

Episode 123

How different is building a home in the USA versus in the UK – with Michelle Nelson from Build Your House Yourself University

The show notes: www.houseplanninghelp.com/123

Intro: My guest in this session is Michelle Nelson from the Build Your House Yourself University podcast. She is in a very similar position to me in that she wants to build her own house and is podcasting about what she's learnt. So today we're going to be comparing notes, including comparing the US and UK, what's going well and what's not.

I started by asking Michelle why she wants to build her own house.

Michelle: Well you know Ben, it's sort of been my dream since I was a little girl. I grew up mostly in apartments and then small town houses and always just dreamed of building my own house on a lot with a great view. And it's just always been a dream of mine since I was a little girl.

Ben: You're obviously underway in finding out different bits of information about it, so how practical has it been? Is this a realistic dream or is this going to be hard work throughout?

Michelle: It's going to be hard work throughout. But here's the thing, I think that if we prepare in advance, if we get a great plan and if we do our due diligence before we start construction, I think it can be a much less stressful and more enjoyable process. The thing is to plan, to do the research up front and to have a great plan in place before construction starts.

Ben: You mention about wanting a view from your new house. Were there any other things that you had, not necessarily set in stone, but ideas before you did any research? You've had this dream for ages, what were they?

Michelle: Well, you know I used to think that I wanted to live in the countryside, until I lived in the country for a few months where I

could not get to stores, restaurants, or work in a timely manner. And I think that's an ideal dream but it wasn't practical for me! So I'm glad I found that out in my 20s so that I didn't buy a lot in the countryside. But I thought that that would be a great thing but I was wrong.

So after that experience I realised that I kind of want to be in the midst of church, stores, my work, my friends. I grew up in the suburbs and it's something that I'm comfortable with. I like the suburbs. I've never lived in the city. I like visiting a city but I'm not so sure it's the place for me to live. So I wanted to be in the suburbs near stores and friends and work, and of course the view is really important. And I just want to be in a safe, friendly atmosphere.

Ben: Now as a Brit, we always have this idea of American towns, cities, sprawling. So where would you put yourself in the middle of this sprawl? You're obviously not in the city?

Michelle: I'm not. I'm in the suburbs and I'm in the south in the United States. So I think we are not quite sprawling, maybe that's a bit of an overstatement, but there's plenty of land here and the city is driveable. It's not a walkable city and in fact most cities in the United States are not walkable. There are a few that you might know – there's New York City which is quite walkable, Washington DC is pretty walkable, but most of the United States, as you said on the podcast, on my podcast, most of the United States is built to drive from place to place. So it is a bit spread out.

Ben: Does anyone ever think about that and almost get a little bit concerned, say if situations changed and we weren't able to get hold of, we call it petrol, fuel for your cars – what do you call it? I've forgotten! You don't call it petrol.

Michelle: Yeah, fuel. Gasoline.

Ben: Gasoline, that's it, yeah! But does that ever concern anyone or really just not on the radar?

Michelle: Well I know this is going to sadden you Ben, but it's probably not on the radar for most Americans. It's because even in areas in times when we had gas shortages we've always been able to get it. And I think that most people think that it's always going to be that way.

Ben: Getting back to what you're trying to do, you're also making a podcast about what you're learning as you go. Where did you start with that?

Michelle: Well I started the podcast at the beginning of this year in January 2016. And I am basically learning and teaching the basics of residential construction. And as I learn I teach my audience. I kind of think of it as, I don't know what you call it in the UK, but in the US when we go to college or university we have study groups. And so students in the class will get together after class and they will simplify complex concepts and they will break down the very complicated concepts that they learn in the class. And so I am thinking of my podcast as a sort of a big study group where I am the leader of the study group but I am a peer. I am a fellow student and so I started out just teaching the very basics of residential construction and home design, and I continue to do that.

Ben: I think that's one of the great ways of learning though as well. I'm sure they say after you've learnt something the best way for it to stay in your brain is to try and tell someone else.

Michelle: Yes, absolutely. We used to say see one, teach one, do one.

Ben: Brilliant.

Michelle: Yeah.

Ben: Where did you start? Was it just going to be random for you or did you think no I've got to start in this specific area?

Michelle: No I didn't and I even struggle with that today, thinking should I go on a specific sequence. To be honest it's just who whatever I'm interested in learning about at the time is what I teach and what I research.

Ben: I understand! That's me as well. That's the way I've gone. I sometimes look back and think oh dear, that was a wobbly path but I think you've got to try haven't you?

