

# Your Forever Home™

The Essential Guide before you Start your  
New Build or Renovation



Frances Cosway

'When my husband and I decided to build a new home we had no idea what was involved! We could see our architect was very structurally-orientated and we needed to work out how to tie the interiors with the building and the way we live our lives. As we had no prior experience, I was cold-calling local interior designers, and when I called Frances she quickly put me at ease, and I felt confident she could help us with the many questions we had and I have discovered she has many services to offer.

'Frances has been an invaluable resource at the planning phase and liaising with our architect. She has provided excellent advice about the building process, council, demolition, and all aspects of interior and exterior design. Frances has exceeded our expectations in meeting our briefs in regards to the interior/exterior of the house and is sensitive to budgetary needs without compromising quality. She is open to exploring ideas i.e. eco-friendly options and is flexible, and importantly, patient. We look forward to continuing to work with Frances in the next phase of our build.'

**– Kim and Erling Sorensen, Hampton**

‘We have been in the process of designing our holiday home in Blairgowrie and have been dealing with a building firm to design, construct, and obtain a permit.

‘This has been a very lengthy process and we couldn’t have done it without the input of White Pebble Interiors who were able to identify areas that were going to be difficult to utilise, and in some cases, impracticable. With their invaluable experience, they were able to advise us on better alternatives and were also very helpful in choosing our interior selections, being tiles, appliances, paint, and material finishes. We look forward to continuing our relationship through to the finish of our project.

‘We would have no hesitation in recommending White Pebble Interiors to any of our friends or associates.’

– **Greg and Mavis Wells, Blairegowrie**

‘It has been an absolute pleasure working with Frances from White Pebble Interiors. I had doubts about whether an interior designer was really needed, given we weren’t making any structural changes to our home – but, from the moment I met Frances, those doubts disappeared. She has a wonderful ability to listen to clients with wildly differing opinions (i.e. my husband and I!), and still somehow manage to deliver an end result we both loved. Over a year, Frances transformed our house into a true home – with a mix of luxury, but more importantly comfort and practicality. She has incredible contacts; she kept us on track; she helped us decide when we couldn’t; and she was always respectful of our choices. She’s highly organised, reliable, a great communicator, fun – and she really cares. It definitely added to the cost of renovating our home – but Frances was worth every cent. We couldn’t have done what we did without her, and I can’t recommend her services highly enough.’

– **Michelle Coffey, Moonee Ponds**

‘I was after someone who could project manage a renovation on my investment property. Due to my busy working life I needed someone to be onsite and sort out pretty much everything. From the word go, Frances was fantastic, she organised tradespeople and was onsite and kept me in the loop every step of the way. I needed this job to be completed ASAP as my property was vacant. Frances understood my needs and worked extremely hard to achieve what I needed. I am very grateful to her as she was very professional throughout the whole process and achieved what I needed, and kept to my budget. Results were great and within a couple of weeks I had an open for inspection, a lot of interest, and a new tenant within a few days. Most importantly, I also managed to increase my rent based on the work that had been done, which was fantastic! I have no hesitation in recommending Frances to make over your home – she gets the job done and was just fantastic!!’

– **Mark Dias, Richmond**

‘Frances came highly recommended from a friend who had been full of praise of her services and skills as an interior designer and consultant. I was in the process of building a brand new home, with loads of decisions to make and confusion about where to begin! Frances’ advice was priceless, she patiently worked with me (and a builder who was challenging and with very tight timeframes!) and guided me every step of the way, helping me with decisions to anything from paint, flooring and tiles, to fixtures and fittings. Frances has a great eye and has helped me choose some lovely additions to my home. Not only is Frances a talented designer, but her service and support was patient, responsive and always professional – not to mention those trade prices! I would highly recommend Frances, she was a pleasure to work with, and would recommend to anyone regardless of whether they were building, designing, or redecorating.’

– **Narelle Wilson, Spotswood**

'I found Frances from White Pebble Interiors through HI Pages. My original plan was to completely renovate my study. Frances met with me and got to know my taste. We went to the best furniture stores together and Frances organised everything, from feature wallpaper to carpet and cabinetry. Frances hired all tradesmen, supervised, and checked on the quality of their work. I was so impressed with the way my study turned out that I ended up having Frances help me design four other rooms (three bedrooms and our formal lounge room). I also asked Frances to help me repaint my house, both inside and out. I found Frances to be very professional and at all times extremely friendly and easy to work with. I would not hesitate in using White Pebbles Interiors' services again, or recommending Frances Cosway to anyone.'

