

Episode 278

A beginner's guide to self build – with Geoff Stow

The show notes: www.houseplanninghelp.com/278

Geoff: My background is nothing to do with building at all. I worked in a community arts project in south London years and years ago and one of the things that we did was to make a video with a group of self-builders and we made a video to promote the idea of the scheme which was then later remade by the BBC. Then when Lewisham decided to do a second scheme I put my name down.

We lived in fairly bad council accommodation. So, I put my name down to join the second group. I was the chair of that group and basically we built our own house on a Walter Segal scheme. We built the house entirely.

Then there was a scheme for young homeless people in Peckham that was being setup and they wanted someone who could work with young people and I'd kind of committed to work experience. So, I site managed the scheme for nine young people building their own houses. I then went on to site manage a couple of other group self-build schemes. One was the Hedgehog scheme in Brighton.

So, my background isn't as a builder really but I think in some ways that's quite interesting because it's actually coming at it as a novice. I'm sympathetic with people that are trying to get a scheme off the ground of a house off the ground.

Ben: In some ways I feel that too, that I'm always trying to talk about it and to share knowledge from different people. So, this is exciting.

I thought today would be really interesting. Just to set the scene, I'm looking to do a couple of episodes aimed at beginners and I wanted this to be the first step. It's a big point, Geoff. So, if you could just maybe start us off with an overview really of self-build and what we might do in our first hours, our first day thinking, 'is this a good idea?'

Geoff: First of all, I think most people, certainly on the group schemes that I've done – and I'd just like to say that most people will find it much

harder than they're expecting; but I've never met anyone who says, 'I wish I hadn't done it' in the end but it is a very, very hard process.

What I find really annoying about the whole thing is, it seems to be geared up to failing. Everything you do is hard. There's almost nothing setup to make life easy for you. So, all of those things at the beginning like the planning and finding how you connect the services up and all of that seems to be geared against you actually succeeding. So, people get very bogged down in all that.

I think the time you've got before you start building, people get really stuck on sketching out plans for their houses before they've even got a site. And I think what you should do is actually use that time to really research and understand the issues on everything. So, find out about planning permission, find out about environmental things, understanding insulation and ventilation and those sorts of things.

Going to the good exhibitions where you can actually talk to suppliers and find out the issues around windows, insulation, underfloor heating, heat pumps and relevant different types of heating systems, so that you really understand everything. So, when you're talking to suppliers and other builders and things, you can talk their language, and that I think makes life a lot easier.

And also, you've got to kind of understand what the issue is and understand whether what they're selling you actually makes any sense at all. Because half the time it's just someone who doesn't even know what they're doing trying to sell you something. Especially at the exhibitions or if you talk to a supplier or something.

The other thing is just your personal organisation. So, understand things like VAT and setting up an accounting system. The amount of people I've spoken to that have got a third of the way through and still don't really understand the issue around VAT claiming and have got no bookkeeping system so they've actually got no idea whether they're on budget or not because they just keep spending money and then suddenly find that the money has gone wrong, they've got a self-build mortgage and they can't free up the next lot of money and the scheme is falling apart in front of them and they're phoning family saying, 'can you lend me some money to get through to the next stage?'

I think that level of pre-organisation before you've actually got the site, just understanding what the issues are. And there are a lot of self-build books around. Not all of them are particularly good. There are famous ones like Mark Brinkley's Homebuilder's Bible, but there

are several others as well. And you can get them for next to nothing on eBay. I haven't them all but they've all got good tips and something you hadn't thought of before.

So, if you spend the time going through them and reading bits and understanding what the issues are, you can work out how you're going to run your scheme, how you're going to organise it, do you think you're competent enough to site manage it yourself which is incredibly difficult. Planning timings and things like that, keeping in touch with suppliers is very difficult. But if you think you can do it then you need to understand what the issues are.

Things like health and safety now is involved in self-building, which puts a lot of people off. In fact, it's not a very big issue but you need to understand it properly.

I follow a couple of Facebook Groups, the same as you, and I'm quite amazed sometimes at the people who seem to be quite a long way into the scheme and the naivety of the questions they're asking. You think, 'you should have sorted that one out long ago.' 'We just had the floor laid and we're thinking should we put underfloor heating in?' You think, 'you should have probably thought of that a while ago.'

