concerns about dust and other pieces around the house that could cause problems there, we were very keen to have a clean house. I don't mean clean in that we brush up after it, but as in no areas of clutter where dust can gather and things like that.

So we were very keen on getting a fresh, new, healthy home that we could let the kids grow up in. But there was no demand for a certain number of bedrooms. We let that happen as we went through the initial designs.

Ben: Did you know exactly what the floor space would be? Was that part of the negotiation of the land?

Donal: Not really. Because of the site, it worked out at about a quarter of an acre. So there wasn't a problem with space and the footprint of the building was pretty much open. The architect was the person that got us thinking on that, as to which way it should be.

Primarily, the thing that dictated the size of the house was the cost. We had a couple of iterations of the designs. The first design was x number of square feet, and then we worked out roughly how much that would cost and said, 'no, let's get rid of that room.' So, we did shrink it back a little bit to what would be approximately within budget.

But the design of the house or the layout of the house dictated the size because a lot of the floorspace, downstairs especially, was designed around getting the maximum amount of light into the house. So we built an open-plan kitchen, sitting room around – it's the fulcrum of the house, and everything came off at angles from that.

A lot of the size of the house was dictated by the design and how the house functions together in the rooms and stuff.

Ben: How did you set your budget?

Donal: Primarily based on what we knew we could get from a mortgage perspective.

We sold our previous property and had a small bit left over from what we owed on the previous mortgage. So we had some funds there, plus we had done the finance calculations with the bank in terms of what we would be able to get.

We basically added the two of those together and said, 'there's the budget.' The rainy-day fund and the piggy bank were all broken at this stage. So, we worked out roughly what we could afford on that, and worked back from that primarily. That was the simple calculation.

Ben: And how did you stick to that number?

Donal: We had a very close relationship with the architect and the building contractor. We basically went with a building contractor who did everything. The entire build was all basically his responsibility with the exception of a few small jobs.

Initially, in the planning or the prep stage, we had an architect, we had a quantity surveyor who broke it down to the doorknobs, the nails and the handles of the stove, to that level. So, we knew exactly, pretty much down to the last penny, how much it would cost.

That was a long process, but in hindsight it was definitely worth it. We literally went through, I would say, five or six iterations of 20 and 30-page documents, trying to figure out what it was we'd need.

Now, we're pretty much at the end. We've one last final payment to make and there were a couple of changes along the way, but nothing major. But we had stage payments and we had monthly meetings – we had more than monthly meetings with the builder, but we had monthly budget reviews. We had informal check-ins.

But the main reason we stuck to it was because we had a very precise calculation up-front. So in theory, there were no surprises. Now there were a few, but nothing major. So I would say that the fact that we spent the time upfront with the quantity surveyor and the architect, getting the spec really tight in terms of the details of what would be in the house, that really paid off in the long run. Because of that, we had a reference point and a base line to go back to and pretty much, by and large, we kept to that budget throughout the process.

Ben: This is a stage that I'm at, at the moment, just about to go through what we'll need to put together for the tender document. I don't know, I feel uncomfortable about it, partly because I'm not sure that I'm good at visualising how it all comes together.

So, how do you do that? You've got this list. You said something like 30 pages' worth of items. How does that come together? Or is it just a mish-mash? As you look at it now, are you thinking, 'that was brilliant, it's come together'?

Donal: I should point out first that my wife was the expert on this. My role in the whole build was definitely in a supporting actor role, rather than the lead.

Ben: But it wasn't the whole way through, was it? There must have come a time when it, sort of, switched over. Was that a point when you thought, 'I need to just concentrate on bringing the money in'?

Donal: Well, I was working full-time. My wife works part-time during the day, in and out of school runs and all that stuff, the kids. So she works evenings, weekends and different times.

So, when she had a chance during the day, she'd spend most of her time on the site. But it wasn't in a project manager role as such. The builder was responsible, the architect was involved as an assigned certifier, as they're called here. But my wife was usually involved in the decision making that was required in the planning, the finishing choices, all that stuff.

But to answer the question about the tender document, we used a template that the architect and quantity surveyor provided to us, which is basically this huge document that goes through all of the spec.