**– Rowena Crawford, Glen Iris**

'We came across White Pebble Interiors online and our experience has been an amazing one. We renovated our house and needed help matching our furniture to the new interior and bringing out our individual taste. Frances was able to quickly understand our requirements and catered to our aggressive schedule. She was extremely accommodating and very flexible and able to work around our availability to ensure we got the result we wanted in the timeframe. We could not be happier with the end result and would definitely use her services again'

**– David and Christie Youssf, Mulgrave**

‘A creative and thoughtful designer who is a delight to work with! I’ve engaged White Pebble Interiors on two occasions and I’ve been thrilled with the process and results both times. Frances listened carefully to our needs and design preferences and provided great solutions to meet both our style and modest budget.

‘For our living room design we had some broad ideas for the colours and feel we wanted to create, and Frances responded with a well put together colour pallet, furniture, and accessory options.

‘When we renovated our next home, Frances advised on design aspects of our new kitchen, laundry, and bathroom. She was able to complement our architect’s skills, too, with advice on getting the look we wanted within our budget. Frances was invaluable when it came to choosing all the tapware, sinks, tiles, lighting, etc. She helped turn a potentially confusing and time-consuming process into an easy one. Her approach gave us plenty of choice, but she did a lot of the research for us, ensuring that it was never overwhelming or too time-consuming. Frances directed us to a range of suppliers who were helpful and could deliver quality options that met our budget. Frances’ insight into the latest trends and practical considerations were vital. I felt confident that we were choosing good quality items that were going to really meet our needs, and they all worked together to create a wonderful space. I’d recommend White Pebble Interiors to anyone who wants great design advice and support in selecting items for their home.’

– **Bernadette Healey, Yarraville**

‘Having just built a new house, we were in need of some finishing touches to bring our home alive.

‘Having no idea about interior design, let alone where to start, we engaged Frances to do this for us on the recommendation of an acquaintance. The experience was great and the finished product even better. Frances took the time to really understand what we liked and didn’t like, the type of finishes we were after, and our price range. Options were provided quickly for our consideration and orders placed promptly.

‘Having a network of tradespeople as well, Frances was able to recommend quality tradesmen to undertake the wallpapering, cabinetmaking, and picture hanging that we required. Frances project managed the whole process (for a very reasonable cost) so we didn’t have to worry about anything. The result has led to many compliments from friends and family, and most importantly we love the way our home now looks and feels.

‘Frances has a real customer service focus and was a pleasure to work with. I highly recommend her to anyone who needs assistance with finishing or updating the look of their home.’

– **Sarah Cordner, McKinnon**

'We are very happy with our bathroom renovation which was designed and managed by Frances at White Pebble Interiors. I was a little nervous about using an interior designer as I had never done so before, but I found it a very productive and satisfying experience. Frances focused on our needs, budget, and style, and presented us with a manageable range of choices. I also hadn't appreciated the level of practical assistance available, which meant that Frances sourced all the products needed, including organising the cabinet maker. It wasn't as expensive as I had imagined and I think overall it represents excellent value for money as you don't make expensive mistakes. Frances assists you to get good prices from her suppliers. I will definitely use White Pebble Interiors again for future projects.'

**– Jan Washfold, Northcote**

'As a property developer I needed a designer who was able to differentiate my homes from others on the market and specify for the target audience to create a unique offering. Frances from White Pebble Interiors was able to do just that for two developments I have engaged her services for – Ayr St, Ascot Vale, and Edgar St in Moonee Ponds.

The fixtures and fittings chosen, together with the colour schemes, specialist light fittings and feature tiles, all lead to an exceptional sale price which was greater than expected. The purchasers particularly liked the material and fitting boards produced, allowing them to really see the uniqueness of the property. Your specifications, along with the supporting boards, made the development stand out from the rest on the market. Your attention to detail and flair for choosing unique details is certainly appreciated, and I will definitely be using your services again for the next development.'

**– George Tsoukas, Ascot Vale**



# **Your Forever Home**<sup>TM</sup>

*The Essential Guide Before You Start  
Your New Build or Renovation*

**Frances Cosway**

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# Dedication

*My gorgeous girls, Margaux and Lillian, who make me smile every day. I thank you for being you.*

*My partner Neil, for giving me so much freedom and support to follow my dream and change my career. To allow me to explore and expand, yet also being there when I need it. I would not be where I am today without you. Thank you for taking the time to review my manuscript in detail and giving me great feedback to make it even better.*

*To my friends far and wide, both in Australia, and all over Europe. You have made me who I am today. My 12 years in Europe influences my life in so many ways, and the choices I make today. You were part of that journey. Deep friendships that distance will not sever. Not ever. You are deep in my heart always. Those of you who encouraged me to follow my passion, I thank you.*

*And lastly to my parents. You both provide me with guidance, and for that I thank you. May our conversations, political discussions, and family time continue for many more years.*



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# Introduction

**W**elcome to your Forever Home. And welcome to the journey ...

## **Who is this book for?**

- Anyone who is about to build their Forever Home, or a home that they consider a long-term residence. A home they plan to be in for many years, so want it to reflect their own tastes and styles.
- People who are building their home for the first time or feel that they are less experienced with the building process, so they want to gain some more knowledge.
- Someone who just wants to be prepared and understand the process, and have a clear direction when building their home.
- People who are researching what building a home may require.
- Anyone who wants to plan and avoid being overwhelmed, and end up with a home they really love.

