

# HPH307

## **Ben Adam-Smith** 00:00

This is House Planning Help - episode 307. Hi there, I'm Ben Adam-Smith. And this is the podcast for you if you're interested in self build or renovation. I'm exploring what houses we should be building in the 21st century, and trying to break down the major roadblocks that may get in our way. Coming up in this session, my guest is developer Mike Webb. And we're going to be asking whether you can maintain your integrity as a developer, or do you have to cut every single corner and make as much money as possible!

## **Ben Adam-Smith** 00:29

So this is our final episode connected to the UK Passivhaus Awards. And every so often on this podcast, we're mainly focused on self-build or if you're retrofitting, but I thought that this, there's a good message behind this and I was so impressed when I met Mike that I thought we had to bring him on to the podcast.

## **Ben Adam-Smith** 00:47

Passivhaus Open Days are returning yet again. This is a twice yearly event, which is why it always feels like it's coming round. But it is perfect if you are thinking of embarking on a project. And I always say to our Hub members who are in those early days to just get out there, make the most of what's available. Here in the UK, we have the National Self Build and Renovation Centre, which is a permanent exhibition centre that you can go to and all sorts of events that they do there. Homebuilding & Renovating, and Build It put on their own shows too, Grand Designs Live, then there's the Potton Show Centre. So for our Hub members, we mark out a little tour of what we think, just take your time, enjoy what's available out there, the research is the fun bit. But if you can see something on your doorstep, then why not do that. And that's what these Passivhaus Open Days are all about, just going to experience what is a Passivhaus. You can look up what is closest to you or perhaps use it as a great opportunity to go away somewhere that you wouldn't normally be, but then to clock up a couple of visits over the long weekend. So we'll put a link at the bottom of today's show notes in case you fancy going to check out one of the Passivhaus Open Days.

## **Ben Adam-Smith** 01:56

Let's get to our featured interview. So often construction gets a bad name. And I think it always comes back to money. You can make more money by reducing quality, make the kitchen look pretty and the bathrooms as well. But really underneath you can't see what they've done. That's how it works in construction. I'm sorry. I always think back to the documentary that we made - The Future of Housing and one of the quotes that I loved from the beginning, Ted Stevens saying you need demand from the punters and a stick from the government. That is the way to improve things. If we didn't buy these houses, if we had better knowledge about... actually they're not so good, then we get better standards. And also, if the government improved regulations, that will be another way to it, but the two together would be the ultimate.

**Ben Adam-Smith 02:40**

So what happens if you want to be a developer who does a decent job? Hence today's podcast, and we're going to be speaking to Mike Webb. I started by asking him to tell me a little bit about his background.

**Mike Webb 02:54**

My life started in South East London. I grew up with a family-strong work ethic. Dad had his own business and we moved from the South East, after I'd done my A Levels and worked briefly in insurance, to the Midlands and settled in a small town called Tenbury wells in the Herefordshire/Worcestershire borders, where we bought a family hotel. So we were at the coalface refurbishing that, doing some of the work physically hands-on, but it was also a Grade II to 17th century coaching inn so all about Code 6 led and the humungous costs of refurbishing old buildings. We then sold the hotel and myself and my wife started investing in property. So we have a small portfolio of student accommodation. And we had always paid the bills for our students. So I started looking at renewable energy to see whether we could reduce our carbon footprint and reduce our operating costs. And as a consequence, I came across solar PV panels. So back in 2010, my company was one of the first 250 in the UK to become MCS Certified. And for the next six years, we installed schemes from seven up to 2000 panels. So a lot of knowledge in the renewable energy sector. We then realize that we wanted to start doing more development work, and we stumbled across this amazing house in Seaton.

**Ben Adam-Smith 04:18**

Yeah, so you sound like you're someone who's very much 'get up and go' and seizing opportunities as they arise. So let's just start with Seaton Beach, as this is where I met you. So how did that opportunity come about?