So when the architect draws up the house designs, they've got the width of the cavities, they've got the number of blocks, the number of joists of wood that'll be required in the rafters, and they have a way of working all this out. So to be honest, they did 90% of it. But we still went through the finer details in terms of what type of bathroom finishings.

But it is difficult. You're right. You're at the stage where you can't even visualise what the house looks like, and you're expected to say, 'well, I want a Belfast sink with a tap that goes a certain way.'

Now, there is a term I learned during the process called PC sum, which is Prime Cost I think. I've actually forgotten what it stands for now, which is basically an estimate. So, there might be a figure for

bathroom finishings and it's x hundred or x thousand. And the way it works is that if you went a little bit above that, then you'd win it. You'd win some, you'd lose some. You might go above on one thing, you might go below on another thing. But they were fairly reasonable estimates and there was a bit of wriggle room to change the spec then, when it came to actually going and buying the stuff, when it came to that stage.

So I think a combination of a well-defined estimate that was provided by the professionals, a lot of evenings going through 30-page documents, and a fair chunk of patience to go with it. But it was worth it at the other end of the project.

Ben: How did you find that time? Because this is also tied in with it, when I think about this big specification. I'm wondering, maybe I just pack up some days that I was going to be working and really focus on this. Because there are also delays that could come in as well, by not getting on with this job. And it's important too. It's going to reflect in the end product.

Donal: Yes, it's difficult. Similar to yourself, we're working with young children, so it's difficult. But we took the approach that this was our one big thing for that year. So we cut back on a few things. I don't mean financially, but just time wise.

You watch less TV, fewer walks or jogs, whatever it is you do in your spare time. You come home from work and you do stuff around the house with the kids, get them to bed and then pull open the laptop or take out the piece of paper.

So it was difficult like that, and I won't lie, there were times when it wasn't that easy to face looking at a document or opening up the laptop at 10pm, when you've finished a hard day or a long day. But you just have to do it really, because the cliché is here, but you only do this once. I know some people do it more than once, but hopefully you only have to do this once. You're not going to get everything right. So there are times when you've just got to say, 'look, we'll take option B' and you run with it.

Finding the time is a challenge, but I will say that the decision to keep our architect engaged in the entire build process was definitely worthwhile, because her experience and advice was great and it was always a good sounding board. If you had some queries, she was available to take those.

But it is difficult when you've got to take calls at work and you've got to send emails, sneak them in here and there. So it's not easy. But you have to get it done unfortunately.

Ben: How did you find your architect? What were those main criteria?

Donal: We found her through word of mouth. Basically, she was recommended to us by a couple of friends of mine that had either worked with her, or I had a friend who was in the trade. He was an engineer that did some work with her previously.

Effectively, it was word of mouth and personal recommendations. Everyone we spoke to said, 'yes, she's the one you need to go for.' And it's been borne out in the results. I think everyone is really impressed with her work.

So I'll be doing the same. I'll be passing on her details to anyone that asks me.

Ben: And that choice that you mentioned about. Do we go the whole way through, was that right to the end of the project, or do you have the various different stages as well? For example, I've been through a couple of them already. We've been through the planning, the initial design.

Donal: Yes, very similar. I think there were three options. As you said, drawings, initial designs was one, and then you could also keep them on for the planning, basically managing the planning application, and the third stage then was to oversee the build.

The laws have changed here recently, in the past number of years. You have to have what's called an assigned certifier. This is either an engineer or an architect who basically stands over each of the phases of the build and signs off on the various required certification and documentation. So at the end of the day, if the house falls down, the local authority has someone to go after.

But it's not just the paperwork; they have a vested interest legally and financially to see it work. So it has some flaws in the process, but it's good that it forces you really to have a professional overseeing what's going on with the builder.

Ben: Do you think that this is a critical decision? Because as I try to lay out - how would I explain what I'm doing to someone else? If you pick a good architect or some good lead person in your team, they are really your guide, aren't they? How much did you lean on her?

Donal: They are, and I've learned from this process what an architect is. It's not just somebody who draws nice designs, prints them off and you go, 'move a wall here, move a wall there.' It's far more than that. It's a design eye, it's finishing, it's the construction knowledge that the average client doesn't have. When it comes down to the types of blocks, the types of beams, they know their stuff. It's a full, rounded professional you're dealing with. It's not just someone who draws the designs and says, 'off you go, lads.'