## **Why did I write this book?**

I found that clients were coming to me for advice and guidance on similar issues, and that there was a recurring theme around what the overwhelming parts were, and what sort of direction and advice they needed while they were preparing for and building their home.

I also realised that there wasn't a book on the market that was written for people who are going to build a home, but are not physically going to be 'on the tools' and building it with their own hands (owner/builder), something a lot of the other books focused on. There wasn't a book that actually prepared people and allowed them to understand the process before they started out; to highlight the areas to think about, consider, and plan for when embarking on the project of building their Forever Home.

I wanted to be able to share my knowledge and experience from being a serial renovator and new house builder, having managed many projects myself and for my clients. I wanted to impart this knowledge to allow people to understand the journey, and let them know what to expect and how to prepare.

## **How the reader can use this book?**

To start with, it's a great resource to prepare the reader for their build. It can be used as a tool to understand what needs to be covered off and considered when embarking on a build.

It is a resource that can be continually referred to throughout the build journey – things to think about along the way, and also highlighting areas where attention to detail is required in order to end up with the desired finish, and where focus may be required at any given point.

Take notes and jot things down as you read, things you find really relevant or areas you may need to conduct further research on.

The intention is for it to become your handbook, your ‘partner in crime’ – to act as your sounding board of reason and to allow you to be prepared and question what may be relayed to you. Each chapter provides key takeaways for you so that you can take your own actions, relevant to that section. Useful tips and tricks are provided, and steps outlined for those processes.

The focus of this book is on a custom-designed home or extension, rather than using a volume builder, however, many of the elements and things to consider are the same for both. The process, in terms of what you need to do and what you need to know is still the same, so this book is still helpful for those who choose a volume builder.

## **What inspired me to write the book?**

I’ve built and renovated in Australia, Amsterdam, and London, so what is gathered here comes from years of personal experience, including my own Forever Home project that I managed from ‘lockup stage’ – overseeing the project with tradesmen, timelines, details, and the process.

Our Forever Home pushed the boundaries and expectations around what a sustainable build is, and the end result has created a lot of joy in terms of how we live, and to show people what can be achieved. We found people were really interested in what we had done, as we open our home to the public many times a year, and that shows people’s desire to know more – just like the clients who come to me to help them with their home.

I felt that there was a gap in the market to help people, and

I get great joy out of seeing a project to the end. This means going through the whole process and guiding my clients, helping them to understand why one thing may be done one way and not another, and giving them the information they need so they can make really informed decisions. I get a lot of happiness from seeing that evolution and then, ultimately, the end result.

Building your Forever Home is probably one of the largest projects you'll ever go through, so you want to get it right, and I want to help people do that.

It may not be a home you actually stay in forever because, really, what is forever? But the intention is a home to enjoy for the long-term. It's a place you want to stay in, so that's close enough to forever for me!

I also wanted to impart my knowledge and experience in how to save money and avoid making costly mistakes. I've seen it so often, and in many instances it's avoidable. It's about providing the right insight at the right time so the right decisions can be made.

So, this is your resource to start your own Forever Home project. Enjoy the journey, and enjoy the process of building your Forever Home!

# Renovate or Build

*'Building a house is like producing a movie. There's no right way but a lot of wrong ways. You have to be flexible and creative. You have to move fast, be prepared – or it quickly becomes costly.'*

**– Jeremy Renner**

**D**eciding whether or not a renovation, extension, or a new build is most appropriate for you is the first step to move forward with your Forever Home. For simplicity, I will refer to extensions and renovations simply as renovations.

So, why do we need to assess this?

1. Know the options of a renovation versus a new build, and what that means.
2. Know what to consider as part of that evaluation.
3. How to minimise cost blowouts.
4. That the end product is going to give you exactly what you want.

Not reviewing all the options may mean you don't end up with exactly what you're after, and that's fairly important when building your Forever Home.

Some of the things that will be considered when deciding to extend and renovate, or start again with a new build will be covered in this chapter. Some of these are personal and only you can determine them, whilst others are based on budget and your end objective.

Let's look at some of the pros and cons of renovating versus a new build.

## **Renovating**

*Pro – Original features.*

Renovating not only restores the house, but restores the story of the home and the neighbourhood, too. In many instances it keeps the character of the building. If you've got a heritage home, you're able to maintain original features that can be enhanced and restored back to their former beauty. It can also be an important element for the streetscape in your neighbourhood, particularly if you're living in a heritage area. There may be protections in place, however, you may also want to keep those original features.

