

Episode 187

What keeps a self-builder awake at night? - with Will Kirkman from Ecomerchant

The show notes: www.houseplanninghelp.com/187

Intro: The self-build process can sometimes feel long and scary. Getting advice you can trust is vital and it's not just the right choice of architect and builder that matters. Will Kirkman works for Ecomerchant: a builders' merchant with a difference, aiming to be ethical, healthy and sustainable. In this episode he discusses the key results of a survey they ran in order to most effectively help self-builders overcome their worries. I started by asking him for a bit of background about himself.

Will: Oh, good lord. Like what?

Okay, let's start off. School, agricultural college, not really deciding what to do. Farmed, went off and did other things including travel. Basically, didn't have a PAYE job until I was quite old.

Did lots of interesting things. Skiing, mountain biking, climbing, farming, metalwork and then I eventually got a job with a civil engineering company, a supply company, through a friend of mine who said it might be a sensible idea at 42 to get a proper job.

So, I did. I went off and took that job, thoroughly enjoyed it. That business was sold and then one of their brands that we bought whilst I was there was Eco Merchant. And then we took that off the administrator because it wasn't part of the deal and that's what we've been doing ever since.

Ben: And today, quite a quirky title. This is What Keeps a Self-builder Up at Night. But there's some context here first of all, isn't there?

Will: Yes, there is.

It was an emailing that we did actually, a survey, based on trying to find out a little bit more about the market. Self-building is a unique experience for pretty much everybody who does it. So, if you're only going to do it once, everything's new. So, we wanted to know what

people were really worrying about and whether we could help them, in some way, to do something about it.

So, we did a really non-scientific survey and we sent out an email to people saying, 'would any of these be concerns? Perhaps you'd like to list them.' So, they could reply to the ones we sent out or make up their own and then we spent some time collating them and we came up with basically the top five worries.

Ben: We're going to dig into those and just ad-lib around them. Starting with this one, which I can totally understand, 'not knowing how much my project should really cost.'

Will: Crikey. Yes. This in many ways sits at the root cause of it. There are so many components of the total cost of a build.

At the beginning, you don't imagine cost or anything else unless you've seen some of the TV programmes where it is shown quite vividly what can happen if the budget goes wrong. But you start off with an idea of what the building will look like and how you're going to use it. The reality hits home and then you begin to think to yourself, 'I am looking to try and cost a whole system, a whole process that I've never done before.'

So, even if you're talking about proportions, should a certain percentage go for fees and upfront costs? How much about the managing of the process of the transaction for the land? How much should I realistically be paying an architect per hour? This is before you've even got to any construction costs.

If you read the construction press, quite often they give you rather useful comparison charts. So, for example, as a rule of thumb, you might say if you did all the work yourself and it was a relatively standard build, £800 a square metre might be a good idea. On the other hand, if you want to just say to someone, 'here's the land, build the house. I'm going to Barbados. I'll be back in a year and a half. I want it all done', it might be £2,500 a square metre or even more.

But somewhere in the middle sits most people's realistic budget, which we think will end up between, say, £1200 and £1800 a square metre, as an indicative cost. But it's really difficult to nail. And at the beginning of the project, as your dreams become reality in terms of the mechanism and the process, you begin to look at it more and more and more and the anxiety obviously builds. That's what we were hearing back.

This is why people then have budget choices to make. You've seen it on the telly. 'We've gone massively over budget. We'll have to abandon the kitchen, the patio', whatever it happens to be. So, controlling costs is one thing but establishing what the costs should even be in the first place can be very tricky, especially if you're not experienced at doing it.

Ben: How much of that do you trust to the people that you hire as well? Because when you have this figure that you mentioned, and perhaps for example in my case, I'm working with an architect, I am leaning a little bit on their experience.

Will: Probably the best way to answer this is supposing I gave you £200,000 and said, 'there you go, go and build your own house.' Would you go to the builder and say, 'I've got £200,000 to build a house'? I wonder what his price will be. It's not going to be £140,000.

It's a bit like work expanding to fill the time for its completion. I think that buildings expand to complete the budget and generally speaking exceed them.

So, my view would be that I don't know that you can trust any one person, but I think in this particular instance, your architect and your builder are two of the people, as you work together, to look at realistically assessing whether your budget looks right. And then I think you need to involve material supply.

