

Episode 204

Why you shouldn't rule out custom building on a developer estate – with Pip, Yvonne and Martin, David and Jessica

The show notes: www.houseplanninghelp.com/204

Ben: What was the beginning of your plot finding journey, and how did it go?

Pip: We decided that we were going to move away from Surrey because it was mega expensive to buy plots with planning permission down there. We had already had a look around in Oxfordshire, at some developments that were going on there, and we kept looking online and after about six months, we ended up coming up to have a look at our plot in Cambridgeshire.

We liked what we saw. We had originally come to look at a second plot along the street, a bit further. This one was under offer but nothing had moved on it, apparently, for a while. So, we enquired and were lucky enough to be able to purchase.

Ben: Can you describe this street, where it's located and so-forth?

Pip: The street is right on the edge of a very large development which has been put together by several different, very large building companies. I think Persimmon and Wimpey are possibly involved, Charles Church maybe – those great big developers. What Peterborough City Council did was decide that they wanted, right from the original development quite a few years ago, that they were going to have self-build involved somewhere, and we got on the end of that.

So, we're on the side of the larger development and we also look over a reserve. So, we really are looking out, over into the country, which is very attractive proposition for us.

Ben: Martin and Yvonne, you were both here in the fairly early days. So, were you looking for land in this area?

Martin: Not necessarily in this area. At the time, we were living in Buckingham. It's been a long-held ambition of mine, twenty-five

years or more, to self-build. So, we had an opportunity, and I gave my wife a challenge to find a piece of land.

So, Buckingham, the land was too expensive. So, we started going further afield, and Yvonne found the site here.

Ben: And you were happy to do that? Because this is obviously a great way to make your money go further, but it comes at a cost, doesn't it? You're probably part of a local community.

Yvonne: Well, it does come at cost, yes. But at our time of life – that makes us sound really old. It's not that we're old, it's just that our children have grown up and moved away. They don't live near us, but it didn't really matter for us work wise or family wise, where we were. So, we had a little bit more flexibility. We've got elderly parents that we didn't want to be hours and hours from, but we're really only about an hour here.

So, we looked within a wider frame. But we certainly couldn't afford to stay where we were in Buckinghamshire. That was definitely a no-no. It would've cost us as much as it cost us to complete this, just to buy a piece of land where we were. So, we knew that if we were ever going to do it, we'd better get on with it before we really are too old, and we had to be a little bit more flexible in where.

Ben: Did you have any other options, or was this just a clear favourite?

Yvonne: As my husband said, we've probably been looking for twenty-five years, on and off.

Ben: Is that a dream, Martin, or were you actually looking?

Martin: We were sort of looking, but circumstances were such, with children growing up and I cleared off and worked in China for a few years and things like that, the time was never right. We never quite had enough money and it just happened that five years ago, everything came together.

Ben: Wow. So, getting back to the street, it was the early days. What did you come and look at? Was there anything to give you a clue of what it might feel like when it was completed?

Yvonne: Not really. It was a bit bleak. It is on the edge of a large development. So, we had to weave our way through a warren to get to this little street that seemed a bit empty and sparse. There were two houses already started, both nearing completion. The rest of the road – there are thirteen plots in total – was just empty fields with for sale signs in.

Ben: Did they have any visualisations or anything to make you think, 'oh, this is the place'?

Yvonne: Yes. The actual developers, a company called ONH who owned the land in total, and all of the surrounding area, they had a website and a link to the self-build plots particularly, to give you an idea of what they were looking for. And they were really going for something that was eco-friendly.

So, you had a 'you can do this, you can't do that' sort of list of things, that were a guide. They weren't set in concrete, although when we originally started trying to get them through the planners, it seemed as if they were – they're a little more flexible now – but it was an outline type of thing that you could have.

Amazingly, the one thing we couldn't have at the time was a house built of bricks. This land is all ex-brick land. So, it seemed a bit strange. But whether you built timber frame or traditional, that was very much up to you. So, you had a little bit of flexibility in it, which we quite liked. And we didn't want to ever move to somewhere way out or dig a hole in the ground or anything like that, so we were fairly confident that this was going to suit our purpose.

Ben: What about chatting to your potential neighbours? Was that a big part of making you feel more confident?

Yvonne: Yes, it was. They were very friendly. They could tell us what to do, what to avoid, who to go to, that sort of thing.