*Pro – A new build is another level.*

Completing a new build is taking the project to a whole new level of commitment and involvement, and even though some major renovations can be quite extensive, a new build is bumping it up a notch. A renovation may reduce the feeling of being overwhelmed and, therefore, may actually be a better option for you.

*Pro – Demolition not required.*

You may not be able to demolish your current home due to regulations (heritage overlay), so renovating is your only option. However, this can be regarded as a good thing, as you don't have demolition and site clearing costs.

*Pro – Old home = Good home.*

Renovating an old home can equal a good home. Building from scratch is not always the cheaper option in the long term, due to build quality. Renovating may actually be better from a quality perspective, as an older home generally has been built to last, and as we know, not everything these days is made to last. So, renovating and enhancing an older home means you may end up with a better quality product.

*Pro – A renovated home may be worth more than a new build.*

A renovated heritage home has wide appeal, steady demand, and can appeal to more people for resale than a new build home. Many people buy the heritage and the character of a home, and generally love the fact the home has that extra *something*, a history, and little intricacies.

It's difficult to emulate the character of an older home; even with new builds built in a traditional style, they are still not the same. This is a great reason to renovate an older style home as they hold their value very well when the renovation is of a high standard.

*Pro – Able to spread costs and minimise disruption by conducting in stages.*

Your end goal may be to renovate the whole house, however, it is possible to conduct a renovation in various stages. For

example, you may do the kitchen first, or one bathroom at a time so you can still use the others, or proceed with an extension but leave the original part of the house until later. This enables you to spread costs over a longer period of time, even though the project may take longer, you may be able to stay in the home, depending on how big the renovation is (it would be wise to move out if you are conducting a large renovation in one go, due to the disruption!).

If you are happy to complete areas as you go and you're able to stay in the home, it can minimise disruption for you and your family and also save money as you don't need to pay rent elsewhere. It really depends on the project; the areas being renovated, how quickly you want the project completed, and the budget.

So, on the flip-side, what are some of the cons with renovating – why is renovating or extending not a great option?

*Con – Unpredictable cost blowouts.*

When you're starting a renovation, it's not until you start pulling away the veneer of a building that 'unknowns' are exposed. This can result in unforeseeable cost blowouts. These could be things such as the condition of the frame, the electrical wiring, the stumps, the condition of the floorboards, and so on.

Some of these can be viewed prior to starting, but the full extent of their condition may not be apparent until the plaster and the veneer are removed. Once they're uncovered, you can fully understand the cost implications.

*Con – Potential to overcapitalise.*

The potential to overcapitalise is always there, but it often depends on the area that you're in. Well-established blue

chip areas provide less likelihood of overcapitalising, however, it's still possible depending on the works you're conducting. If you're planning on staying in an area for a longer period of time (and this is your Forever Home), then the risk of overcapitalising reduces somewhat.

*Con – Relocation.*

It is likely that you'll need to temporarily relocate to other premises whilst the renovation is happening. This can be disruptive and expensive, so make sure you factor these costs into your budget – not just the rental costs, but moving, and any storage fees.

I certainly wouldn't suggest living onsite throughout a large renovation! The dust, the workmen onsite, the noise, and so on. It really is taxing; it'd be quite something to be able to live through a renovation of any magnitude, and especially with children – it's certainly not recommended.

*Con – Managing trades.*

Depending on the extent of the renovation, and if you're conducting it in stages, you may need to manage tradespeople. This may not be your area of expertise, and it's not always easy, so it's not an advantage in that regard.

You may choose to do a bathroom first, or just some built-in cabinetry so you're managing individual trades, but you also need to understand the knock-on effects for other trades that may come in at a later stage. This often means getting into the nitty-gritty and having an understanding of the process to manage it all effectively; which trade comes before the other, who has to do what, and sometimes negotiating the grey areas between who's responsible for what.

*Con – Structural work required.*

It doesn't really take too much additional structural work before the cost can be the same as a new build, so determining just how much work is required is good to know upfront.

That summarises the advantages and disadvantages of renovating – so what about for a new build?

## **New Build**

*Pro – Cost.*

When factoring in all that may need to be done for a renovation – be it that the house is too far gone, it's hard to renovate with so many issues, or difficult to work with in its current layout, it could get to a point where you may as well start again.

I have known clients who have wanted to renovate, as they loved the home that was there. However, once they started getting into the details and understood what it was going to cost to renovate, they soon realised it was going to be more cost-effective to start again, so they knocked it down and built a new home that emulated the original house they'd loved.

Sometimes the cost to build is less, or the same as renovating.