**Mike Webb 04:34**

We were, in May 2015, visiting some dear friends of ours in Axminster who'd relocated down there from the Midlands. And we were literally walking along the seafront and the lady I was with said to me: "If I win the lottery tonight, Mike, I'm going to buy that house." And I looked at it and I thought there's an opportunity for development here. The reason being is the Seaton esplanade, it's a wide two kilometre flat promenade with this beautiful straight-out-to sea view with a road that runs right beside the promenade. So it's quite a public area. But the house itself was squeezed between a five storey mansard roof, probably the most ugly architectural statement in Devon. And on the other side was a three storey block of townhouses, which was built on the site of an old hotel. That was Lime Mews. Now that's quite an attractive building. But squeezed in the middle was this poor old Victorian building. And I just thought there's an opportunity to do something in this town that could really sort of regenerate the programme of developments that had already slowly started. So there was a Tesco's that had already been established, the Jurassic Coast Visitors Centre had already been built. And there was plans for other various schemes in the town. So we knew Seaton, as a location was certainly on the way up. However, we didn't realise at the time, that I actually have some family roots there. So that was quite bizarre. We bought the property within seven days.

**Ben Adam-Smith 06:01**

Wow. Did you have the finance yourself? Or were you able to find the finance straightaway?

**Mike Webb** 06:07

I've got a few bob but I've got a very wealthy friend who I knew from 35 years ago, one day, we would always do business together. He'd recently sold his business. And I took the opportunity and I said, "Andrew, I need to borrow two and a half million pounds for two and a half years, what are the chances?" And he said, "Probably a no," because he comes from a risk background. And within three days, having looked at my basic numbers on an Excel spreadsheet, he said, "Yeah, I think we can have a go at that." A very astute businessman and a very, very good, silent partner, because he was very supportive of me and Audrey, and the rest of the team and the scheme, and made the journey very easy. If you've got a friendly banker in your pocket, it's always helpful. But he did say right at the get go, "Happy to bank roll this one, but don't ask again." So I knew the terms of engagement from day one. And it turned out to be 3 million for nearly four years. But that's another story. He's had all of his money back now and his profit share and his interest. So a good outcome for all of us.

**Ben Adam-Smith** 07:07

Would he do it again, out of interest? You know, he says only once but that sounds pretty good.

**Mike Webb** 07:12

I think he wouldn't back me again purely and simply because he knows that he can get better returns on his investments elsewhere with less risk. And also, we're close friends as well. And we've got a fairly strong policy of not doing business with friends. But with this particular arrangement, I knew it was the only way I could get the job over the line. And we're still very good friends to this day. So yeah, I think for me, one of the proudest moments was when we received one of the numerous awards we've arrived at with the project, Andrew and his wife met us in London for this gala dinner. And he was clutching this award, and so proud of it, because without him facilitating the arrangement, it would never have happened.

**Ben Adam-Smith** 07:52

Let's go back to that conversation then that you had with him. Obviously, it helps that he knows you. And he knows your work ethic. But how did you prepare all of those numbers and know that it was thorough? What are you drawing on to compile all that information?

**Mike Webb** 08:09

Okay, so this is a very broad-brush business case... essentially the value of the plot, the cost of demolition, which is very much at that stage of best guess, the cost of the build on a square metre basis. And also the best guesses of the values at the back end of the scheme, assuming it was only going to take two, two and a half years. But it actually took us over two years just to get the planning consent.

**Ben Adam-Smith** 08:36

And did you have similar schemes like this that you've worked on, albeit probably at smaller scales to give you the confidence that you were going to take it right to the end and do a quality job with it?

**Mike Webb** 08:47

Way back, about 20 years ago, I built my first self build house. And we've done smaller schemes since but nothing like Seaton Beach. It turned out to be 4.85 gross development value, which is quite a chunky build for a lot of people. And then there was complexities such as being right on the sea front, a very tight site in an area where there was certainly going to be some contention from the neighbours but we obviously engaged with them to overcome that. It was always contentious with the planning because obviously nobody likes change, but without change like Seaton Beach, nothing happens. So yeah, we just took the bull by the horns and went for it.

**Ben Adam-Smith** 09:28

I don't know when this will naturally develop in the story, but a big thing about this whole project for me, is what you said earlier about trying to do something positive with this building. There is so much rubbish that gets built, that when you're going into this for development and to bring some money out of it, that it's all too tempting to just minimise construction quality, and get out, sell it, leave it with someone else. So when are you thinking about this big decision of, is quality going to pay back?

**Mike Webb** 10:02

That's a really interesting question, Ben. And you know, to this day, I still probably couldn't give you an honest answer on that. And the reason for that is in property it's always location, location location. We were blessed with buying a seafront plot. In my opinion, having fought hard to get eight individual apartments on there at a relatively cheap cost per plot acquisition basis. So as a consequence, we'd got a little bit in hand. And also I'd got the confidence of a friendly banker with a fairly competitive interest rate for development finance. So we got two things in our favour that gave us the opportunity to say, right, we've got this amazing site, we've really got to do something 'wow' to basically get the planning gain. And secondly, really put Seaton on the map.