The other thing I think people don't do and I pick up a lot on the Facebook type groups is that they seem to be reluctant to use their suppliers enough. They just ask for information which the suppliers should supply you with. And if the supplier isn't prepared to send you that information then don't use that supplier.

Things like windows. If you've got really good triple-glazed windows – and you've been through all this yourself – you can contact the company saying, 'I want to know exactly how these windows will fit into my wall structure. This is my wall design. Where will I put the windows? What's the best way of fitting them?' And I've seen some where people spend a fortune on windows and then they've been so badly installed that they're next to useless because the window installer says, 'we only ever put windows in with spray foam.'

Ben: You've mentioned quite a lot there. Let's just focus on that initial period because it's a funny one. If you have land, maybe there is far more pressure for you to rush the research stage. But what is a decent research period that's not too short, not too long and covers enough depth?

Geoff: I would think something like a year. It very much depends on your skill base and other things and your level of organisation.

When I've done the advice at the Homebuilding and Renovating Show, some people are just so organised. A couple of couples that I've met a couple of times at exhibitions will go to the Homebuilding and Renovating Show for three days, they'll book into a hotel, and they will go to every supplier of windows and talk with them in-depth and then go back to them and say, 'this other company said this.' Really, really get to understand the issues.

The other things are things like really understanding your site. I've seen lots of people sketching out the ideal house and that's what they want, and then the site actually doesn't suit that house. It's the wrong way around and things. Actually, just trying to work out the way that your house is going to sit on that site to get the best out of the house and the site which can be relatively easy or can be a nightmare. If your south-facing view is on to a sewage works and the north is on to the Pennines or something, how do you place your windows? How do you get the best out of both of those things?

So, understanding the site, spending time on the site, seeing where the sun is in different areas, so that you think in the evening the sun will shine through that window. That takes time to really understand the site. And at the same time, you can be going to the exhibitions, going to talks, and if there's any visits if you're involved in things like Passivhaus, going on some of these Passivhaus visits and use that time to really research. And get someone, if you can't do it, setting up accounts systems and things like that. Go on courses and get information.

My guess is that there's probably a year's work in getting to really understand all of that and being very confident when you're talking to people.

Ben: Is there a danger that in your research you almost focus too much on the bits that you find interesting?

Geoff: That's always going to happen, isn't it? I say all these things; it's a lot of do as I say and not as I do. You can't not sit there sketching your ideal house. Everyone is going to be doing that, looking at it saying, 'that's what we want. I love that window. I love that staircase. I want one of those staircases' and things. They get involved in all of that.

The thing is, it's probably to concentrate on the stuff that you're not interested in like the VAT and setting up an accounts package, working out how you're going to do costings.

The other one that really baffles me, is that people used to come up to me saying, 'how much is it going to cost me to build a three bedroom house in Hereford?' or something. And they want someone to just give them a figure. They'd say, 'I've seen on Grand Designs that it costs so much and my house isn't anywhere near as good as that.'

I always say, you can't do it. You've got to base those costs on real figures. You can't do it on the idea that someone has said, 'I did it for nine-hundred pounds a square metre' or 'two-thousand pounds a square metre' or whatever because you never know what's included in those costs and what's not.

If someone has said, 'I built this lovely house for fourteen-hundred pounds per square metre' and then you don't do it, you feel like you've failed. It may be because the site had much more complicated issues. You don't know what's on those costings.

So, get costings actually based on some kind of reality, which is incredibly difficult and tends to fall apart as soon as you start digging foundations.

But the programmes on TV, I watch those and think, 'there's no way you built that house for that money.' So, what's not included in that? Did you include the architect's fees and other things? It's really difficult to tell.

Ben: Looking at the whole process, what are the key decisions that you're going to be making?

Geoff: I think for me personally, it's budget and performance. Having a sensible budget for your project and not trying to think, 'with a bit of luck I can pull it in for this.' Because you very rarely hear people say, 'I brought it in under budget and ahead of time.' That's comparatively rare. I've never actually heard anyone say it. So, things generally cost more than you think.

The other thing is just, the fabric of the building. Really concentrating on getting that side of things right. Really getting to understand about insulation, windows, detailing of doors and things like that, so that the fabric of your building is really good. Because again, I've never heard anyone say, 'I wish I'd bought cheaper windows or put less insulation in my house.' That doesn't happen.