There are lots and lots of ready-reckoners that you can use, but a good builders' merchant will also tell you, for example, whether you might get a discount, whether they might offer you deals or whatever on something, and be able to look at the products that are being specified and give you a ballpark figure. Blockwork, brickwork, floors, tiles on the roof. They're all fairly easy to predict the cost. So, you can get the bulk of it out of the way.

So, the answer to your question is, I think the triumvirate really would be architect, builder and yourself, and then I think you have to engage supply chain as soon as possible, to start putting some real costs on to it.

Ben: It's also quite difficult because of the time element and how things develop over that period of time. It's not just at the beginning. Maybe if you'd done it before, things might be different that you'd go and you'd do all your surveying first. But that's what we're finding, that these costs are just appearing.

Will: There are ways around it. You can look at contractual mechanisms to do so. We have customers of ours who are builders who work open book and so, there aren't any hidden margins. It's declared and the builder might say, for example, I am going to do the whole thing at this cost and I'm going to add on a certain percentage. And then there can be mechanisms for recovering savings and sharing the benefit or splitting the cost on overruns, for example. So, there are ways that you can do that.

The other thing is that you might be doing this for the first time, but if a builder's been doing it many, many times before, you'll find, as long as you're still using the system with which he is acquainted – but if you ask him to do things that are non-standard, then he's become nervous in the same way that you become nervous.

So, if he has to find a lime plasterer to do the trades, rather than, say, his normal plasterer – we have this on a number of occasions – the plasterer says, 'I've never done this before. I'm not sure. I'll have to re-price this.'

So again, choosing your build system and choosing your builder and your architect to suit is another way of helping mitigate the nerves in the supply chain for your build.

Ben: Let's move on to the second one. This is not knowing if I'm getting good value and good quality.

Will: Well, I think we all like to think that we're getting good value and I think there's an assumption that the quality, I think quite often, that if you pay more, you get better quality. And I think there's some truth in that. But I think this is about being sensible about what your expectations are and also understanding what people's skillsets are.

We traditionally will build, for example, block and brick in this country. But some time ago, there was a shortage of bricks and people moved to other construction methodologies. So, they found it more difficult to judge how the building might behave.

Now, you've done programmes, I know, on the consequences of building block and brick badly, or not well enough. And there is a perfect example of where the quality is poor. And the expectation, the value judgement of the customer is completely shot to bits.

The lovely householder in the film that you did where the building was leaking presumed that the quality and the longevity of the building would be of a certain standard because it was being benchmarked by building regulations, and in your clip, this wasn't

so and she felt very let down. So, she had very low perception of value, very low perception of quality at the point you interviewed her. But when she bought the house, she had a very high expectation of value and quality.

I think what people are looking for is, is this going to perform in the long term. You want to buy a house once and if you want to sell it, then you want to sell a well-performing, well-built house that's robust and will work. I don't think there's an argument to be had. I think anything you do should be built to a high standard. The quality should be there.

Ben: That's obviously volume build housing and the future of housing that we're talking about. I'm just trying to say, they are perhaps not doing as well as they could. When you build yourself, you're a little bit more in control.

Will: Yes, I think you are and I think that's a fair point. It's one of the places where quality can reside in self-build. But it still relies on an understanding of everybody of what they're trying to achieve.

And there are certain areas where quality is difficult. A good example would be leadwork on roofs. If you've got an older building and you need leadwork done, there are very few good leadworkers around anymore. And it's jolly difficult to find them. So, you can really struggle.

But away from specialist sides, it depends what you mean by value and quality as well. If you're paying for a house that's supposed to be terribly energy efficient and runs on a very low requirement every year, then that's what it needs to do. So, your value judgement will be, 'I want to have a low-cost house.' Everybody involved in delivering that needs to deliver at a quality that will achieve it. And that's what we're really talking about here.

I used an example earlier on when we were chatting, about paint. Paint is one of the things we see often failing. It blisters, cracks, comes off, fades, you get algae on it. And actually, the least you could expect of a paint is that it works. And yet, people buy relatively inexpensive paints, put them on the outside of a building and wonder why it's coming off later. Well, because it's not manufactured to do the job they wanted. That's misplaced value as well and this happens a lot.

I'm trying to think of an example of where you're paying for something of better quality that will last longer and you therefore avoid having to replace it or repair it and that cost is acknowledged.

Ben: I find this all the time. With just little things. I'm not talking necessarily about self-build now. Items that break and you are left with virtually all of it that works perfectly ...