Now, I know you can do that, but we leaned on her quite a lot. And at the end of the day we have to make the decisions, but she was very good at providing suggestions, and where we were making decisions that probably weren't right, she would politely inform us that maybe there was a better alternative.

And they need to be like that too. They need to be pretty single-minded. At the end of the day, it's the client's house, but the architect has a huge stake in it. It's their work, it's their craftsmanship. So she was very good at striking that balance and we had a very good relationship throughout. So it's worthwhile spending the time trying to find the right one, definitely.

Ben: What else happened before construction? Again, I'm just interested from a personal point of view. We touched on some of those elements. So, what has to happen before that's it, diggers are there, foundations are going in?

Donal: Once the planning permission was granted, there's a number of, I guess, regulatory hoops you have to jump through in terms of paying fees and application fees. But the biggest challenge in terms of time, was just appointing a builder.

We had a tender process as well, where we went out to four builders, I think. We had a tender document that was submitted to four builders. We narrowed it down to two, and then we met with the final two and picked one. That took a couple of months. It was Christmas time, our deadline, so I'm sure the builders were delighted to be filling out a huge tender document on Christmas Eve or whenever they got it finished.

Once we'd settled on the builder, there was again a period of time where we were just making sure that they were finished on their previous job, or they had people available. Which was one of our questions during the tender process, by the way, to see what their availability was like and when they were likely to be freed up. Because availability is obviously very important, as well as the previous work and their price.

So, tender, builder selection and then it was pretty much, as you say, diggers on site after that.

Ben: You mentioned somewhere earlier on, that this was brick and block. Why did you go down this route? Or was it just the most economical?

Donal: We had no philosophical preference for timber frame versus block. In the end, I think our architect, engineer, builders, I think they were most comfortable with it. There was no huge price difference from insulation and air-tightness and all that.

We had thought about timber frame in the past, but in the end, we weren't really wed to either solution. So we pretty much took the advice of the professionals and I think they were most comfortable with it as well. So, if we wanted them to do a good job, we didn't want to push the envelope too much. So it was pretty much based on the advice or the suggestion from the team.

Ben: Now, you've obviously been a listener to the podcast and a member of the hub. Have you been influenced at all in how far you go with sustainability, energy efficiency? What have you taken on board on this project?

Donal: As I said, we were always in the environmentally-friendly camp, and where we could, we did try to avoid too much carbon. But to be honest, there were occasions where either it was unavoidable or it was the option that was most economical or expedient.

We did put an awful amount of emphasis, as I mentioned earlier, on the solar gain and the aspect. So, because of the way we oriented the house, we've two very large frames coming in a corner window, which is basically south and south-west facing. We have canopy-style shading coming out from over that. That was one area I was very concerned about because I was quite conscious of the risk of overheating, and that would've been directly attributable to some of the previous podcasts that I'd listened to on House Planning Help.

As it turned out, we've had a good test now in the last few weeks of the summer. It's worked out well. It just keeps the shading at the right level and lets it creep into the house a little bit.

We did consider things like rainwater harvesting. Again, I remember some of the episodes back last year, that did influence my thoughts a bit. But there was a cost involved that pushed it over the edge of the budget. So that one didn't make it in.

We've left some of the garden to be a nature area for the creepy-crawlies and the butterflies, down at the end behind the shed, and we've planted some clover there instead of grass, so it's low maintenance/meadow wilderness. It's a small area, but every little helps.

So there are lots of things like that along the way. Obviously, the spec of the building in terms of the insulation means that we don't have any oil. We're using an air to water pump. It runs off electricity, but hopefully as we go through it, the energy levels required in the house will be a lot lower because of the insulation spec that's on it.

Ben: What was the biggest challenge through construction?

Donal: I think the biggest challenge was not a technical one in terms of walls or windows or roofs. It was just keeping on top of everything and trying to be available, answerable to make decisions all the time.

It certainly snowballed towards the end, as we expected, when everything's coming together and you literally have 20 or 30 people around the house during the day, walking all over each other and climbing all over each other doing stuff. So the end was frantic. But throughout the process, I think that was probably the most challenging. And site communications, constant check-in with builder or architect.