It may mean that when you're doing your build you don't get the dream kitchen straightaway. But does that really matter? You can always retrofit another kitchen a bit later. You can put in a perfectly serviceable kitchen in for a couple of thousand quid and a bit later

on when you've got a bit more money you can put in your dream kitchen. But going back to think, 'I'll put more insulation in afterwards' is just a nightmare and if you bought cheap windows and doors or cheap heating systems, it's just always a waste of money.

So, it's really understanding the fabric of your building, getting that to the best quality you can afford, and trying to have a sensible budget.

The other one is, as a friend of mine is doing, it is possible to think about not building the whole house in one go, if you have a very limited budget. A friend is doing this in Northumberland. He just built quite a small house and then once he's done that, he'll go on and build the second stage. So, it doesn't necessarily have to be the perfect house straightaway.

Ben: Who is going to be helping us on this journey? Are there common themes that you always get this person? Or does it just vary from project to project?

Geoff: I think some suppliers that I've spoken to are very good. They will help you a lot. I keep referring back to windows because that's one of the big things. If you watch Grand Designs, it's always the window that causes the problems. But actually, a good window supplier can be really good on their detailing and understand that.

And good builders' merchants. When I've had the group schemes, I've specified that I want something and you go to the supplier and they'd say, 'you specified that, but I can get you exactly the same thing but not from a named company, for half the price.' So, you can get a bit of advice like that. Or, 'do you know this product?' or something like that. Because you don't know all of the products that are around.

A lot of the Facebook groups are very good. The two that I follow, you get some really good responses. There seems to be a lot around planning issues and things but a lot of people have been through it and have got really good information. Like all of that sort of stuff, you've got to filter out the rubbish and there are people where whatever your question is, they'll come back saying, 'my company does a really good underfloor heating system' no matter what the question is.

But there is a lot of solid information out there and a lot of experience and people are willing to share it. The problem is, once

they move in, they tend to stop sharing because they're so exhausted. They don't want to talk about it anymore.

Ben: Let's focus on key issues and get a few comments from you. You've talked about budget. What would be your top budgeting tips?

Geoff: I think as I said before, it's to try as much as possible to base it on real costs. So, actually spend time looking at the cost of things. The Mark Brinkley book is quite good on that. There are lots of different things where you can start budgeting. But it is very difficult.

Certainly, my experience from talking to people is that where possible budget high for all of the initial stages. Once you get above ground, it's possible to price up the build. The problem is actually things like foundations, services and access roads. Those costs can really change.

And it depends. If you're in a rural area, you might find that there's a spring or something like that which you didn't know about and just thought the land was always slightly damp. In city sites, you're using a reclaimed piece of land or something. It might have pollution.

The site in Brighton we had to pay for a slowworm consultant to fly in from Liverpool, which is ludicrous, to move three slowworms they found on site. That cost someone an arm and a leg. We had to translocate five plants which moved through Brighton on a special lorry. They died.

So, there are so many unknowns in those early stages. When you're looking at your costings, certainly be very generous about the costs of your initial stages of foundations and things. Once you get your quotes in, add a good contingency on that because that will free up money later.

The two things on your budgeting are, the actual overall cost of the building, but if you've got a self-build mortgage then there's the actual cashflow side. You could actually have enough money in the scheme but because you haven't finished one stage, they won't release the money for the next stage. So, the scheme dies if you can't borrow money off your parents or something.

So, just that accounting and keeping an eye on things is really important.

Ben: On the topic of finance, what are the different ways that people finance their projects?

Geoff: Largely it's a mixture between having some money and a self-build mortgage. That would be the majority.

Because I do things at the Centre for Alternative Technology and places like that, it tends to be people who are a bit more on the fringe. They will often do things like build a small house and do it mortgage free. So, they just build it as they go along and then extend the building later. But the majority of people I think would be doing a mixture between having some money and a mortgage.

The only change to that, I think, is that there is a biggish market of people who are retired or coming up for retirement that are sitting in a big, cold, draughty house and basically can free up all that money to have a new house built that's energy efficient and hasn't got staircases everywhere. That seems to be quite a large area of the market now whereas it used to be much more young families.

Ben: Land next then. It's obviously a massive factor in building a house. How have you got some of your group builds land? Has that been easier?

Geoff: The schemes that I did, I wasn't involved in the acquisition because the schemes run through the local housing associations.