In fact, I can give you an example. My cafetière that was brand new. I had the last one, it must be, nearly about ten years and this new one, I had an accident with it on the second or third day and chipped it there. And you can't just fix that. So, it's lethal. I'm hoping no one else will cut themselves on it, but I still use it because I feel it's such a shame to have bought something brand new and it's already broken.

That's maybe my fault in doing it, but there are other things that break where a tiny piece of plastic comes off.

Will: I'll give you a good example actually. It's bathrooms, a steel bath. Now, a steel bath is an expensive item and there are some manufacturers who produce really high-end steel baths and they're many hundreds of pounds. Yet, you can go down to your local hardware store or shed and pick-up a bath for £100 or so.

A plastic bath moves, no matter how well you support it underneath, whereas a metal one doesn't. So, it interrupts the sealant, it moves the silicone, it makes a gap between the tiles, you can get leakage underneath, it's more difficult to fit a bath panel to, and they wear differently. They succumb to fading et cetera and then you'll get a streak where the tap drips into it, et cetera.

It's just one of those things, but when faced with spending £100 or £700 on day one when the bathroom goes in and the budget's a bit tight, it's the £100 bath.

If you go back to what we were talking about before and you've planned your build, you know you're going to put in a really high-quality steel bath that you will do once. And the only time you'd have to replace the silicone is because it's got mouldy, not because it's moved or cracked or the bath's leaking.

Internal doors. You can buy an internal door for £30. Acoustically, internal doors contribute massively to the acoustics of the inside of a building. Buy decent doors.

Value, quality, comfort. We've seen this before. Big timber-frame houses, three-quarters of a million pound, a million pound build. Five bedrooms. We invite some friends to stay for the weekend. First time there, you're downstairs watching Antiques Roadshow, they're upstairs in their bedroom 150 yards away and you can hear

them brushing their teeth. Because no one thought about acoustics and doors are often to blame.

They're incidentals but these are the kinds of design things that when you talk to people who do self-build, that they only find out when they're living in it.

Ben: I can just understand why a hundred percent. Because we're thinking about doors at the moment and there's an aesthetics side. As you say, you've got this sliding scale of what you could be paying and then you've somehow got to think of that in the overall sense of, 'well, do I want to spend this much?'

And whenever you complete a self-build, there will always be things like that, won't there? But does it get better over time, the more times you do it?

Will: Just to pick on one thing, there is also the confusion, if we just throw in the word 'taste'. Because value and quality are different things to taste.

Go to any lighting shop. There used to be one on the King's Road called Christopher Wray's Lighting Emporium, which is an unfeasibly long stretch of the King's Road. Many, many floors, many, many rooms full of lighting, and you go in thinking 'I just want to buy a light.' You'd come out after looking at lights for an hour and then not be able to make a choice. You think to yourself, 'I like that, I like this, I like that.'

Again, just simply on a functional basis, in terms of the building fabric, you need to concentrate on getting that right in terms of making it work, so you're not buying yourself ongoing maintenance issues. But then you've got the taste thing as well, which sneaks in and then manoeuvres everybody. 'Oh, I really like this kitchen worktop' or 'I really like that'.

So, when you're talking about thinking about how your build will be, I think part of what we're saying here is that you have to be fairly strict with what you're doing. You have to have a plan and be able to stick to it. If somebody says to you, 'doors are important. We know, we built a house. We had to replace the doors because the acoustics were terrible', then factor that in at the beginning. Take the experience of others and help it determine your design.

I can't address your needs in terms of taste.

Ben: I'll let you know how the doors go.

Number three then is, 'I worry that I'm paying too much. No understanding of the process.'

Will: Oh, gosh. I think everybody thinks they're always paying too much.

Ben: Unless you get the £30 doors.

Will: I bet you I could find someone who thought they were paying too much for those as well.

Am I paying too much? We're going back to this again. It's about the value thing. What you want to be at the end of your build is happy that you've spent your money wisely and that you're receiving the benefits of the design and the quality of the materials that you've chosen, that you enjoy living in the space that you can show off to your friends, it looks nice and people appreciate that you built a nice environment to live in.

Ben: Is it easier with more money, or does it just get worse?

Will: It depends how much more money. We definitely have clients in our business who have money than a horse has hairs, to whom one person £100 is a lot of money, to them £10,000 is hardly anything. I think when you get to a certain stage, you just abdicate responsibility to people and just say, 'sort it out for me.'