**Mike Webb** 10:49

So we actually engaged with our co directors, Mike and Anne Dowling, the architects called Clifton Emery in Exeter, whose brief was essentially to come up with an iconic building that would get the planning gain. And again, at that stage, still no mention of Passivhaus. We lost on one vote nine months before at a planning meeting. That nine months cost us a considerable amount of money. I don't think the planners have any concept at all, if they say no, the knock-on effect to the margins you're going to make potentially. Additionally, they also want to hang out their hat for their CIL, their Community Infrastructure Levy, but at least it's a transparent incentive.

**Mike Webb** 11:32

We then went back with a slightly revised scheme. And once we got the planning approval, we realised that we'd almost designed by accident a perfect Passivhaus in terms of form factor and orientation. I'd done a CPD way, way back at Coventry University, met Emma Osmundsen. And that's where my Passivhaus journey started. And as a consequence, I thought, well, if we can design it right at the get go, and we've got so much on our side already, it would really be another differentiator. I also have a very strong sales and marketing background. So as a consequence, anything I try to do, I try to overcome objections to somebody not buying it. So whilst the location was amazing, we then made it super eco. We made it super safe because for example, we've got smoke vents, misting systems, dry-

risers, sprinklers in the building. And we've made it super soundproof. So everything we've tried to do to the best of quality. At the end of the day quality always sells, but the estate agents at the time were very much looking down their nose at Seaton. Had this been in Lyme Regis or Sidmouth, the towns within 10 miles either side, we could have comfortably underwritten the values that we were forecasting. As it happened, I guessed the values would be 20% higher than what Seaton had already achieved and when we built it, we actually achieved those values. So it was my best guess and determination and confidence in our product that actually delivered the margin at the end.

**Ben Adam-Smith** 13:08

What were the risks as you saw the development?

**Mike Webb** 13:12

I think the biggest risk with Seaton Beach is that you'd have a contractor that couldn't deliver to the required standard. We were absolutely blessed that we engaged with a couple of building contractors, one of whom was Classic Builders Southwest. We particularly liked their senior management team. And as it turned out, we went to tender to five builders, and they weren't the cheapest, but they were almost the quickest, and we had confidence in them having seen other schemes they've done. So I think the biggest risk was getting the right contractor on board because we needed this project to be a full bill of materials, a full specification build. And the architect Tomas Gartner, who was actually eventually involved with changing it from a standard build to a Passivhaus build, really put the attention to detail in the specification document. So we knew what we were getting and more importantly, we knew what energy levels it would deliver. So I think we de-risked it from the specification point of view. But then of course, you've got certain supply chain issues because we were approaching Brexit as we started our build and a lot of European product seem to be coming on scarcer, and scarcer supply and longer lead times and all the rest of it. So the supply chain became a risk as we progressed. But apart from that, not too many risks.

**Ben Adam-Smith** 14:31

You mentioned Tomas there, and he's a great guy. We've had him on the podcast before, but where did you meet him? Why did you decide he was the right person? And how did the design change?

**Mike Webb** 14:45

We were introduced to Emma's team because of this CPD I went to. I engaged with Emma and she said come and meet my team in Exeter and we'll tell you what we've learned. Because my question to her was, you've learned all of this Passivhaus knowledge at the expense of the public purse, don't you feel you ought to share this with the private sector as an exemplar? And she was quite honest and said yes, come talk to me. So we engaged with one of her guys called Gary Stenning. Gary then mentioned about Tomas Gartner. We realised then that the buildability of the Clifton Emery scheme wasn't quite as good as we were hoping for. And we therefore knew that we would need a slightly different architectural practice with a different skill set. And to achieve Passivhaus you go with the best, and in my opinion, Tomas Gartner is probably one of the leading architects for Passivhaus construction in the UK. It's not just his technical knowledge, he's actually a really nice guy to work with, we had really good working relationship through the programme. And more importantly, he inspired me to retrain as Passivhaus Consultant, which gave me that strength and depth to deal with the contractors and talk to

the other consultants on the project with a knowledge base that I wouldn't have had had I've not done that.