The scheme in Peckham, actually I think they got really badly scammed by the council because they sold them a piece of land at quite a reasonable price for the houses and then announced that the retaining wall was unsafe and it was against a major road and it needed to be rebuilt. And the site had been used as a car scrapyards so, we had to take a metre of topsoil off and replace it with new soil. So, they actually got rid of a very dodgy piece of land and made the housing association pay a fortune to make it up to useable standard.

And the scheme in Brighton, a couple of the self-builders had been involved as travellers, knew about this little bit of land on the back of a council estate. I think they'd had caravans on there at different times and the local kids used to use it to race stolen motorbikes around and things. So, they just knew about that piece of land.

But generally, obviously, I think the land and the planning permission are the two major issues.

I run courses at CAT and a couple of times people have said, 'I've bought land and I hope to get planning permission.' You think, 'you won't get planning permission. You can't even have access.' One person bought a piece of land where there was no chance of them even getting access to it let alone planning permission.

What I do think is surprising is that small developers haven't latched on to a market of selling serviced plots. I've spoken to people about it and I think that would be a really good little earner. Basically, you get planning permission, run in services and access roads and sell it off like that. You haven't got all of the building problems and they would sell like hotcakes because you'd just think that's all that side I don't want to deal with and I'm scared about. I've done schemes and the idea of trying to sort all that out is terrifying, as you probably know.

Ben: Yes, I think you're certainly on to something that I'm interested in for the future and believe. Or perhaps there's something that we don't know about but it certainly seems a logical thing.

What other routes would you suggest for people to search for the land in the first place? How do they know where to get this land from?

Geoff: Well, there's all of the standard ones such as estate agents and things like that. But I think a lot of it is actually knowing your area. I think it's much easier to find land if you're living in or regularly go to the area where you want to be.

The friend of mine in Northumberland, he found it in a small village and he was just chatting to people in the pub or something and they said, 'Bob round the corner used to have a builder's yard. He retired years ago and it's all just sitting crumbling.' He went around and saw him, agreed a price and bought this old builder's yard and then applied for permission to convert it into a house. He got the land at a reasonable price and it was relatively simple. So, there was that.

But then as I said, there's the standard way of doing it with all of the estate agents and searching around.

I think the problem with land in some ways is that some people have got very fixed ideas of what they want. They say, 'we saw the land but it was two miles to a school and the shops weren't very nearby.' Basically, you've got to be very flexible because there's not a lot of it around.

And it's ridiculously expensive, crazy money and I think that's largely to do with programmes like Grand Designs. There's a plot of land that's just come up near me where I live in Exeter and it's about half of the site, I've got a 1970s Bungalow which I bought. The plot came up, it's about half the size of the plot including my house, and they wanted more than my house is valued at. So, someone's bought the plot, they've built a house on it, it fills the

plot, it almost touches all four walls of the plot, and it's just been sold for eight-hundred-and-ninety-thousand quid. But there's no garden.

It's just crazy. Big houses are being built on very small plots. The calculation used to be that the plot was worth a third of the final value of the property which is roughly what that came out at. The market for someone who just wants to build a nice house for their family in a lot of areas just doesn't exist now. It's just gone.

Ben: Let's talk a little bit about build routes. You do have different options in how you realise your project. So, again, what are the common ones and what should we be considering?

Geoff: The first one that when I run the courses I always say to people is, there's no right way of doing it. The method you choose will be based on a whole lot of criteria. What there are is a lot of wrong ways to do it. Basically, whatever system you decide to go with, you want to get it to the highest quality you can. You don't want to skimp on that.

And then a lot of it might be just personal choice. People will say, 'I don't want a timber frame building. I hate plasterboard walls. I like the idea of solid stone or brick.' Basically, if that's what you like, just go with it. You don't want to build something that you're not going to be comfortable with afterwards.

Personally, I would build timber frame. I like timber frame. I like the accuracy and the speed and things like that. But other people will say, 'I don't like the idea of living in that. I want it built out of wood or strawbale or these other things.' Whatever building method you go with, you just need to really understand what the issues and the criteria are. The good points and the bad points. And ignore what people say about their method is the best, it's modern or it's developed by NASA or something ridiculous! Just understand what the issues are with all of them and base it on real costs. And mix and match.