The neighbour on the plot next to me who was just about to complete became a really good friend, even before I'd even moved in. Better than some of the friends I'd had in Buckingham for twenty years. You instantly have something in common. So, that's the nice thing about living in a road where this is more than just one plot. Because you've got thirteen people potentially all building, they all go, 'oh yes, we had trouble with that. Oh, no, we had that.' So, you've instantly got something in common.

Ben: Let's move along to David and Jessica. Hello.

David: Hello there.

Ben: Your story of finding these pieces of land and what gave you the confidence to go ahead.

David: Well, our story is totally different. We hadn't considered ever to build our own house. We'd watched a few episodes of Grand

Designs and Cowboy Builders on the television, but we hadn't planned to do it.

We lived in a village about five miles away and a friend of ours said that there was a code six eco-house on the market which was built as a demonstration, and we went along out of interest to have a look at it. We looked out of the window and the plot of land which we ended up buying had actually just come back on the market.

This was on the Sunday, and I said to Jessica, 'do you fancy building our own house?' We'd never spoken about it, and she said no.

Well, on Monday, the following day, we put an offer in to ONH which got turned down. We put a revised offer in on the following Friday ...

Ben: But I thought Jessica had said no.

David: I'm very persuasive.

Jessica: You know who is the boss at home.

David: So, at that time, The Crescent I think had four completed houses and I think there were fourteen plots available. So, the others, apart from three or four, had all been sold. So, there were three or four plots still unsold.

We hit it at a good time because the building trade was a bit slow then. This was the end of 2012. ONH wanted to get rid of all the plots at that time and so, they accepted our offer on the Friday and we then went away on holiday with a few months to think about it.

We had no knowledge of building, no friends in the trade and we got back having an idea in our heads of what we wanted, but not knowing how to go about it.

So, we spent some time looking at all of the various options and talking to the neighbours. There were three neighbours living in the street at the time, including Martin and Yvonne who have just spoken. I found all three neighbours very, very helpful, full of good information, and we actually started building in March 2013. It was finished eighteen months later.

Ben: That's an interesting contrast to the stories that we've heard. Were you at all concerned that this was just a big building site?

David: Yes. And also, having no contact with the people in the building trade, we didn't really know who to approach.

We did look at wooden framed houses and other traditional methods, and in the end we decided we wouldn't do wooden frame, we'd go for something traditional.

Then we started looking at local builders because I felt I wanted somebody local to do the building, get a quote, find out what the building was going to cost. A friend recommended a local builder who I contacted, and he was the only builder I ever contacted. Basically, it took eighteen months to build and everything went very, very well. We had problems but nothing significant.

Ben: Jessica, how was it for you, initially thinking, 'I'm not sure this is going to work,' and then you're off, you have all of these challenges ahead of you?

Jessica: We started totally [inaudible, 0:11:30] but finished, it is a happy ending.

Ben: What did you want from the house?

Jessica: At first, I had totally no idea, but I'm quite happy now.

Ben: Were you after light, comfort, all of these things that you can have with a new home?

Jessica: Yes, a much bigger space and very light, because the plot is facing south and there's plenty of sunshine. And we have an allotment in the garden.

Ben: Thinking about this whole development then, is there a sense of you're going to be living on a building site? I was quite surprised when I came here today that one of the plots is clearly being prepared. So, being at the beginning, how long has this development gone on for?

David: Well, on and off, for four or five years now. We have three plots left to be completed, and as you say, two have actually started now. They're putting the piling mats down. And the third and final plot, I believe they will start in the spring.

So, we're going to be very relieved when we don't have clouds of dust and things, and having to fight our way past muck-away trucks and things like that.

Ben: And then there's the greater site, isn't there? I know it's some distance from you now, but that's still going on too.

David: Yes, I was just going to say that when we bought our plot of land, I think there were three or four plots still for sale. One was sold, and then the last three became an auction. They were in such demand that instead of making an offer below the asking price, it became a bit of an auction and people were bidding above the asking price. And these are the plots that have now just started building. But all of the plots have now been sold.

Ben: So, this company – I don't know whether any of you know – had they just bought this whole site for custom build, and that was always going to be the way that they were going to split it up?

Martin: ONH are the main developer. Originally this land was owned by Hanson because it was a brickworks, so it's a brownfield site. ONH bought it, I think, for a pound twenty years ago, but they've had to put a lot of money in to preparing, landscaping – if you look around this area, there's a series of lakes which control the surface water. So, they've had to put a great deal of infrastructure in.