*Pro – Incorporate sustainable features.*

You're able to design your home from the outset with sustainability in mind. Incorporating sustainable features and technologies into the home means that the house is going to cost you less to run and the liveability is far superior. Older houses generally have an incredibly low energy rating, and whilst it's possible to retrofit some items, it can be expensive to do so. Many sustainable features are

part of the design process, so building from scratch allows you to create an energy efficient home that saves you money, and saves the planet.

*Pro – Satisfaction.*

What about this as a pro – the true joy and satisfaction of building your own home, and being part of the design process? Building exactly what you want, exactly how you want it to be. It's a great feeling – a great sense of achievement, there's really nothing like it.

*Pro – Minimal maintenance.*

When you're building a new home, there's the peace of mind of no maintenance for years afterwards, as everything is new. You're generally able to live in a home knowing that nothing should really go wrong for many years.

*Pro – Flexibility.*

Building your own home gives you complete flexibility. You're able to control and manage exactly what you want. You can assess what you need, and what each family member wants, and future-proof your home for later. You can build it to meet your exact requirements, for now and for the future. You can decide what it looks like, select all the fittings and fixtures, the exact appliances, the colours and materials you love; it's all yours for the choosing.

Having said that, you're also able to do this with a really large extension and renovation, but there is a certain footprint that already exists that you do need to work with. With a new build, you are creating the footprint, the floorplan.

So, what's the downside of building new?

*Con – Finding the land.*

You may have to find a block of land in an area that you want to live in, if you don't have the land already. It's sometimes difficult to find the land you need, and it could actually be a long process before you can purchase the block that you really want, with the right orientation.

It's not just the house, but the area, too. It's not all about the ideal block that's going to fit the house that you want and the site that you're after, it's also about an area that you want to be in for the amenity, and all that it can provide you.

*Con – Time and effort.*

There is no denying that building a new home takes time and effort. And yes, there is also a lot of time and effort in renovating, too. However, a new build is taking it to another level.

It can be stressful if you haven't planned properly and don't have the right team behind you, and with you throughout the journey. Your team enables you to build with confidence and minimise how overwhelming the process can be.

*Con – Finding the right people.*

You're looking at building your Forever Home, so you want to make sure you have the right people on board to join you on the journey. It's your Forever Home, right?

It can be daunting when thinking about who you may need on your project, how you will find them, where to start looking for them, and how to know they will be right for you. The research and time involved in finding the right specialist you can trust can be a downside, but it's worth spending the time getting the right people for the job. At

a minimum you will need to find an architect and builder, but other specialists you may need are an interior designer, landscaper, or pool designer.

You can find them! Asking your friends and family is a great place to start. Talk to others to find out who they've used and if they would recommend them. There are also plenty of online forums and review websites.

*Con – Published build price versus actual price.*

It may appear more cost-effective to build from scratch when flicking through the newspaper and seeing prices quoted for new homes built by volume builders. These homes look affordable on paper, however, the reality may be somewhat different when factoring in all the things you see in a volume builder's display home. What's in the display home may be heavily upgraded, and well beyond the base price point quoted.

This means that the renovation may end up being cheaper than a new build, looking at like for like.

*Con – Being overwhelmed with a new build.*

It's a big project that requires time and effort, and there will be moments when you're overwhelmed with all that has to be done. However, you can arm yourself with a team of experts who will help you through the journey.

What are some of the key actions to take away from this chapter?

1. Do your research upfront.
2. Review the reasons why you want to renovate, extend or build. Assess the options of what you

really want in the long term, and see if they lead you down one path or another. You then know you've made an informed decision.

3. Research and ascertain what limitations may actually apply to your situation with your current house, with the land, with the house that you may want to have, and the area you ideally want to live in. This will help you determine what's possible and what isn't for you.

# Before You Build

*'Plan your work and work your plan.'*

– **Napoleon Hill**

Thinking about what you want and considering any possible limitations leads you down the right path to start your project.

So, what are some of the benefits of knowing what you need to consider before you build?

It enables you to make choices and to delve into areas of interest where you feel you may need more information. Researching into different areas gives you options. You will know what you need or want so that you are able to consider and make decisions for your project, and for your Forever Home.

It opens up points of discussion with key stakeholders for your project, for example, your partner, your children, and other people who may be impacted by the project. You're able to discuss some of the things you may need to consider, so that you can brief your architect and other specialists.

Not comparing what's available and what you need to do may mean that you don't get the best value for what you actually want. As Napoleon Hill said, 'plan your work and work your plan'. If you don't research and know what you're getting into, you increase the risk that the project is not going to turn out as expected, and you'll be disappointed.

Before we go through what you should consider before you build, I will run through what to expect at each stage of the design process. I have also included a design and build process flowchart that can be found in the appendix.