It's a really very interesting question. I'm not sure.

If you're a self-builder, money's critically important but I think there are other things that motivate you just as positively in terms of getting the job done how you want it. You are better off being wise than being wealthy in terms of the build. Choosing what you do right.

I suppose it goes back to what you were saying before, and I know in your circumstances you've taken an awful long time to get where you are. Probably no bad thing in some respects.

Ben: I feel that a lot of the decisions were much quicker after that. And it was land really. That was the hold-up. But it allowed me to keep on learning all of those years. It's five years, pretty much to the day now, since I started.

Will: And the eight or nine designs that you've had done, where things change only a bit but they change.

The other thing, of course, is something which is completely free, is other people's mistakes. So, the networking within the self-build

environment and the construction environment is really important. If you know other people have used things well then ask them how they did it and do it that way. If you know someone's used a product or a material to good effect then ask them what they did and how they did it and do it that way.

What you can't do is the accelerated testing. I live in a house that's over 200 years old and some of it, a large proportion of it, is still original. It's still working, but they didn't know that when they built it.

Ben: Let's move on to the fourth point now, which is 'my experience of builders' merchants is not good. How can I find a reliable supplier?'

Will: You're asking for an answer from a builders' merchant.

The builders' merchant market is an interesting one. Builders' merchants are necessary because they break bulk and they keep a range of products so that builders can go and buy materials and build houses.

What's in builders' merchants doesn't tend to vary in terms of generics. There are similar types of insulation, similar types of fixings, similar types of tiles, similar types of bricks, blocks, timber merchants. These are driven by standards within the construction industry.

So, what a builders' merchant will do is carry a vast range of these products, will have access to a vast range of these products and deliver them in a timely way on to site. And I'm not sure that many builders' merchants would like to take lots and lots and lots of new products when the older ones the customers will just ring up and order.

There's no doubt about it that making life as easy as possible for everybody concerned is what the industry has done. It's gravitated towards known ranges of products, ubiquitous, easily available, small price range. Really, what the builders' merchant is doing is competing on service and that might be the frequency of deliveries, the politeness of the staff, the way in which they process the order. There might be special deals etc.

What builders' merchants are generally not keen to do is to invest an awful lot of knowledge at the counter front or in the branch, because they don't see a return for it easily.

We suffer the same thing ourselves. You will have people who have large amounts of transactional knowledge who are perfectly personable and capable in the builders' merchant. 'Hello, Ben.

Cash or account, mate? What do you want today? It'll be with you tomorrow. Dave will sort it out. By the way, you get a free box of nails.' All of this kind of stuff. But if you went and asked them if they could give you a hand calculating the phase shift on a roof section or what products might you use to create a breathable structure or what would be okay to use on my old building to refurbish a part of it, you're asking them to go beyond what really you should be expecting them to do.

For a self-builder, who's quite demanding and would then think that a builders' merchant might be a good place to source knowledge, the experience we got from the questionnaire was is that they were generally speaking let down when they went to do that. They found they'd ring up about something and say, 'well, we do this but we don't do that. Never heard of it, mate.'

So, a builders' merchant is there to support your build. If you're building using things that are on the edge of the norm, then you might find someone who can deal with some of them. But if you go beyond that ...

For example, if you went from a block and brick system to an ICF system, most builders' merchants – I'm going to get into trouble here – if you went and said to anybody working behind a builders' merchant counter, 'can you name three manufacturers of ICF build systems?' You may well get asked, 'what's ICF, guv?'

Ben: Some of this is to do with the size of these companies, that they're just employees, aren't they? If you've got a builders' merchant in every town, I don't know, it depends who you're employing and what salary they're on. Does that then mean that you've got to do your research before you even walk in the door?

Will: Let's stray into analogy territory here. Let's think about food.

There are very successful, globally listed companies that make millions and millions of pounds out of selling food. Chain restaurants. In your local town you've probably got them. But you've also probably got local restaurants. And this is about creating a landscape that is driven largely by the means by which housing is delivered.

So, if the bulk of your housing is delivered on large corporate, system driven, vertically integrated businesses, then that's the kind of builders' merchant network you're going to get.

What I would say is that my experience of merchanting for a long time, is that most merchants are well-intentioned, capable,

intelligent people, perfectly polite, good at delivering service, they're good at what they do. The question really is, like the food analogy, is what you do eating chain restaurant food or do you want to go out and buy your own ingredients on occasion or go to a restaurant where they source local ingredients etc?