I want to do something slightly different in this podcast because we're both doing the same thing on different sides of the Atlantic and so I thought this would be a great opportunity just to compare notes and to see what things we've discovered. So let's just start with any observations or things that you felt you learnt that is just oh wow, I'm so pleased I dug into this.

Michelle: I am very pleased that I dug into home energy rating systems, and I'm not sure that you have that in the UK but it is called HERS (Home Energy Rating System) and it is a process that we have here in the United States where we rate homes based on their energy efficiency. They're independent companies.

I think it started with the US government heading the whole thing, but independent companies will come in and they will test your home while it's under construction, for energy efficiency. And I am so pleased that I learned about that. There are different levels of energy efficiency that can be your target, and depending on I guess your budget and your interest in having a really efficient home, that will determine what type of insulation, what type of heating, ventilation and air conditioning systems you put in. Even what type of windows and doors that you install. So I am really happy that I learnt about that because it's something I definitely will put into my new home. I will have my new home energy rated for sure.

Ben: Yeah, I think I can agree with you on that, that from my perspective probably learning about the fabric of the building and how you can construct something that will just use very little energy. That's got to be right up there and you know that I'm a fan of the Passivhaus standard and it's what I'm trying to build myself. We'll get there in a minute in this conversation no doubt talking about land. So I think that's brilliant.

The other thing that I, this is almost a surprise one, but the more I think about this and the amount of homes that are being built, slight aside here, but I keep coming back to population, that I think that this is going to be such a critical issue when we think about housing in the future. Because we could go on building, building, building, but when do we say stop? I know you've got more land than we do over in the States, but I think it's not just land we're talking about here. Every house that goes up uses resources, so I think that it has to come into the public, or the world consciousness, much more.

We're having this chat, different sides of the world, we're sharing information. This happens every day and people are just living like this. So sooner or later we've got to realise well actually if we get too many people we're not going to be able to live the lifestyles that we want to live and we're hoping that the whole developing world catch up. Well that just physically cannot happen. So yeah, there's my slight aside. I like going into these bigger debates.

What else have you got for me in terms of things that you feel that you've learnt?

Michelle: Well I've learned how to make a house strong and not just pretty. You know when I went to the International Builders Show which was here in Las Vegas in January 2016, I came across a company called Simpson Strong-Tie. And I actually had been introduced to them by a structural engineer who had told me how wonderful that product was and the products that they offer are.

They have a system called a continuous load path, and what happens is that there are ties and there are fasteners and metal bolts, that literally connect the roof to the wall studs and the wall studs to the flooring, and the flooring to the foundation. So it's one continuous load path. So that if there are any torsional or wind forces that may want to shake the house, or . . . in our part of the United States we have storms, tornadoes and hurricanes. So when those high winds come, that continuous load path will strengthen the house and will keep the house tied together so that it is less likely to be damaged by those high winds. So I'm a big fan. I want a pretty house, Ben, but I am a big fan of having a strong house that is lasting as well.

Ben: I think another really interesting difference between the US and the UK in terms of timescales obviously, and we've talked about a lot of America grew up around the car, so that shows what we're talking about 100 years or so. In the UK we've got a lot of historic buildings that have stood the test of time, and I always think the aspect that's most interesting is some of the materials that they've used is just, they're wood, they're mud in a lot of cases in very old buildings. So it just goes to show that I think each different part of the world will have some sort of construction method or way to survive the climate that it's got to face.

Michelle: Yes. Unfortunately here in the United States I think for too long in the past several decades or so, I think that budget unfortunately was the main concern of many builders. And so they maybe weren't building as strong of a house as they could have, in order to save a bit of money.

Ben: I could counter that by saying were they building big houses? Could they not have just scaled it down a bit?

Michelle: That is such a great point and you're exactly right!

Ben: I was also going to ask about construction type, because here in the UK we have a predominant construction type of brick and block. Is that the same in the States?

Michelle: Yes, we do the same thing. A lot of the foundation work for example is with concrete blocks or concrete forms and then yes, we use quite a bit of brick. It depends on the area or the region of the United States. In some areas, like the southwest, stucco is quite popular, and then we have siding that is often used, but the foundations are almost always concrete forms or concrete blocks.

Ben: Now let's move this on a bit. I've got you to secretly write down three things that you think are great about the US house-building industry, and I've got three from the UK. So I'm going to kick this off.

My first point that I've put down here is that I think we actually have a real diversity of projects, particularly when it comes to people who are going out there and building their own. Not necessarily with their own hands but they're going out there and driving the project through. So that's going to be mine. My first one.