Working with the City Council, they came up with the master plan, which included this small area for thirteen self-build plots. It's all part of the mix of social housing, lower cost housing, executive homes and the self-build.

Ben: Have you heard of any schemes like Right to Build, which has really just launched this year, where you can put yourself on a waiting list for plots to build your own house?

Martin: No, that's news to me.

After going through the building process, you think to yourself initially, 'never again.' As time goes by, maybe the thought starts to come into your mind, perhaps we'll do it again.

Ben: It's like having kids, a bit. It's one of those things.

Martin: [Laughter] yes.

Yvonne: It's very much like having kids. It becomes your baby. You come home, and you think, 'ah, there's my little baby. It's growing. It's got a roof on. Oh, look, it's got plants now. It looks lovely.'

So, it is a very personal thing. We've been in ours nearly five years now, coming up – well, I say it's completed. It's sort of completed.

And every time I come up, I think, 'oh, yeah. I'm home. I'll have this one.'

Ben: What does it feel like compared to the rest of the development? It's just so different, and that's what struck me.

Pip: I couldn't believe it. When we came through the development first, we had to come right through a lot of the suburbs, if you like, because the Nature's Way, which is the big entry road now, off the dual carriageway, it wasn't open at that time. So, we came right through this huge, winding – because there a lot of winding streets right through the estate. It's quite easy to get lost when you first come here.

What we were seeing as we drove in, we were kind of going, 'this is going to be very interesting' because we were finding it hard to put together what we thought we were going to see, with what we were seeing as we came through the development.

But once they built Nature's Way, just over towards the great crested newts, who are out in the countryside there, it became very easy access. And now, we're about four minutes away from the A1. It's just so easy to get in and out. So, that's been a bonus, as far as we're concerned.

David: Martin and Yvonne were very lucky because Nature's Way, which is the road at the back of the fence, hadn't been constructed then, and they were able to remove two panels from the fence and bring the vehicles through the back way. But by the time I started building mine, all of the construction vehicles had to come through these little windy roads, with lots of parked cars. And it was a nightmare.

That was probably the worst part of the self-build, arranging access to all the big low-loaders, with the diggers and the cranes and getting them through the estate to get to our plot. That was a major problem.

Ben: Does that get thought about more with custom build? I'm thinking the big scheme that we talked about earlier in Oxfordshire. That's actually a really good point, isn't it? That you don't want to block your development.

And presumably, there might've been a time when all of these would've been developed at the same time, but having all of that plant going through ...

David: Even yesterday, on the site, they've just started clearing next to this house in fact. The skip lorry was trying to get into the site and was

having to bang on all the doors of the houses leading up to the street asking people to move their cars so he could actually get his lorry into the site. And that was a problem.

Martin: The issue isn't the roads. The issue is how people park. When this development was planned, there was this new idea that you had parking courts at the back of the houses. Which means people have to walk maybe an extra ten or fifteen metres and people don't like to do that. So, they park outside their house. In fact, they park anywhere. And then when, as David said, when you're trying to bring a large low-loader in, it's impossible.

In fact, it does concern me, because if we had to get a fire engine around here, for example, I'm not sure that it would be possible at times.

Ben: Presumably all of your houses and pieces of land, they're generous compared to the rest of the development. Would that be right?

David: It is, yes. ONH did say, when they were having trouble selling the last two or three plots, that they wish they'd made the plot smaller and had more plots.

All of the plots were serviced with utilities which made it a lot easier, in theory. Although we had the drawings of where the electricity, the water and the gas should be, it wasn't necessarily always quite in the right place and we had to dig under roads to find water mains and things like that, which made it interesting.

Ben: I'm going to go along the line. Let's hear a little bit about what you built and what you learnt along the way. I know we can't go into too much detail. We'll start with you, David.

David: We bought the land on the spur of the moment. We had no idea what we wanted. When we were thinking about it, we decided we wanted four double bedrooms, two with en-suites with a family bathroom upstairs, which defined the footprint upstairs. And then downstairs, Jessica wanted something very, very open. We wanted a large kitchen with an open family room. So, it is all very, very open.

Jessica mostly put her thoughts down on paper and then when we got back from our travels, we found a builder who recommended an architect. We had him around and showed him our rough plans, and then he put that into something that was buildable. There were a few technical things obviously, but the actual concept of the house is as we planned it.