The juggling of that with the day-to-day life was certainly a huge challenge. Which I guess you would expect. I personally was probably expecting a few more technical challenges but, as I mentioned, I wasn't the primary contact on site. My wife did the vast majority of that. So she would definitely have been more closely involved in that.

I think we had a few times during the build where just having to be there at the right time saved a disaster. So, if we weren't there, they would've done x, but because we were there, they did y.

So a lot of it's to do with being there as much as you can. And I know that's very hard for people who are working, but any chance you get before work, after work, if you're nearby at lunchtime, it's just show your face, give an opinion, make a decision and move on. So I'd say as much as possible, presence is vital.

Ben: Have you got an example of one of those situations?

Donal: Let me think – I can't think of a bad one, but there was a good one where we have a sort of alcove next to the main stove in the living

room, where the television is now. And just a simple thing with the shelving arrangement. My wife and the builder were there and they said, 'why don't we do it this way?' And both of them decided, 'yeah, that's a great idea.'

But the carpenter that was doing it knew nothing about this. So, he was about to put a panel up there or something. But just by being there, they had a conversation and it's a much better solution.

I'm trying to think of a negative one. It might come to me before the end, but that's a good one. I'll try and think of a flaw as we go through.

Ben: How long did the build take in the end?

Donal: It took just over 12 months from start to finish, and that wasn't by accident.

When we agreed the contract, there was a minimum and a maximum. There was an outline plan, an estimate, but there was a maximum contractual period which is basically designed to protect both sides, so that it doesn't go on forever.

We stuck to that and towards the end, we pushed the date back a little bit because it just wasn't ready. But we did push to get in for a certain date in the end. We had a couple of personal deadlines with things happening with the kids and stuff like that, and we were paying rent in another place.

We probably went in a couple of weeks earlier than we should've, but it was a forcing function that made sure that we got there in the end.

So, twelve months from start to finish. It was March to March.

Ben: Well, congratulations. You are our first hub member to complete your house, and I said this a while ago that we needed to get you onto the podcast. So, I'm really happy that we've made this work.

Is there anything that you've learnt through this process? You know what we cover on the podcast. You know the depth that we've gone into. But anything else that you think that people should know?

Donal: A lot of the stuff I learned is more what I call the soft skills, rather than the technical stuff. I think unless you're a hands-on self-builder, which I'm definitely not, you don't need to know a lot of the stuff. You've got to put your trust in the professionals and the builder that's doing the job.

I think an awful lot of the stuff that I learned was about the planning, doing as much up-front as you can, the preparation, and spending that extra little bit on those professionals. The constant checking in, communications, staying close to the budget. It's basic housekeeping and there's no rocket science to it, but if you keep on top of that – and as much as possible try not to change from the original spec. Because once you start introducing changes, obviously there's a financial impact, but one small change can have a ripple effect and you have to reverse back to a previous stage.

So, we avoided that at all costs and it meant swallowing our pride or whatever a few times. But it's worth it in the end, if it makes for a smoother journey.

Ben: Finally, what does it feel like compared to previous homes that you've had?

Donal: It's great. At the end of the day, regardless of the design, it's a modern house. Everything's new and everything's working and everything is basically what we wanted. Without being too dramatic, it was all what we'd required.

It's spacious, it's clean, it's healthy, it's fresh. So, it's great.

You do have certain moments where it's little small things. You might be sitting in a chair looking at a view through a window.

Or even a very small thing in our bedroom, our en-suite, we have a Velux window. It's just a standard roof, but it's one of these ones that has a remote control, you press a button and it opens. So, small things like that, you get a bit of fresh air with birds tweeting in the morning when you're having your shower.

You get some micro moments like that where you walk around the garden or you sit in the kitchen when you get five minutes of peace, and it's just, yeah, it's worth it.

So, it's a great feeling in the end and you have the rest of your life to pay for it. So, well worth doing.

Ben: Donal, thank you very much for your time. Stay in touch. That's the thing, now you've finished the house, don't leave us completely. I hope to chat again soon.

Donal: Thanks, Ben. I appreciate the help I got from the podcast over the years. It's been genuinely really influential and helpful. So, thanks to you and all of your previous guests for the inspiration, tips and tricks.

I'll stay in touch and continue listening and best of luck to everyone else on the journey, yourself included.