

Episode 119

Sourcing materials for your self build – with Harvey Fremlin from the National Self Build and Renovation Centre

The show notes: www.houseplanninghelp.com/119

Intro: Harvey Fremlin is the Managing Director at the National Self Build and Renovation Centre, which is the UK's only permanent exhibition centre for self build, renovation and home improvements. In addition to the exhibition, they offer advice and even training - so this is an extremely valuable resource.

Our focus for this episode is sourcing materials and how you go about that, particularly if you want them to be sustainable.

I started, however, by asking Harvey to tell me a little bit about his background.

Harvey: Okay, so hi, my name's Harvey. I'm the MD at the National Self Build and Renovation Centre. I've worked here since January 2008, so just over 8 years now.

I came to the centre having spent a sabbatical if you like of 6 months working on a construction site for my uncle's building firm. So I had some degree of empathy with the visitors coming to the centre and what they were going through with their own projects.

Before that I'd actually trained and then worked as a sort of failing actor for a few years. So it's a bit of a different career choice to my mid-20s, so I've been here for about 8 years now.

Ben: You're talking to a failed radio presenter! No, I think we're both hard on ourselves! I love what I'm doing now – it's a sort of natural progression.

So where would we start then on this journey of sourcing materials?

Harvey: Okay, so there's a few things to consider. And that's what we do at the centre really is to get people to think about why they doing this

self build. What do they want to achieve from it, because I think that then will steer them in the right direction in terms of are they going to choose the materials themselves, are they happy to leave that to the local builder or package company if they're going down that route. But we'll probably assume for the purpose of this conversation they're deciding that a number of the materials they're going to choose themselves.

The first thing they've probably got to bear in mind is they're not in the trade and some merchants if they go to builders merchants, some are more self build friendly than others, so shop around.

It's all about choice really and if you are going into a builders' merchants, don't be afraid to big up your project. Talk about your total budget and what you might be spending, because what you're going to be spending with them, the better discounts you're probably going to achieve, and that is a big thing that we've always talked about at the centre.

I think some people, especially in the UK, are quite embarrassed to ask for discounted rates, but your local builder certainly won't be. He'll be pushing them as hard as he can to get the best prices possible. So you're going to be spending a fair amount of money on materials during your project so don't be afraid to question some of the prices. We've heard stories where people have been buying various items in a merchant and then looking across at a builder and seeing that they're actually paying about half the price that they are, so the margins are there really, so don't be afraid to ask about the cost of the products in the first place.

Ben: This reminds me a little bit of a friend of mine telling me they were going to this fencing company, and they didn't like going there because they felt they were always "you're not in the trade" so will they see us coming a mile off?

Harvey: Some might! They shouldn't do. If you're doing a new build, or even a large scale renovation, that's no small project. There's an awful lot of materials that you are going to be buying for that project so you shouldn't be embarrassed about it. And actually in this day and age merchants should be glad of your business really. Same with all manufacturers and suppliers. They should all be glad to deal with you.

We in the centre have got about 230 companies that are all keen to talk to self-builders, because they know that you're going to be quite thorough in your research in terms of the type of product that

you want to put into your home and they're very keen. They wouldn't be here otherwise.

Ben: Are we always going to be going to a merchant or is our shopping going to be across the board, a variety of different places?

Harvey: No. Not necessarily just to a merchant. In fact I think we're seeing more and more that manufacturers and suppliers are actually happy to deal directly with the consumer. So that's something we've definitely seen a shift in over the years.

And so what we find is actually when we have our own shows and events here, rather than just sending normal kind of sales people to come and talk to visitors, they're actually sending people with a bit of technical background and knowledge about the products, because our visitors actually really want to understand why they might choose one product over another. What are the technical specifications of that and what advantages is one product going to bring to the home against another. So they're not talking about tell me how this system works and what it is, they're actually wanting to know how they can get the maximum performance from that system and what is absolutely right for their project.

Ben: It's not just about cost, performance. How many of these different... sustainability which is obviously a core part of what we're talking about today... How many different elements or is this just a stupid question because of course it depends on the product?

Harvey: Well the big mantra that we have in the centre is "fabric first". So it's really easy to get distracted by all of these shiny technologies and renewables, particularly with government incentives, like the feed-in tariff and the RHI. But the main thing, the number one thing, especially if you're at the early stages of planning your project, is to think fabric first. Get the fabric of the building right because you can put in solar panels and heat pumps and underfloor heating which is all great and we're big advocates of all of that, but if your energy is leaking out of the windows, the doors, the ceiling, the ground sometimes, it's totally pointless. So get the energy, the fabric, the envelope of the building, right.