The point about this is creating a space within UK construction for those who want to self-build, not to have their opportunity bossed by the main provider of building materials which happens to be, broadly speaking, six builders' merchants.

So, it's about finding space.

The big builders' merchants have tried having niches etc, but they've not really worked that successfully. This is a real clarion call for promoting local builders' merchants. They are much more likely to begin to do things that help support regional build systems or non-standard construction methodology.

We need to go back to the question about builders' merchants. I think what our customers were saying when we surveyed them was that when they went into the general, national builders' merchants – and maybe some of the smaller ones, I don't know – is that they were on the edge of what they were used to supplying on to. And it looked like it and it sounded like it and it made them a bit nervous.

Ben: Finally, number five. 'Who do I turn to for help and advice?'

Will: Oh dear, I shouldn't chuckle. It's a really difficult question.

If I want to know how to do something I've not done before then probably the best person to ask would be somebody who has done it before. So, that's where I would start.

If I want to know how someone experienced something that I've not done before, I'd ask them what their experience was, when they did it. And I would have to have an opinion about whether I believed them, that they really did enjoy sky-diving as much as they say they did, or whether it was utterly terrifying.

It's probably best to use a little quick joke – it's not really a joke because it's actually not that funny – about a chap who wallpapers his front room and his neighbour comes around and goes, 'wow, this is marvellous. My house is just like yours and I love this wallpaper. Where did you get it from?' He said, 'I bought it from such and such a shop.' He said, 'how much did you buy?' He said, 'I bought twelve rolls.' So, he goes off, comes back a week or so later and said, 'I've decorated my front room and it looks

marvellous, just like yours, but I had six rolls left over.’ And the bloke said, ‘well, so did I.’

This is incomplete research. What he should have said was, obviously, ‘how many rolls did you use?’

That little example, it means that the best place to start, who do you turn to for help and advice, self-builders. Look at what other self-builders are doing, look at case studies, and this is just for the general journey.

I think when you’re talking about technical or professional help then again, you’re going to go back to architects again. You need to start finding architects who have a good bedside manner, are sympathetic with your ambitions, understand them, can help you find or maybe know trades who have worked in this before.

But I think one of the things that we’re finding as well, is that with smaller, local building companies, we often get people who take a bit of something. Go back to lime plaster. We’ve had quite a number of companies who take lime plaster, do it for the first time and then they’re happy reselling it to their customers because they’ve done it. ‘It wasn’t that bad. It went on okay. I learnt a few tricks.’

So, there are lots of things. Use the internet. There are lots of really good roadshows and things that people put on, various organisations put on. Go to them. Test the water. You don’t know. You’re about to go on an incredibly exciting and maybe exhilarating journey, spending an awful lot of your own money or maybe somebody else’s that you’ve borrowed, to build a building. If you’ve never done it before, the cheap end of this deal is what you do before you build.

Ben: Here’s a question for you about gut feeling and if, say, for example, I could use myself as someone who’s trying to build a sustainable house. I know it’s not going to be the world’s most effective eco-home but I just want to get a few things right.

But my journey, largely, has been guided by what I feel about people, which is probably not a great thing. I understand the science up to a point but then it starts to go over my head, which I think is probably common for a lot of self-builders. They might have the money to be able to make this happen.

So, what’s in this? Is that a question that you can answer in any way?

Will: Maybe. I'll have a go. Take a leaf out of your book. Complexity is difficult to understand. That's what complexity is. But it's also difficult to sell. So, let's not make things complex.

I don't know how the engine in my car really works and when I go into my garage, I don't want the engineer to give me a detailed description of how he's reset the timing sequence of the engine. What I can do is drive it and enjoy it and do all those things. And I understand when a car's doing what I want it to do.

So, to some extent, you have to manoeuvre yourself. You have to abdicate responsibility for the really technical stuff to technical people.

The problem is, and this is a whole different conversation, it's about language and how language is understood. Because people can come back and say, 'well, it means all of this' and you go, 'well, still that's beyond me. I don't see the benefit.'

So, where you end up with is – and let's use the paint example – this is paint, it goes on this thing, it works this way, I guarantee it'll work because it's worked x amount of times before and here's loads of times it has worked, or it's been certified in a particular way.