The design process will normally go through four key stages:

1. Concept Stage – this is where the architect produces high level sketches to get their ideas across.
2. Floorplan Stage – floorplans are produced showing the layout of the house.
3. Elevations – show you what you see if you are looking at the building. These are normally done showing one side at a time (north, south, east, and west).
4. Working drawings and sections – internal elevations that usually consist of a front, side, and plan view of the room, showing details – for example, cabinetry. Sections show a close-up cross-section of a particular detail to guide the builder on the finish.

### **What things should you consider, and why?**

1. *Have a good idea of what you want and what you don't want by doing your research.*

The best places to start are online and magazines. Houzz is particularly good as they cover whole houses, and Pinterest is great for getting specific ideas. There are many sites where you can view houses, and going to open houses that are on

the market is another great research tool.

It's incredible how much you can find out by just walking around other people's houses, and it can be a valuable experience. Note down some of the key things you like and definitely want in your home, and also what you don't like so much – finishes, materials, fixtures, etc.

Open houses also give you a good idea of proportions, the way spaces are laid out, and the flow between them. Proportion and flow are critical to how a house works, and makes it beautiful to live in. It allows you to think about how big you may need some of your key areas to be. Do you prefer an open plan space where the kitchen, dining, and living areas abut each other in a line, or do you prefer spaces to be adjacent to each other so zones are created within an open plan space?

Many of the large volume builders have display homes that can provide ideas on features you may like to incorporate into your home – ideas that may be becoming popular as these are ever-changing. Not that long ago, theatre rooms were popular additions, however, they are losing popularity. Nowadays, walk-in pantries are highly-regarded and almost seen as an essential in any family home, where in the past they were regarded as a luxury addition. None of these items are important unless you feel it's vital for you and how you live your life. Even if you are not intending to go with a volume builder, the display homes are still a great resource for gathering ideas.

So, why is it important to do your research? It gives you ideas, food for thought, inspiration for what would suit you and your lifestyle, and how you live. It is a great resource in terms of what you really want and need, and how you can future-proof your home. All these elements help you develop the brief for your architect or draftsman.

On the topic of architect or draftsman, I explain the differences between the two in Chapter 5. For the purposes of space, from here on I will refer to 'architects', even though that could mean architect, draftsman, or building designer.

## 2. *Future-proofing your home.*

Most of the time we're at a stage in our lives where we're building a Forever Home with the consideration of family in mind. It may be young children, or older kids, but certainly somewhere children will be living at some point. But what happens when those children leave? What happens when they become teenagers? What happens when you become empty nesters?

You need to think about if this is a home that's going to last you 10, 15, 20 years, or longer – how is it going to be adaptable? How is it going to meet the needs of the future in terms of how the family and the people in that home change over time? Thinking of the needs of each of these different life stages enables you to make sure that your Forever Home is adaptable, and will stand the test of time for your family's requirements.

Maintenance for the home and garden is also a consideration. How is that going to evolve over time? Is a pool something you don't particularly want when the children are young, but you would like one for when they are teenagers, knowing they will gravitate to it and be at home more because of it?

Where is the ideal location for the master bedroom? I have one client who has the master bedroom located on the ground floor so that they can monitor when their children are going out the front door! The other reason you may prefer the master bedroom downstairs is for when you're older, so you don't need to worry about tackling stairs. That way, you're able to live comfortably on the ground floor, whilst your guests and family can gravitate upstairs.

Another thing to consider is whether you prefer single or double storey. Is it a necessity to have a double storey? Can you get all you need in a single level home? Is the land size large enough to do this? At this point in time, Australia is building more and more double storey homes – we are building the largest average size homes in the world, even larger than American homes. But do we need all that space, and will it all be utilised? This is where it's good to think about what you need for now and in the future.

### *3. Know your budget.*

An estimate for a finished home at the time of writing is about \$2,500 to \$3,500 per square metre for a medium finish. A medium finish would be regarded as using reconstituted stone in the main areas, having good porcelain tiles, timber floors, and is basically of a good standard. This is a rough idea, but it provides a little guidance.

In essence, there are two ways to look at your budget. The first is to decide how much money you've got: I have X amount, and that's my budget. You then need to build to that. The second is when you decide that this is the home you like, so you have to figure out how much it will cost to build. You then establish a budget from there.

Engaging a quantity surveyor is one way to work out how much it's going to cost you. A quantity surveyor will look at the specification of a proposed home, and based on building materials and labour, will provide an estimate for what the house should cost to build. It's an excellent sanity check before you even go to tender to give you some idea on what to expect.

Talking to builders may also give you an idea, but it's not as thorough as using a quantity surveyor. If you have a good relationship with a builder it's definitely worth asking for a rough idea. You may also want to compare a volume builder's prices to a custom build.

Make sure you speak to your mortgage broker or financial advisor to determine how much you can borrow, and if it's feasible for your lifestyle. Is there going to be money left over for you to enjoy doing what you love, to go on holidays, and give you the lifestyle you're after?