And that's what a lot of our talks and our courses are based on really is just starting to think from that end, rather than thinking about products first. Products follow afterwards.

Ben: Is that message getting through now, because it does seem everywhere I turn... I'm very happy for you to repeat it again because I don't think we can hear this enough really.

Harvey: No, I think it is because energy bills are always going to keep going one way. We hear that gas has dropped slightly but if you like at the long term...

Ben: For now!

Harvey: For now, exactly! If you look at long term forecasts that arrow is just going to keep going up the graph, higher and higher. And people I think are becoming really aware of it, and they're aware of their energy use and the efficiency of a building.

And I think that's one of the main drivers as to why people are thinking about self building in the first place, because we try not to bash the large housing developer too much, but they're not really driven by building the most energy efficient, well-performing buildings. They're driven by profit. Whereas for self-builders they're trying to achieve something that's bespoke, it's unique to them and actually that's the perfect opportunity to think about the energy performance of that home as well.

Ben: So it's a little bit of a balancing act isn't it that we play? People generally want an energy efficient home which is great and we want that finished product, sometimes Passivhaus, where we're going to have very very low energy bills, but what does it mean in terms of that fabric when it comes to cost? Do we end up building something that actually isn't that sustainable but it's achieving Passivhaus? How does all this equate?

Harvey: I think things are moving quite quickly actually because, I mean Passive for example has been a real niche in the UK certainly for many years. But it is, people are understanding what Passive means a bit more, and we're forever putting on courses and workshops about what the different systems are, and I'm still learning myself to be honest, because it is changing. As it becomes more popular the costs inevitably will come down when you're trying to build to that level.

But it's not just cost, it's the quality as well and I think for self-builders as I said, they've got a much longer term view on building their home. They're not necessarily just looking at the immediate cost of using a particular system or a particular technology, they're considering the payback periods and what the long term benefits

are of investing the money up front in terms of choosing those potentially slightly more expensive materials. But in the long term lifespan of that home there should be huge savings there.

Ben: What stage of the build are we finalising these materials?

Harvey: This really should come at a very early stage really. This should be in the very early design of the build really because we talk about various routes that you can take when you're doing a self build, so whether it's going to be self project managed or you're employing a professional PM or you're going to an architect who's going to be coming up with drawings or choosing a package company that might well have an architect in house. Any of those routes you need to really know very early on what kind of materials you're going to be using and why. It's almost too late to do it when your foundations are in and your walls are coming out of the ground, it's too late. So all of these thoughts really need to come in the very early design process.

Ben: Availability then. Can we always get what we want?

Harvey: It's a big consideration. Obviously it depends from product to product, from manufacturer to manufacturer really.

One thing to consider though is when you are choosing materials, availability is key in terms of if you are expecting to get something within a week or two and actually the lead time turns into 7,8,9 weeks, is that going to have an impact in terms of your whole build programme? Are you going to have guys on site that are just stood around twiddling their thumbs because they're waiting for materials to arrive?

So it is really important to be absolutely on top of availability, and I think if you're choosing to project manage your build, being absolutely on top of your build programme and agreeing with manufacturers, or merchants, about when products are going to be delivered on site. That is absolutely key.

The other thing to think about of course with availability is not just the lead times, but when those products are being delivered on site, have you made allowance for access onto your site as well? It depends whether you've dug the site up and you're doing your foundations and it's very difficult for a lorry to then come on and deliver 20 pallets of blocks or bricks, so you need to always have in mind where are you going to be during the stage of the build when that next batch of materials is going to be delivered. Does it mean

that you're going to have to handball them up a narrow lane and up a slight slope to get to your property? So just bear that in mind when you're mapping out the delivery of your products as well.

Ben: And there are different times these products can arrive, so is there ever a scenario when they're all there before the build even starts, or is that ludicrous? Why do you stagger it?

Harvey: That's a good question! It can depend. The thing with these products is you've got to buy them as well, which means you've got to pay for them!

Ben: Very good point!

Harvey: So it depends to a degree in terms of cash availability, cash flow for the project. So if you've got the money sat there and you can buy everything up front, great, but the other thing to think about is where are you going to store these. So if you've got bricks, blocks, insulation, which is bulky, lightweight but bulky stuff, where's it going to go?