What people are looking for, they always ask the same questions. 'Can you deliver me what I want? When can I have it? What happens if it goes wrong?' Those are the core questions that sit at the answers, back to the survey.

So, when you're talking about how do you judge, I can't get into a conversation about sustainability because everybody has their own definition, but what I can say is that you can observe principles. So, let's go back to the food analogy. It's a bit like healthy eating. You know what a sensible diet is and you don't have to talk to very many construction professionals to find out what they think a sensible construction method is, that might be, for example, better for your health or more energy efficient than another structure.

At the risk of rambling on, it's a very difficult question to answer. And by the way, gut feeling, Carl Sagan when asked about his gut feeling, he said, 'I prefer to use my brain to think.' And I'm afraid I fall into the same category.

Our experience is that this is one of these things which people intellectualise over, maybe within themselves, and they have a look at the different angles and they will come to a view that says, in broad terms, 'it is on these principles with which I wish to engage.' So, for example, 'I would like a building that has very low toxicity or

has low embodied energy or has very low running costs.' And then you will begin to find that they will fall into place, and that you will end up with a design or a build system that will meet your main requirements. And then the rest of it is down to the process that we've been discussing, about getting things right.

But settling on what your values, to use a term that we used before, or what your requirements might be, is quite difficult. You, in your case, had family, health and wellbeing. Once you'd found the plot, those were what you were looking at, from what I can remember from our previous chats.

Ben: Yeah. But this idea of creating the best possible eco-home that you could, I'm not sure that I'm doing it 100%. And that's probably why I've never said that from the beginning. But if we did have that, would more people not be doing it? There must be a reason why we're all sticking to brick and block in this country. Do you see what I'm saying here?

Will: No, I completely get it. Again, you've covered this in the future of housing. What gets built is what tends to be the most delivered and the most commonly seen. It's something in marketing called synchronicity. If all the buildings you see going up have one block on one side, one block on another side and something yellow in the middle, then that's what you think building is.

So, you want to find something different? Go to France, Norway, Sweden, Canada or America and look at the way they'll build. They'll have the same issues as us. They will have standard means of construction which are universally accepted and they're geared up to deliver them.

What an awful lot of self-builders are doing are asking for buildings to do slightly different things. There are other build systems that are capable of delivering that at a lower cost than trying to make our block and brick buildings more thermally efficient, more airtight, whatever. And this is the problem.

So, you're straying from conventionality, into what's considered to be non-standard. And that's actually an expression that's used in the construction industry, rather pejoratively meaning you're building to non-standard, and then it affects everything from your borrowing to your insurance to the warranties and everything else on the building.

So, the eco-home, well, what is an eco-home? It's benign in construction, benign in use and then potentially benign in disposal.

It benefits occupants' health and wellbeing, it doesn't pollute the environment and demands very low levels of energy.

It's a bit like healthy eating. Let's get some other way there. Doing something is better than doing nothing. One salad a week is better than no salads a week. And we're not expecting everybody to be vegan. There is a happy medium that is entirely personal to every single person.

What I will say is that on many of the buildings that we've been into that have been built using eco principles, whatever they are, where people are concerned about not sponsoring remote pollution or direct pollution or having low energy, most of them feel like really nice houses.

Ben: That's probably a pretty good place to sign off. This episode, really underlying it, has been that education of a buyer going in there, having to buy all sorts of services, having to buy products. Is there anything else you want to say just as a final word?

Will: There was a white paper published, called Fixing Britain's Broken Housing Market. The government and lots of people recognised that we have issues in the way we build in this country. And I think we're not going to get this sponsored by the volume house builders because they have different motivators. Perfectly understandable but different.

I would like to see an increase in what is called self-build or custom-build, where effectively, the person who's putting their hand in their pocket has a control or influence over the specification. And I think we have a responsibility to ourselves to try and build more durable, less polluting, more environmentally friendly buildings for all of us, for all sorts of reasons.

I just think that should be an ambition. Whereas, what we hear – I don't wish to end this on a real downer, but it's, 'no thanks mate. We're just building to regs.' And that is something that I just loathe hearing. It just means that you've set your ambition to the lowest possible standard in law. Building regs have got nothing to do with quality or design or anything else. They're just simply there to help protect people from injury or potential illness, but also just to set some minimum standards.

So, we have to get away from it, and building beyond regs is where we need to be, to a certain standard and performance, but then make them healthy.

Ben: Will, thank you.