**Mike Webb** 16:02

We also, with Tomas' insistence, and again it was probably one of the best things we did, took the team from Classic Builders and our primary subcontractors, so that would have been Fords of Sidmouth and a few of the other guys down to meet the WARM team in Plymouth. Pete Warm's team trained up our constructors to actually make them understand what we were trying to deliver. So I come across this phrase collaboration and education. And that's how we got the right result at Seaton Beach, because we trained them in what we wanted them to do, and how we needed them to do it. And we got buy in. And as a consequence of that, because of Tomas' insistence, we delivered the project to 0.5 air changes (per hour at 50 Pascals). And we've since gone on to win numerous awards for the building as well.

**Ben Adam-Smith** 16:46

Yeah, as you mentioned, it started with the location and then developing a great design and then executing it well on the site. But one thing that you did keep were some of the curves. Now being your first Passivhaus project, what extra challenges did these present?

**Mike Webb** 17:04

They say in construction where there's a curve there's a cost! It makes the building certainly iconic. And it's very much a jaw-dropping moment when you first see it. In terms of the costs, there was a little bit of a bun fight between ourselves and the QS and the main contractor as to some of the finer points and detailing of this. It took a while to get it done, it slowed the programme down, but I've got to say the execution of the project by Classic (Builders), the way they delivered it with their supply chain, the curves are absolutely immense. If I did it again, I probably wouldn't bother. And it's difficult to actually quantify that. Would we have sold the whole of the apartments for over £500,000 without the curves? Because of location, probably yes. Would we have sold them for over that sort of figure without the Passivhaus certification? Probably yes. But these are always going to be the known unknowns in this journey of ours. I think looking back on it, it's a building that me and my team can be suitably proud of delivering. And the curves certainly do set it apart from anything else on the seafront.

**Ben Adam-Smith** 18:13

Just jumping ahead a bit. Did anyone find it through its Passivhaus credentials? Or was it more someone who just wanted to be by the sea?

**Mike Webb** 18:22

I think it's probably more to be by the sea. We actually done quite an interesting marketing exercise because we have our own website [seatonbeach.co.uk](http://seatonbeach.co.uk). It's still up there. It's still got a lot of technical details about the building, so feel free to visit us online. But most of our leads essentially came direct from Rightmove. Now the way we got onto Rightmove was we engaged with a local estate agent, Fortnum Smith and Banwell, and our dialogue was quite frank. It was simply, we just need you to do listings and get us the appointments and myself and my wife will do the selling, because we are passionate and know the building intimately. And also it's quite a technical building. So it's a question of

getting the balance right that you don't want to scare people off and making it sound it's too complex to live in. But you also want them to see the true benefits of living in a Passivhaus. So we engaged on the estate agents role once we got the leads, and we'd sold a couple of units off-plan. We'd sold a couple more during the build process. And we finally sold the penthouse in February 2021, having bought the site in May 2015. So this was pushing a six year journey.

**Mike Webb** 19:34

And looking back on it we're delighted to say we've got eight delighted owners who are really nice people. I'm more pleased to say that half of them lived in full time as well. What I didn't want to create was an empty shell that was no soul in the winter. But obviously with the people that we've got living in the building now it's occupied most of the year round and obviously has a summer peak.

**Ben Adam-Smith** 19:56

When I met you down there as well, I was quite interested about how much of the local community seemed to stop you for a chat. So you'd obviously made yourself at home there, even though you live miles from there.

**Mike Webb** 20:10

It's an interesting point, Ben, because we knew it would be a controversial scheme. And as a consequence, you just need to engage and have an honest conversation. And we realise that the old 80/20 rule very much applies in Seaton. So we think 80% of the people love it, 20% of the people hate it, but those are the people that will be NIMBYs in your bananas. In other words, they don't want any change, they like it as it is and sadly that's their view on life. It doesn't suit everybody to live their life like that and everyone's welcome to their opinion. But we feel the proof of the pudding is in the eating, that we've sold them all good money. We've got delighted owners who are happy with the building they live in, they're suitably proud. I think for me the turning point of the local engagement, because we'd invested a lot of time and money in engaging with some of the local neighbours particularly. At the topping out party where we gauged all the contractors and consultants with a beach party, but sadly it was rained off so we held it inside the building, we also invited all the neighbours along as a thank you for putting up with the noise and the dust and all the rest of it for the 18-month build programme. However, we also then launched an art display in the penthouse to engage with local high net worth people who all generally collect art and also give them an opportunity to see the building. One Saturday and Sunday we had over 1000 people through the door and the biggest compliment was paid to me by the lovely lady who lives right next door to the scheme who for obvious reasons didn't want it to go ahead. Once it was all completed she's become personal friends with most of the people in the block, we're still on very, very good terms because we put her property right, you know, we cleaned it all down, repainted it, give her a new fence and improved everything for her. And the turning point for me when I knew that we'd got buy in from the neighbours was when she rang me up and she said: "Do you mind if I invite some of my friends to show them your penthouse?" So for me that was the moment that we knew we'd won them over.