So, in fact the project that I was working on before I joined the centre, was the complete demolition and rebuild of what was a Grade II thatched cottage that burnt down. It just happened that it had a separate double garage on site which they decided to keep until almost the very end of the project, and that just became the storage area. So we could keep the insulation dry, which is another key consideration because it does tend to rain in this country quite a lot.

So it's all very well having your products on site, but are you going to be able to look after it until you need it? Is your site secure as well? If you are going to have a lot of products on site you're going to need to make sure you've got not only adequate fencing, which you would need for insurance purposes anyway on site, but also probably you're going to want to link that to an alarm system as well. So there's all those considerations. So if you can actually arrange for the products to arrive almost in a just in time scenario, so a day or two before you actually need them, it takes away an awful lot of headaches.

Ben: You mention security there, that's actually something that we've never talked about before. So who would we go to for that or is this a service that we might expect our merchant to organise?

Harvey: Merchants can certainly supply things like heras fencing for example and those kind of large metal fencing panels. One thing that most people would need to have on any site is site insurance and warranties, and that will specify how secure the site needs to be done.

But there are a number of companies that offer enhanced security services, be that just a very simple alarm system. Sometimes if the alarm is triggered off overnight they'll just send you a text message so you're aware of it if you're not living on or near site. But yeah, a simple kind of web search really, or visit the centre and you can see a number of companies that will offer that service.

Ben: I know you mentioned specification and this is obviously a rabbit hole that we can go down because all of these things will vary, how are we comparing like for like then on our products?

Harvey: Well again it's individual choice ultimately.

So at the centre, say with doors and windows, we've got a number of companies that offer a really vast range of different doors and windows, and ultimately it comes down to your individual preference in terms of style and how those products look, but also how they perform.

So it really is down to you to do your research and to talk to those companies, to read through the brochures, compare performance of one product over another. Again, then availability might be in your thoughts there because if there's one that you particularly like but the lead time is months rather than weeks and you need it quicker that might make your decision for you.

And again obviously the cost of those products varies dramatically really, so you've got to make sure that it fits within your budget.

So there's a lot of decisions to be made but there's a huge amount of choice there as well for people really, so it's not something to be afraid of in terms of specifying.

You do need to make sure that the products comply with the planning consent that you've been granted though. So if you've got a Grade II listed property and you're choosing a modern Scandinavian style windows with perhaps timber on the inside but aluminium clad, you've got to make sure that that's actually going to be agreeable and allowable with your planning consent, because otherwise you'll be taking them back out again. So sometimes,

depending on your local area, you might actually be restricted in terms of your choice in what products you're specifying. But obviously, ultimately it comes down to individual preference, particularly whether it fits within the overall budget.

Ben: Here's another one, 'sustainability' then. If we're thinking about this, I know how difficult it is particularly when companies almost try and leverage the power of words to make you think you're buying something sustainable, but is there anything practical we can do to try and make sure our builds are as sustainable as possible?

Harvey: Yeah. I mean there's a huge amount of greenwash – you can look at any product, any company and they'll convince you why they're green and eco. So it is a big thing and we do probably more workshops and shows on all things green building than anything else really because it is high on peoples' agenda.

It's going to come down to two things I think for most self-builders, and the question is when you say you want to be green or you want to be sustainable, what do you actually mean? Is it because you really genuinely care about the climate and you're worried about the future of the planet, or being honest, is it because you're worried about energy consumption and bills going up? And I think that's normally the two main drivers. Often it's a bit of both but you need to be clear as to why you even want to be sustainable in the first place really and then look at some of the advantages of building that way.

There are specialist merchants and companies that will only deal with sustainable products, but really it's for you to decide what you think really truly is green, and I don't think it's the centre's place to tell people one or the other really. It depends on what your own thoughts are.

But there are such a wave of products available now which do allow you to build in a sustainable and environmentally conscious way. Various types of insulation, even through to different paints now which have far less, if none of the chemicals that traditional paints have. So there's a huge range of products because companies are becoming more and more aware that individuals are quite conscious about how they're building and the materials that they're choosing to put into their house.

Ben: Is there an easy way to find out about all of these products, or do we need to go to each company separately?

Harvey: I don't think there is an easy answer. I think you do have to do a bit of research really and actually I think that's one of the fun things about doing a self build is getting out there and discovering what is available to you. If there is an easy answer then I think your choice is probably limited because you'll find companies that say we can source all these products for you, but I think you really do need to go and do your research.