We went to a self-build conference in the south of England, and they were stressing airtightness, mechanical ventilation heat recovery, high eco-house, and we went along that route. We had triple glazing, under floor heating, solar panels. We wanted a large garden, got a vegetable garden.

So, it is very well insulated. It's a band A EPC, very economical to run. It's a much larger house and considering there's only two of us living there, next time we'll be downsizing.

But I wouldn't do a self-build again though. I've really enjoyed the process. I was doing the labouring every day, so I was involved in the actual construction. The builder is my best friend now; we play golf together. So, it's been a very good experience. I've retired and it gave me something to do for two years, where I'd probably been out fishing or playing golf or something. But I would recommend it to anybody.

Ben: Thank you David. What about you, Yvonne and Martin?

Martin: The design of the house, we basically got four double bedrooms on the first floor, but the ground floor is effectively a bungalow. So, we've futureproofed it. If we get too old and doddering, we can't get up the stairs, we can live downstairs. So, we have a wet room downstairs. We already have one room which is setup as a bedroom downstairs. So, if we have elderly relatives stay, everything's on the ground floor. That was all part of the design when we put it together.

I very much wanted a house that would be economical to run, was ecologically sound. We went along the lines eventually of traditional build. To begin with, I had some ideas of doing things a bit differently. Single leaf with the insulation on the outside and this, but I found that builders didn't know this. And if you give a builder something he doesn't know, he's not a happy lad. So, best stick to something, even if it's timber frame or standard masonry construction, then the builders know this.

Do you want to add some more?

Yvonne: Yes. Originally, when we thought we'd move here, we thought we might downsize. But it went wrong somewhere.

Ben: Do you think this was in the size of the land? We've already touched on it, but it does make a difference. I've got this with my piece of land. I bought half an acre and the same sort of thing has happened.

Yvonne: This is it. One thing they didn't want is a tiny little house in the middle of a big piece of land. I don't think that would've got past planning. But when we came to think about it, it didn't actually make economic sense to build too small. It didn't make any sort of sense really, because the children, who as we said have moved and have families of their own, I can now host a party for twenty people in my kitchen and not really know.

We sort of thought small, but it was more economical to build big. It didn't cost a lot more for a few more bricks. You still need a door, a window, that sort of thing.

So, I think we got a little bit carried away in the size, but we have futureproofed it. We've even got space to put a lift in, should we need to. So, that was good.

Martin: Yes, the size aspect, Yvonne's quite right. When you start to look at it, there is little point in building something. You may as well go and buy a five-bedroom house that's been built by a developer, which in fact will have maybe two-thirds or a half the area that we've got. And if you build it right, as David mentioned with things like airtightness et cetera, then the running costs can be comparable with a much smaller house.

You build it so you're comfortable and this was really what we were aiming for.

Ben: Pip, I know a lot about your story because I came here, we did some filming for Potton. So, tell us a little bit more, just in a nutshell.

Pip: Well, we originally, once we'd bought the land, had some very strong ideas about the design that we wanted.

Initially, we had planned probably more of a traditional exterior, with as close to Passivhaus standards as we could get. Then we were informed by the local council that we had to have contemporary design, so we took that to Potton, who we'd contacted because even though they have a book that you can pick a design from, they also have a bespoke design service as well.

What we did was, we took our ideas to them, close to Passivhaus et cetera, and their architect, Vicky Corbett, she came up with an interpretation of what we had wanted, and we were completely blown away by this. We hadn't actually visualised this house, but she'd taken all of the ideas that we had.

But as time went on and we had a few extra things on the budget like the retaining wall and a few other bits and pieces, we slowly

withdrew from the Passivhaus idea. But we still got our solar panels and we have still got our underfloor heating. We didn't have the ground source or the air source heat pumps, but we think that what we've got now works for us, to the extent that probably with the underfloor heating in the house and because of the solar input, because it's south facing, we are finding the radiators upstairs are almost redundant. And our lovely through gas fire, we've hardly had that on at all.

Ben: Well, heat rises, doesn't it? This is one of the things. What we'll do is, we'll embed into the show notes, the video that we made, so that we can get a lot more detail on that.

Let's finish up with just a few final thoughts, tying this all together perhaps. Tips, things that you've learnt on your own project – we'll start with you, Pip.

Pip: We came in towards the end of the selling of the plots and the development. So, my tip would be, talk to all of your neighbours, use all of their knowledge that they have accumulated, acquired.