**Ben Adam-Smith** 22:12

Yeah, well all credit to you. I think it's how you manage that process. And many people would go to the opposite extreme of just, you know, closing the doors and getting on with the job, but I like that

approach. Let's just go back to some of the technical details. Can you just explain what the building is, how its constructed, and take us through that side of things?

**Mike Webb 22:32**

Certainly, we've effectively built this on a beach in a floodplain. However, one of the reasons the planners were so picky about it is they refused our original scheme on flood risk despite the fact there's 240 Bovis homes with a finished floor level a metre lower than ours.

**Mike Webb 22:50**

The building is constructed from 13 metre deep concrete piles that are grip foundation CFA driven piles, so we got minimum noise when we were in the construction phase of the piles. These 87 piles hold up a concrete ring beam and because it's Passivhaus, it's insulated beneath the ring beam. So we start our insulation level well below the finished ground level. We then have a robust concrete box that was poured in situ, and that has got external EWI wall insulation on it. We then had a concrete transfer slab that has 20 tons of steel in it and numerous, I think there was about 20 lorries of concrete went into it, but it's 325 mm thick, and it oversails the footprint of the building. So you can imagine the structural engineering challenges to get that to support the remaining building cantilevered above the concrete box beneath. But anyway, we then cracked on with this transfer deck of concrete. We then went into Porothersm, which is a 325 mm clay block made by Wienerberger and the Wienerberger team came down and trained our bricklayers in how to do the setting out and set the first few courses out with them. And it's then very, very quick to build because it goes up in 210 mm steps and we were doing half a story a day I think it was really, really quick to do. The Wienerberger blocks are then simply wet plastered on the inside with a parge coat to give you good airtightness detail and rendered on the outside so is a very simple rainscreen cladding, which is again what Tomas brings to the party. Each of the Porothersm floors then support concrete planks that are then suspended off the central spine wall which is again built from a Porothersm block but it's a solid core, one that's filled with concrete to give us some thermal mass within the building.

**Mike Webb 24:42**

We then take three layers of Porothersm up to give us the next three floors. And then the top floor which is the penthouse again had to be subservient to the rest of the building to jump through the planners' hoops, hence why it's got the balcony that goes all the way around it to 360 degrees. That in turn presents challenges with thermal bridging and water insulation. But again, Tomas designed and detailed it to overcome all of these. And we then effectively have a timber frame bungalow perched on the top, which is our penthouse. It then got clad in zinc. And we have a Bauder EPDM Roof on the very top of it, which is a membrane that gives us a 20-year warranty. The reason we specced Bauder is because they actually have a solar PV mounting system that their own contractors install. So it means that you keep your warranty intact, because one of the biggest problems from my perspective as a solar PV installer for six years is we are dicing with warranty conflict if we get that detail wrong. So as a consequence, to use Bauder for the fixing system, we de-risk that from both our perspective as the client, and also from the contractors' perspective as the main contractor for water ingress. So that's how the building was built, Ben. Does that give you enough detail?

**Ben Adam-Smith 25:59**

Yeah, that's perfect. It's quite interesting, as well, how you start with that concrete base, and then it keeps changing as you go up and finish on the timber frame on the top floor.

**Mike Webb** 26:09

It certainly gave Tomas Gartner a bit of a challenge on the PHPP, because as you can appreciate all the various elements needed modeling, that Tomas in true Germanic style just cracked on, got it sorted. And, yeah, we got actually the first multi-block certified to Passivhaus Plus standard in the whole of the UK.

**Ben Adam-Smith** 26:28

Where does this leave you as a developer, then? Is there a point during construction where the stress starts to go out, and you know, the money starts to come back, and you almost look ahead?