Out of personal choice, I would tend to avoid very innovative systems by very small companies because it's whether they can actually deliver. You do hear stories about people. When new systems come around, when SIPs first started coming out, there were quite a few cases where people gave money to the company and the company went down because they weren't big enough to handle the orders they were doing.

Then the other thing is, what sort of products do you want? Some people are into performance and will have high-performance polyisocyanurate foam insulation; other people will say they want it as natural as possible and they're looking at sheep's wool or Warmcel type insulations and things like that.

So, I think it's about personal choice but whatever you do, you want it to the highest standard you can get it.

Ben: Thinking about us as the clients, or maybe not necessarily as the clients, what are the range of things that we can do in the project? We can just stay the client but you mentioned project management earlier. We could actually build the thing if we felt confident. How do we know ourselves?

Geoff: Well, as you say, you've got a choice. There is a system where you basically don't do anything. All you do is you just shell out huge amounts of money to a building company and then one day they say, 'we're finished and you can move in.' That's an option. The other extreme is you do nearly everything yourself. Most people I would imagine is somewhere in between that.

A lot of it, you've just got to think what your skills are. I think it's a common thing but not to assume that because you can do it yourself, you'll save money because time is money. So, if a job that a skilled person can do quickly and well and you can do fairly well and take a long time over, that might mean that it's longer before you move in and you've got more mortgage repayments, more insurance, if you're renting a house then there's the rent that you're paying while you're doing it. So, you might think you're saving some money but actually, are you really?

Also, if you're taking a long time to do a fairly simple job, are you holding up the next skill? Basically, the electricians can't come in because you're still laying joists or something or building stud walls inside the building. There's that sort of thing.

You've got to decide really, if you're going to be involved in it yourself, are you up to the job and are you going to hold other people up?

The other option then is either you project manage the scheme yourself which obviously can save you money if you feel you can handle it, just dealing with all the different suppliers, find a subcontractor for each job, or that you employ someone to project manage the whole scheme for you and get them to do it. Obviously, that costs more but they've got very high amounts of skill. And it's

not to be underestimated, the skills you need to keep the thing on track and on budget, when to nudge and chivvy people up, going out and getting prices for subcontractors and making sure the work is done to the right standard, doing health and safety properly while they're on site and not causing trouble on site, upsetting the neighbours and all that sort of thing.

So, there is a range of options and I think you've basically got to do it on the terms of what you can afford, what skills you have and what your level of involvement is. You can be involved on a level which says, 'I will do certain things where I'm not waiting for anyone else.' So, things like if you've got wooden cladding, you could be putting wooden cladding up yourself because no-one's waiting for that job to be done. Or you could be staining the cladding or getting involved in landscaping or something that is not on the schedule and is not holding anybody up. But it is a problem if you start doing jobs yourself and you're holding people up.

Ben: I'm just wondering about the common pitfalls of self-build. Do you see certain things coming up a lot?

Geoff: The main one I come up with is budgeting. People have just got really overambitious with what they can do with their budget and haven't got any control over their budget and things start going wrong.

And people just picking up on one thing and then becoming obsessed with it. I'm being a bit harsh really but there are people who will say, 'whatever happens, I want to build with strawbale'. And you think, 'the site you've got and the house you want, it's totally unsuitable. You should be a bit more flexible.' And things like heating systems. People suddenly get involved in ground source heat pumps or something like that.

Issues around heating I think are now incredibly complicated. It used to be relatively easy to work out what you do but I think with all of the issues around now, I find it very hard. It's why over the last few years I've become more and more sympathetic to Passivhaus because it just seems like it does solve all of those issues. Up until four or five years ago, I'd generally recommend if you had it, just build insulated and put gas heating in. But now gas is a lot more dodgy.

So, it's just understanding the issues around those sorts of things and not necessarily getting very fixated on one thing where you end up making your build really complicated because you've got this one fixed idea that you saw somewhere on television that you want.

And whatever you do, someone will always say, 'I would never have done that if I were you'. Whatever it is, there'll always be someone, especially on the environmental side. They call that house environmental, I wouldn't touch it. There is a lot of that around but in the end you make the decisions and you will make some mistakes. You'll always say afterwards, 'if I did it again, I wouldn't do that.' But you try to get as much right as you can based on the research and knowledge at the time.