For example, we had to go to Martin and Yvonne several times to get things like the maps for the services in the street. And I would advise people to get on to services extremely early in the build. Because ours was much later than it should've been and so, Martin and Yvonne were able to help us with that. Because as we mentioned earlier, there were some anomalies in the way the services had been done along the road. So, make sure you get those in very early on in the piece.

Yvonne: My biggest tip would be to make sure you've got your finances in place. Not necessarily to know where every pound is coming from, but in our case we bought the plot from our savings fortunately – not everybody can do that, I know – but then we actually sold our house that we were living in and went into renting, so that we'd got all of the money sitting in the bank. Because this is a very, very stressful process. Don't think it's going to be fun. Yes, it is fun afterwards, but at the time it's a lot of sleepless nights, a lot of stress, you have arguments – you've got to be singing from the same song sheet, that's for sure.

But getting your finances in the bank is one thing you can actually eliminate a bit of stress on, because otherwise it is a nightmare trying to get your cashflow.

Martin: I would say the builder you're working with, if you have a main contractor, get some sort of relationship going with him so you understand one another.

One of the prime examples was extras and things that you have to change as you go along. Our builder was great because he said, 'as long as you tell me in advance, and we discuss it and agree, no problem.' And he was true to his word.

We made some little tweaks and we changed a few things, the position of doors, absolutely no problem. He and I discussed it, we agreed and it was done. I think he'd had some real problems in the past where people had suddenly said, 'actually, we want that door moving.' Then when you've got to knock the wall down and build it again, it's a problem.

Finances, yes, and think about all the small details. Try and think about things in advance. So, when the builder asks you, 'where are all the sockets going to go?' you've got a plan. Because it's really important. The small things make a big difference.

David: I had three problems really. The first one was funding. Like Martin, we had sufficient funds to actually buy the plot of land and some money to start the build.

We had a house that we were going to sell that was going to finish the house. That was sold and fell through twice, which caused a six-month delay in cashflow. We actually had to send the builder away. He was very flexible anyway, but we had to explain the situation and I said, 'we've got problems at the moment. We haven't got any money.' He said, 'that's okay, I can go away, do another job for a couple of months and then come back.' The house was in a state where he could actually leave it. It was weather-tight, but it did cause a problem not having sold that house before we started. So, funding and having a clear idea of where your funds are coming from is very important.

Locating the services and getting them connected is very important too. If you haven't got water or electricity on the site, it's a nightmare. We had electricity connected, but we couldn't get the water connected in time, and Jessie was having to go three miles up the road to a friend with plastic containers and bringing back a boot-load of water, bringing it back for the brickies to mix up their cement and all the rest of it.

Ben: That wasn't something you were able to get from the neighbours?

Yvonne: He never asked.

- David: Too far away. When we started – in fact, the plot next to us is still a plot that hasn't been built on yet, and the plot the other side wasn't actually lived in. That was the eco-house that was on the market. So, that was empty. I'm sure Martin and Yvonne would've gladly run a hosepipe from their tap to the plot.
- Yvonne: Yes.
- Pip: In fact, when we were doing our build, we didn't have the water on, and thank goodness for our immediate next-door neighbours because we used their outside tap for the whole time of the build, which was effectively six months, and offered to pay their water rates and they wouldn't let us do that. So, they were a godsend. We were very lucky.
- Yvonne: We had a similar thing with our next-door neighbours. When they were building, they didn't have water. So, we actually ran a hosepipe over the hedge for the builders one day, and he gave me a tenner for it.
- Ben: Finally, Jessica, any tips or thoughts on what the process has been like?
- Jessica: Yes, I would say, look at plenty of houses and showrooms and get any thoughts in your mind of the details and designs would be helpful.
- Ben: It's been very helpful today to come down here. I'm maybe interested that none of you came into this as custom-build, did you? Would I be right in saying that?
- Martin: We certainly didn't.
- David: No.
- Ben: And this is something that is being promoted at the moment. So, I don't suppose anyone has any knowledge of what the Council have thought of this street? It's possibly not something that you'd know.
- Martin: No, sorry.
- Yvonne: No, I don't know what the Council have thought, but I do believe ONH actually brought a party around here once on a coach from Russia. Not just to our road, which they did come down, but to the whole of the area, as a shining example of what can be developed out of a brownfield site.

Ben: And that sounds like a perfect place to leave it. Thank you all very much.

Martin: You're welcome.

David: Thank you.

Yvonne: Thank you.

Jessica: Thank you.

Pip: Thank you.