**Mike Webb** 26:40

I never get too stressed. It's just a challenge to overcome, isn't it. And as a consequence, you just make sure that everything's in line. There was a couple of moments where we were a bit squeezed with one thing and another. And I think the timeline went on a little bit longer than we'd anticipated. But obviously, nobody could foresee COVID coming. For us personally, as developers, where it's left us, we've got a bit of a niche now. We've got an expertise that we are more than happy to share with other developers to try and motivate and encourage them to build better.

**Ben Adam-Smith** 27:12

And when you were doing this project what do you call yourself? Are you just the developer? Or do you see yourself as a project manager? Do you define that role?

**Mike Webb** 27:22

I don't need to define the role. Technically, we were the client because Classic Builders were the main contractor, and they had their own site manager. My actual official role was clerk of works, which essentially meant that I could inspect, at any stage, any of the works and report back to the client. And the client was myself and my board, and obviously my investor. But no, we just all got on with it. We were living in Worcestershire for most of the time of the project and staying in our caravan on a site in Axmouth, whenever we were down there, and I'd say we probably spent 25% of the build programme in Devon. Since then, we spent more time living in it just to finish off the snags, and all the little niggles that go on after the build. And we finally realised that because of the extra interest burn, we couldn't keep Unit Two. So we sold it to some very, very nice people who basically say, use it as your own whenever they're not there. So we've actually got the benefit, but without the cost.

**Ben Adam-Smith** 28:20

Very nice. And in terms of what you were doing through the process, did that stay fairly consistent in the sorts of jobs? Are you mainly in the office? Or is it just changing the whole way through the build?

**Mike Webb** 28:34

Lots of site meetings, lots of direct procurement items that I insisted on. So to give you an example of that, we wanted very much to be involved in the fenestration procurement process, and we chose

Norrsken who done a really good job for us. Their windows, particularly the ones on the rear of the building are really, really smart - lift and slide doors on the front, ally (aluminum) clad, timber. So yeah, little things like specifying the detail on that and making sure that the windows fit the openings that the builders building to is always the biggest risk but we managed to sidestep that and make sure the contractor took ownership of that problem.

**Mike Webb** 29:11

We also were very much instrumental - and my wife and other directors in the company - in organising the bathrooms and the kitchens, and Fords' team at Sidmouth, again, they were our plumbers, electricians, kitchen installers, bathroom installers and tireless. So they basically took on a lot of the project management of the finishing themselves.

**Mike Webb** 29:31

But yeah, in terms of day to day operation, for me little things like making sure we understood all the technicalities of how the balcony needed to be bolted down to the concrete to retain integrity for the waterproofing, making sure it was then followed through on site by the site team, inspecting what they'd done, making sure that you know there was none of the performance gap issues that you get another building sites. But in addition to us as the client, we also had the Checkmate Warranty people, we also had Building Control, the certifier's evidence log, so all the way through the building process, and obviously the architect overseeing it, and the structural engineer coming to site and the quantity surveyor checking and rechecking and re-measuring. There was a lot of people with eyes on this project that we really did nail down the details correctly.

**Ben Adam-Smith** 30:23

And when you think about other developments, do you like a block approach, like you've done on this one? Or are you more open to housing or thinking just where the next opportunity emerges is where I'm going go?

**Mike Webb** 30:37

Interesting question again, Ben. It's when the opportunities present themselves, you decide what's going to work or not work. We're actually just venturing into doing an L-shaped barn conversion of four medium sized barns to Passivhaus standard on the outskirts of Exeter. Now, because Seaton Beach was new from the ground up, it's relatively easy to achieve Passivhaus certification. With this particular scheme, obviously the form factor and the orientation is already dictated to. So we are going to try and certify it. And we're working our way through the PHPP and design principles at the moment. And my joint venture partner on this is a retired architect as well, who's always had a bent for building to a good eco standard. So there's an opportunity here. We would certainly make more money if we didn't do it to Passivhaus standard but I want to walk away from this project with the same pride as we did at Seaton Beach by saying, we'd actually done the very, very best we could for the environment. And hopefully, we'll attach a premium price because of making them Passivhaus certified.

**Ben Adam-Smith** 31:42

Does it get any easier as a developer, because I'm thinking that really the motivation for you is actually just doing the best job that you can. And to me that makes it sound a little bit like you have to turn your back to the money and have a bit of faith that it's going to come back? Would that be fair?