Michelle: My first one is, and you've already sort of alluded to this, is that we have plenty of land in the United States. Maybe not in more large crowded cities, but in general in the United States we do have plenty of land to choose from.

Ben: Lucky you! Alright then, I've got another one here. I think actually the UK, we're quite good, we have certain people who are good at solving issues, innovators and that if we could lean on these people more or listen to what they were saying, my goodness we would go a long way. So that's mine. A number of people doing great stuff, we just need to get the word out.

Michelle: And my second one is that our supplies and materials are plentiful here. I know that's not true in some parts of the world, but they are plentiful here. And we also have a diversity of suppliers because we are the United States, and so a lot of companies are communicating with us and trying to get their products known and they advertise here, so we do have quite a few suppliers and quite a diverse variety of suppliers.

Ben: If you wanted to go and build a house with materials that you could get locally, that haven't travelled big distances, are you saying that that is a possibility? That you could source that out quite easily?

Michelle: Yes you could, absolutely, absolutely.

Ben: Very nice. Alright, my third point will be that self builders here in the UK are very open to sharing and I think that is golden. They will open up their houses often, say come and have a look round, they'll explain what went wrong and I think that openness and honesty is such a valuable commodity.

Michelle: Well you know I could say something similar about the United States and it is about the residents of the United States. They are quite open, especially when someone has had a custom house built. They're quite proud of it and they want to show it off and so they're very open about sharing their ideas, either in person or over the internet.

We have a great site here called, I think it's called gardenweb.com. It's a part of Houzz.com which you may have heard of and it's a great forum and people share their information openly. They're very open about their experiences and quite honest.

Ben: Alright, let's move on to challenges now, and I'll start off with this. I think one of the sad parts of development in the UK is that 99.999% probably of house building in the UK is just all driven by money and people trying to make money, and that leads to just poor choices because really they just want these properties off their hands, that they can make some more that they can then sell.

Michelle: Yes, well Ben you know unfortunately that is not unique to the UK. It's as I just said it's a part of the construction industry unfortunately.

Ben: This is one of the things that having a chat like this we get to size up, where are our differences and where are our similarities. And sometimes it's just in the terminology isn't it, but I have no doubt if you've listened to the podcast you've thought what, what's he talking about there?! So that's my first one for challenges, or problems to overcome.

Michelle: My first one is that we do not have a very popular self build movement here. And in fact builders, general contractors, are not, although homeowners are very open and sharing, builders and general contractors are not very open at all in sharing their knowledge. And it's like pulling teeth to try to get information from them. When I started my podcast I thought I'd interview lots of builders and they'll tell us their secrets and their tricks, and I have not had one to agree to speak to me. Not one.

Ben: That is strange!

Michelle: Not one.

Ben: Why? Why do you think that is, because certainly I've found this podcast wonderful, that you can just reach out to people and on the whole they've just said yes immediately. But that's all countries. That's not just saying here in the UK, although a lot of the podcasts are from here in the UK.

Michelle: Yeah, you know I have not had a problem with any other type of guest, except for builders! I can only make an assumption because I haven't really been able to have a conversation with one, but I can only think maybe they think their position is threatened if people want to self build. If owner builders want to take on the task of being their own general contractor. Maybe they're a bit threatened by that.

But what I think they must realise is that self build and being an owner builder, that is for some people. Some people like me who want a little bit more control and who want to be actively involved. But then there are others who have no desire to do that and they will definitely want to hire a builder or general contractor to head their project. So I think the builders are a bit threatened, but I don't think that they should be.

Ben: And builders as well, I think that if you're a good builder you're just going to be in demand. You have nothing to worry about, and Michelle you know what's going to happen, the second that we finish this podcast and publish it, you're going to be inundated by builders wanting to be on your show! That's what's going to happen!

Michelle: We'll see!

Ben: Now I've lost track here. What number are we on? Am I on number two?

Michelle: You're on number two, yes.

Ben: I'm on number two. Okay, so I'm going to say, and I bet this might be on your list as well, that house building is not an easy process in terms of if you're trying to learn this for the first time. It's probably the biggest thing you would ever do in your life and there's just, in the UK certainly, no clear path to walk down.

Michelle: I agree with you. It's the same in the United States.

My number two is that sub-contractors, and I guess the verbiage is the same over there, so the plumbers, the electricians etc, the sub-contractors are less likely to prioritise owner builders as opposed to general contractors. So they can sometimes put your project, if you are an owner builder, put your contract on the backburner while they service the builders. And so sometimes it can be difficult to schedule them.