#### 4. *Why do we need to have a budget?*

We need to know what we can afford before we start the design. You need to be able to give the architect a budget and say, 'this is my budget, so you need to design a home that meets it'. A good architect should be able to do this.

A budget also allows you to make decisions about what's important so you can choose things that matter, and perhaps save in other areas. It minimises surprises later on if you know exactly what's being allocated.

You may be wanting to measure up the value and difference between a volume builder versus a custom build before you start the design process.

A volume builder is essentially everything in one package. They have a showroom where you go to select everything – you choose all your fittings, fixtures, and materials in one location. It's a fixed price, and more often than not you're not allowed on the building site to monitor progress or assess the finish. You effectively hand over control, and then however many months later you get the keys to your new home.

This suits a lot of people as it is easy, in terms of everything being in one place. At the showroom you normally have someone go through your selections with you, based on your package price. Many of the plans are already approved by the local council so this can save time, however, you need to check if the plan you have selected has been approved by your council.

Keep in mind that the shelf price is often not the final price. Display homes normally have high-end specifications in them to make them more luxurious than the base price product. Many of the added fixtures and high-end materials are not included in the base price, and it often costs extra to add those luxury fixtures.

Sometimes a volume builder home can be just as expensive as a custom-built home, once all the extras and upgrades are included, so this is something to be mindful of.

With a custom build you have a lot more control and are able to put more of your own personal stamp on the home as you select all your materials, fixtures and fittings from the entire market and not just one showroom. The floorplan is custom-designed for you. However, it might appear easier to choose a volume builder as you can often see exactly what you're getting from visiting the display home, and many people like this process.

Another thing to consider is that sustainability features and principles are often overlooked with house designs produced by volume builders. They have a different focus, and sometimes the expertise is not available, so these options are often not considered.

More often than not, you normally have to work with the current floorplans, however, some companies are now allowing you to customise the designs. Some will charge for modifications to be made to the plans, so you need to check this upfront.

With a custom build you have complete freedom in what the end result is, but you do have more things to manage. If you can engage experts to help out, you can end up with a completely unique product that no one else has, creating a great sense of satisfaction. It's not just a new home you

have built; it is completely and exclusively yours, and a reflection of all things important to you and how you live your life. You're able to include all your personal touches and materials, and fixtures and fittings that you really love.

Why assess or look at volume builders versus a custom design and build? It means that you can measure up what's going to suit you best – go to the display homes, and then pursue the right option for you so you're not disappointed along the way.

Defining what your objectives are and what you want to achieve will help you with this decision. For example, if your objective is to build a sustainable home and that's really important to you, a volume builder is probably not going to be the right choice.

#### 5. *Site orientation.*

This is something that's often overlooked, but it's actually very important for maximising the amenity in the home. Essentially, it's about which way your block faces. For example, you may have an east/west orientation (so east to the front of the property, and west to the rear). A key question is: will the site orientation maximise amenity and provide sunlight where you want it? If you've got a south-facing back garden and you want an alfresco area with a roof, it means you're going to minimise your light into the home and it may appear dark.

In Australia, or the Southern Hemisphere, having a north-facing back garden is often regarded as the best you can get, (and likewise in Europe/Northern Hemisphere, a south-facing rear garden is prized). However, a different orientation allowing northern or some western sun into the main living areas means you're still able to utilise the sun to warm your home. Alternately, you may want a west-facing back garden so you can watch the sunsets.

It's really important to think about the site orientation, because if it's not correct from the outset it makes it a lot more difficult to design the right building to meet your objectives, particularly when you're on a traditional suburban block and you don't have a lot of space to play with. A large country block gives you more options as you have more flexibility around where the home is located on the land.

If you're buying land for your new build, knowing what block orientation you're after can save you a lot of time, as you won't consider blocks that don't meet your criteria. For example, if you know you want an east/west orientation, and the block for sale has a north/south (north to front, and south to rear) orientation, you don't need to waste your time in looking at it.

#### *6. Local council regulations.*

Understand what restrictions may apply in your municipality in terms of the site coverage (how much of the site can be built on) and setbacks to the front, rear, and sides. Check the permeability of the site (how much water has to run off the site – for instance, concrete is not permeable so it may determine how much slab you can have, versus a deck where water can run through and off into soil). How much private open space is required? What are the overlooking regulations? Do you need a permit, and on what size block do you need one?

Council regulations vary a lot. Some councils have tighter restrictions than what the state building regulations are, so it's a good idea to have a basic understanding, even though your architect will research the regulations. I have experienced instances where the architect hasn't investigated the regulations enough, and a house has been designed that didn't actually meet the council regulations so it had to go back to the drawing board, and that delays the process for everyone.