**Mike Webb** 32:01

That's a very true statement. And I think, yeah, you're absolutely right. This is probably why we don't necessarily go to banks for finance. We try and raise private equity because it's a slightly different way of thinking. We're not all about the bottom line, we're all about the quality and the ongoing benefits that that building will give for its lifetime and expectancy. So yeah, we do sacrifice profit for the environment, which is a bold statement for a small company. Me and my wife have a modest existence. We're not particularly flash rich people, we don't need to be. We enjoy doing what we do. And as long as we can not lose money on it, it would be nice to do another one and another one and another one, and we've got a few in the pipeline.

**Ben Adam-Smith** 32:44

Now, I built my own Passivhaus but I'm finding it quite hard to move on to another project. I mean, the easy answer to that is that there's a lot of money that just went into the house. And it's maybe that thought of borrowing money or taking on the risk when I don't really need to... but I also want to do that. So what advice would you have for me, as someone who would like to build some houses, not really quite sure what the next step is, or how to move on to it?

**Mike Webb** 33:13

Well, first of all, you've got to have a risk adverse attitude. So you've just got to have a go and hope for the best. The flip side of that is you need to have a friendly banker and a few bob in the bank as a contingency just in case. It's just finding the right site at the right time, and you'll have a gut feel whether it will or won't work. We are desperate to do something else seafront but of course seafront attracts a premium. And there is a risk involved with the build stage as well. So we are always looking, I don't think we'll ever, ever replicate anything as good as we've done at Seaton Beach ever again. So I would say it's probably the pinnacle of my personal career. However, it doesn't discourage us from trying. And ultimately, as long as we can deliver good quality housing stock with low carbon footprints, then 'my work here is done' as they say.

**Ben Adam-Smith** 34:06

Well, that seems like a pretty good point to leave things, Mike. Thank you very much.

**Mike Webb** 34:10

No problem. Nice to talk, Ben. And good luck with finding your next project.

**Ben Adam-Smith** 34:15

Get more online, you can have a look at the show notes today at [houseplanninghelp.com/307](http://houseplanninghelp.com/307) where we've got our summary of the conversation that you've just heard, some photos as well to illustrate the journey as the Seaton Beach development came to life. If you've got a comment, or you'd like to ask a question, you can either do that within the show notes or on social media. All of that within the show

notes today, of course we will link you to Mike and the various companies that we've mentioned, [houseplanninghelp.com/307](http://houseplanninghelp.com/307).

**Ben Adam-Smith 34:47**

If you've enjoyed today's podcast, or others in the series, then we would really appreciate it if you'd write us a review on however you're listening to us, various different apps and so forth. We've just had this review on the Apple Store from Davey 72: "I only recently discovered this podcast as I start my quest to build my own home. Fascinating to me as I would love to achieve Passivhaus standard. I'm only on episode 30, with occasional fast forwards to specific shows that intrigue me. Perfect on my dog walks. Thanks, Ben." You are welcome. And thank you so much for the review. It always helps bump us up in the rankings. So if you can do that, where you are, in whatever neighbourhood of the apps and so forth, it would be much appreciated.

**Ben Adam-Smith 35:31**

I was thinking to myself the other day that it's nearly 10 years since I started this journey, I don't know where that time has gone. I think when you have kids, things certainly go on fast forward. And as ever, my goal here at House Planning Help is just to help you with the decisions, hopefully wise decisions with the environment at the back of your mind, but also comfort and all those other factors, embodied carbon, energy efficiency, the scale of your project. I just want you to have a good grasp of what you're doing before you do it. And that's where the membership community comes into its own because we are trying to get you to live and breathe the experience of building a house before you actually do it. So that's what we try to do, various digital tools come to our aid. We've got our in-depth video case studies where we follow complete builds, we've got courses, we've got live training from guest experts. We've also got a private members-only forum, everyone tackling similar projects, similar environmental credentials, then you can get input from me during our office hour calls. So we try to make it as helpful as possible. It may well evolve, maybe we'll come up with a better way of trying to help you get to what you really want to know as soon as possible. So if you want to become a member, we'd love to meet you and help you on your way. [houseplanninghelp.com/join](http://houseplanninghelp.com/join) is where you need to go.

**Ben Adam-Smith 36:52**

Next time, Tom Fenton from Veritherm is my guest and we're going to be looking at rapid thermal performance testing. Thanks for listening. The House Planning Help podcast is produced by Regen Media - content that matters.