Ben: I think this is the same in the UK too. You get put in a holding pattern don't you. We'll come to you when we've got time. I don't know whether it's to do with owner builders just doing it once, and they know you're very unlikely . . . if you build a house that you like, you're going to be staying in it.

Michelle: That's what I think.

Ben: Number three on my list, building your own home really I think in the UK, when I was sitting down and writing my list, is for the wealthy. And I know that that's not exactly true and I certainly think it shouldn't be true. Just most places that you'll go, I think you're stretched to the absolute limits of what you want to do. And people may pick me up on that and say that's wrong. I don't know, I just feel that at the moment it's aimed at the wealthy. If you've got lots of money to throw at things you'll get through okay.

Michelle: Yeah I have to agree with you. I don't know what the income needs to be but you definitely have to have some extra income in order to take on such a project.

My number three is similar. It's funny I had this written down: financing can be difficult. But especially for those who want to self build. Owner builders can sometimes have some difficulty getting financing through the bank. But here's the good news. The good news is that even if you want to act as your general contractor, a lot of times banks will allow that if you have someone with building experience on the project. Not necessarily acting as the general contractor or builder, but maybe a site or project manager. So if you indeed want to be a general contractor for your own home, you can do that and then hire someone with building experience to supervise the project and the banks will usually go for that option.

Ben: In terms of your project, how much are you going to be leaning on the banks?

Michelle: Probably not much!

Ben: Good, good.

Michelle: Which is why I'm taking my time and saving hopefully quite a bit of money so that I don't have to lean on them very much at all.

Ben: Yeah, I'm trying to stay in that boat as well.

Alright, well I liked that. That was good. One final thing that I thought would be good, is for us both to have an area that we'd like to find out about how you'd do it over there. And the funny thing is I think we've both got the same thing written down. I want to find out about zoning, which I think is the equivalent of planning permission. So that's my question to you first of all, is what is zoning, how does it work in the States?

Michelle: Well in the United States we have a building permits or zoning department, and the name of it may vary from region to region, but that is where you get your initial building permit. They approve your house plans. They look at your lot survey and make sure that the positioning of the house is appropriate and they approve your project. And so that happens at the very beginning before you can start construction and then there are several inspections that have to go on during the construction process. And then at the end they will give you final approval and you will obtain a certificate of occupancy, which means that you can move into your home.

Ben: Now I think planning permission, it's similar but it almost, some of that sounded a bit like building regulations as we call it over in the UK. And I'm wondering, your system, is it actually quite simple, that you say these are our plans, this is what I want to do and then they basically go yes, or do this do that, yes?

Michelle: Yes, and they may vary it a bit. And so maybe what is more similar to your planning permission is sometimes neighbourhoods, actually often time, neighbourhoods especially in the suburbs will have what we call a homeowners association and that is sort of the governing body of the neighbourhood. And that governing body will look at your house plans and say yes, this is an appropriate size, yes these are appropriate materials for you to build your house with. So we do have that entity, but that will vary from neighbourhood to neighbourhood.

Ben: That's the other thing that we've got to bear in mind. I know the UK is split up into, well it's not even logical sometimes, sometimes in Scotland or in Wales they'll be doing things just a little bit different. On the whole it's the same system but I can't keep track fully of what these things are. So yeah, there are a lot of local variations.

Alright, good. Now is there anything else that you would like to know about or comments about the podcast as you've been listening to it?

Michelle: Well I love the podcast. Yours is one of the first home building podcasts that I found and I just really love it. I've learned so much from you and I love your approach. I guess it's similar to mine, we are learning along with our audiences and so I think you take complex ideas and you simplify them so that we can learn them, and I am such a fan Ben and I appreciate you very much.

Ben: Aw, thank you Michelle!

Michelle: No, really, really!

Ben: And I think that this is interesting that what you're doing, what I'm doing . . . maybe, why did you want to do it this way? And what would you advise to someone else? Because we often see it don't we, and maybe your strength if you're someone who wants to build a house, you could blog about it, you could make videos about it, there are multiple ways of thinking about this. But how did that work for you and how are you enjoying it?

Michelle: Well I am a huge fan of podcasts and I love them because you can, and I am also a lifetime learner. I like to learn about lots of things and I like a podcast because you can learn while you exercise or while you do your house chores, or you know you can multitask with podcasts and I thought that that is the medium that I wanted to present the information to my audience with. I wanted them to be able to listen to me, but also we're busy people and so to be able to listen and learn and do other tasks was just I thought was just a great idea.

Ben: Well Michelle, I really enjoyed this chat. Thank you very much for coming onto the podcast.

Michelle: Thank you for having me Ben.