Now you can come to places like the centre and listen to your podcast, or you can go online and read various magazines. There's tonnes of information out there and I don't think anything actually beats just spending a bit of time and doing a bit of research. And again it comes back to what's really important to you and your project and what are the key drivers when you think about why am I actually doing this in the first place, and I think that will influence your decisions.

Ben: Just as we get towards the end, I know that you were saying to me before about VAT. So explain that one because I'm not even sure I know how to phrase this into a question, but we want to be careful here don't we?

Harvey: Yes. It is a complex one so I won't go into too much detail because you can find VAT specialists that will go into the real detail. But essentially, in the UK if you're doing a self build project one of the great things is you can claim back VAT, but you only have one opportunity to do that so logically most people would do that at the very end of their project.

What that does mean in terms of your cash flow when you are buying these products, just as we said at the beginning, you will be paying for the VAT and you will be funding that all the way through until the end when you get to finally claim the VAT back. And then there'll be a delay between putting the claim in and actually getting that cheque in the post. So it is a really attractive incentive to doing a self build and can make all the difference between you almost achieving instant equity when you move into the building in terms of looking at the overall budget.

But keep all your receipts – absolute number one tip. Just keep all of your receipts carefully filed away, whether that be for products that you're buying, for traders that you're engaging with throughout the whole journey of your project, in one place because you've only got one opportunity to make that claim.

Ben: And does that have to be when you complete the building? This is all based on the building or is it when you complete the garage and get all the garden sorted?

Harvey: Well most people will do it at the very end of the project when they've actually moved in and they're living in the home. However, for some people, if budgets are tight and actually they need a bit of cash freed up to maybe do the, perhaps the landscaping or some of the final finishes, you can put in the claim at any point, so it may be that's an opportunity to get a kind of cashback incentive if you like which might just allow you some free cash to get the project finished. So it really depends on how you've budgeted and whether you've eaten into your contingency during the stages of the project.

Ben: The courses that you run here then, why have you set them up as they are and what are the key areas that you find people really want to learn about?

Harvey: Okay, so we talk to visitors all the time at the centre and they kind of get the bug for doing self builds. You'll appreciate that yourself Ben I'm sure. So they may arrive at the centre having seen some of the TV programmes, and they've got that moment of inspiration and they're really keen to take on a project, but very early stages.

But then we see them come back again a few months later and their mind-sets have changed, and they're really starting to focus on some of the building systems they're choosing, which one to use for their project, some of the materials, and it's generally for people that just want to get that step more involved in their projects. We're not expecting them to be on site actually pouring the concrete in the foundations and laying the bricks and blocks, although some do.

But we do know that they want to be a bit more confident when they're talking to builders, when they're going into merchants and requesting materials. So our courses are really designed for first time self-builders, although we do get people that have done several and still come back for more information, to give them confidence, to give them tonnes of information really and good advice.

All of our course tutors are experienced self-builders in their own right, so they are talking from their own experience, they've learnt from previous mistakes, and we also encourage people to kind of network and chat within the groups as well and share some of their own experiences as well. So by the time you've finished either one of our one day or three day courses you'll leave the centre

hopefully with much more confidence. Certainly a lot more knowledge and actually empowered to make the right choices and decisions during the journey of your project.

Ben: Well I certainly know it's a tricky thing. I'm still underway and barely scratched the surface yet.

Finally then, I would like to know the core challenges that you find people have? You must meet a lot of people.

Harvey: Yeah. It's been twofold really. For the last few years since we've come out of the credit crunch and recession, certainly access to finance has been difficult for some people, although actually lenders are beginning to make more money available to self-builders.

There are a number of financial specialists, we work with the company called BuildStore, who help people find the right financial products for their projects, but at the moment I'd say the number one thing is probably access to land.

So there are a number of plot finding websites out there. Nothing really beats going and talking to estate agents and doing a bit of on the ground research. It's particularly if you've identified a particular area that you want to build in, talk to local people, go into the local pub and have a pint and just enquire about any availability of land. You never know, you might be pleasantly surprised.

Availability of land has definitely been a challenge. The government I think really are taking note of that now and we work with NaCSBA who are effectively the voice of the self build suppliers and community and really lobby the government in terms of removing some of the barriers to doing self build. And that certainly has helped over the last few years so we are seeing improvements, but yeah, if the government could do more working with local authorities to make more land available that would really help deal with the housing crisis that we certainly have in the UK today.

Ben: Harvey, I've enjoyed our chat. Thank you very much.

Harvey: Thanks Ben. Pleasure to meet you.