Ben: What do you think about timescales then? Are there common timescales that you should expect, plan for, or are there just extremes?

Geoff: That's really easy. You just always say, 'I want to be in by Christmas.' That's the only criteria. Whatever it is, you just say, 'I want to be in by Christmas, no matter what.' Everyone always says that.

If you're doing the work yourself, I think people should try and avoid doing two winters. I think two winters is a killer on site. Certainly, on the groups ones I did, the second winter was just a misery. So, I think you should try and get to around about the eighteen months. Between a year and eighteen months seems to be a good thing. And if you've got good builders, you'll get in for less than that. But if you're doing a lot of work yourself and with family then it seems to be that sort of timescale. If it gets on much longer, especially if you're living in caravans and things, people say a second winter in a caravan is a killer.

But equally, I think people should try and avoid moving in before the house is pretty much finished. Because if you move in, it's really hard to build when you're living in the house. You could actually go around quite a lot of self-build houses and you'll often find things like there's no skirting board behind the settee because it just didn't quite get done or something. But you don't want to be doing major work in the house if you're actually living in it because you've had to move in early, just because money has run out or you can't stand the caravan or something.

So, actually trying to get that schedule right so that you can actually get in, in a reasonable amount of time, I think is quite important. And if it means coughing up a bit more money to get really good, speedy contractors in, I'd do it. But other people say, 'I don't care. It takes what it takes and I'm quite happy with that.' But if you've got a family and kids and things, I think that's pushing it.

How long did yours take?

Ben: It depends what you call the beginning.

Geoff: I'm talking about from the moment they start digging foundations.

Ben: It was very quick. Nine months. But then that's the advantage; we paid for a contractor and they know what they're doing. They push everything forwards.

To be honest, you're quite busy enough making decisions. It's not as if we thought, 'we've done nothing in this.' We were quite heavily involved, it's just the thinking side of it.

Geoff: The other one that comes up quite a lot is that people keep changing their minds during the build which everyone always says is a really bad idea. Trying to move walls or thinking, 'I should have put a window there' or something like that. Those sorts of things.

Try to firm things up and then basically go with it. You can make minor changes but you don't want to be making major changes once you've got people on site building.

Ben: Is there anything else, we're aiming this at beginners, day one that you feel should be in this episode? There's no point repeating anything but anything else in the fundamentals?

Geoff: No, I don't think so. Just as I said, just read up, go to exhibitions, go to places, talk to people and take notes.

The other one is, if you're employing anyone like an architect, just the old thing about compiling a scrap book so that if you go to talk to an architect or designer, you can show them the sort of house and buildings you like, so that they've got some idea of where you're coming from.

The story is always that basically architects only ever design the same house over and over again really. So, if they've got a history of steel and glass and you want a little strawbale rammed earth building or something like that, they're not going to be the right architect. So, you've got to find an architect or designer that can design the sort of thing that you want.

And I generally think, although it's not necessary; you don't have to employ an architect, but I do think that if you find a good architect that's sympathetic to your ideas, they can make a better house than you can. You can buy a programme and draw up the plans yourself but architects just add that wow factor that make the house really good rather than just a series of rooms joined up by a corridor. They can generally improve your designs to actually get that, even if you

just say, 'can I employ an architect for a day just to look at my plans and tweak them to make them better?' That's their skill.

Ben: Yes. They should have learnt that over years. The early stages of hiring an architect are not that extortionate either really. That's the other thing. It's just when you go into the detail.

Geoff: Yes. It depends how much you want to employ them for. You can just employ an architect and say, 'can I pay you for a morning just to look at my plans and talk through some ideas with me?' right through to where you say, 'I want you to sort my plans out, get my planning permission, get building control, see the thing through and sign it off at the end.' And they'll either do it as a percentage or a fee for doing that.

What you need to do if you are thinking about working with an architect is to talk to several people and only work with an architect you think is basically on your wavelength. Things like sustainability. No architect is going to say, 'I don't do sustainable buildings.' But you need proof that they really do understand the issues because I've seen so much junk, really awful detailing and things. But the architect will say it's really energy efficient because it complies with current building regulations or something. If you want that sort of stuff, you've got to be sure it's someone you can work with and is sympathetic.

Ben: Geoff, I've really enjoyed getting you on to the podcast after all these years, so thanks for helping us today.

Geoff: Okay. Nice to speak to you.