Why do you want to understand the local regulations? This way, you will know what to expect, and you can mitigate possible delay if any planning permit is required (as getting a permit can add months to your project timeline). It allows you to assess what you want to do. For example, your brief may stipulate that you want to design and build within regulations, so you don't need to go to council for dispensation or a planning permit. You will find more information on your local council's website.

What are the three takeaways to consider before you build?

1. Know your budget and how it is going to be financed. Understand how much you want to spend so that you go in with your eyes wide open for your project. Make sure you've got your finance approved before you start, or know that you can get that level of finance before you even start the design.
2. Research what you want and like by going to display homes and open houses. Research online and in magazines to help you with your brief and to formulate your ideas.
3. Think about how the house has to perform for you and your children as you all move through different phases of your lives. What will you need at different life stages? Make sure the house is adaptable to these needs so your Forever Home is exactly that; your Forever Home.

Some objections that may come up for you can be that you don't have time to do the research. Engage experts to help you. Get them to research and provide the information you need. If you're considering things to do before you build, you can speak with your architect to provide you with some information, or you could get someone in your family to do

some of the work for you – if you don't have the time to do the research, engage someone else who can.

Maybe you're not sure where to start in terms of the look and feel of what you want from your home. A great place to start is with Pinterest and Houzz. They provide inspiration, storyboards, mood boards, and ideas on determining what you like and don't like. You can also get your ideas from going to lots of open houses and from magazines. Otherwise, employ an interior designer who can help pry out what sort of look you're after and the aesthetic you gravitate to. They can assist you in terms of understanding the look you're trying to create.

If you're not good with numbers, and have no idea if your budget is realistic, a quantity surveyor can help you with a build cost estimate. A mortgage broker can assist with deciding how much you can borrow, and a builder may also give you a rough idea on costs. Use the cost per square metre estimate I referred to earlier to give a rough idea.



# The Five Building Stages

*'It is not the beauty of a building you should look at;  
it's the construction of the foundation that will stand  
the test of time.'*

– David Allen Coe

Understanding the build steps and stages means you know what to expect and are prepared.

The benefits to this are:

1. Understanding what happens at each stage and what to expect so you feel comfortable along the way.
2. Knowing when the stage is completed so you know it's right to pay that particular instalment.
3. You're able to check what is completed at each stage to ensure that it is to your satisfaction.

Many people are not aware of the stages of a build and therefore don't know what needs to be prepared for each,

and that can lead to decisions that you're not entirely happy with. Not knowing the stages of a build means that your expectations may not be realistic about where the build is.

There are five formal steps in the actual building process of your home or renovation. This chapter will cover off the build steps themselves and what is critical for you to know at each stage. I'll also cover off key areas to consider about build contracts and the tender process.

## **The Five Build Stages**

Various stages are inspected by a building surveyor to ensure they comply with building regulations. You are able to engage your own building surveyor or inspector, or have the builder use their own. It's typical for a new home to have between 4-5 inspections.

I have listed what is critical to have determined at each stage. However, if you are organised and planned, you won't be needing to make these decisions at these build stages, as you will have already made them prior to starting the build – this is the ideal scenario.

### *1. Base Stage.*

The first stage is base stage, and this is normally 10% of the construction price. The slab and the foundations are laid and the site is prepared, meaning that the site is cut and then the slab is poured, or other foundations are completed.

The plumbing pipework is also laid, as they sit beneath the slab, so you will see lots of plumbing pipes sticking up out of the ground. Sometimes there can be a delay once the slab is cut as the concreter will have to wait for a day without rain to pour the concrete.

The critical thing for this stage is to know what toilets you want, as the plumber will have to adjust for P or S traps (the pipe either goes into wall or comes up from the floor). Whether you are having tiled shower bases also affects how the slab is prepared. Any floor-mounted bath taps will need to be decided on – basically anything that affects the plumbing from the floor, and the slab (including under-floor heating) is critical at this stage.

Once the slab is poured the room proportions and sizes always seem smaller, so if you do go out on site you may feel it looks small, however, it won't feel like this once it all starts coming together.

## *2. Frame Stage.*

The second phase is what we call frame stage, and that is normally 15% of the construction price. The frame is completed, be that timber, SIPS panels (structured insulated panel systems), or steel. You may have a complete steel frame, or you may be using timber or have elements of steel in the construction.

The house starts to take shape at this stage. It's going up, and it's looking like something! The rooms may still seem really small at this stage as you walk around, as there is no plaster yet. The feeling of the spaces change when the plaster goes on, and again when it's furnished.

Critical for frame stage are any niches that you may be having that need to be framed out, for example, a recessed vanity mirror or a shower niche. Also consider where you may require double-framing (where things are recessed into the frame yet you still want to have that area insulated behind it). Any built-in pelmets that you want for your blinds and curtains need to be framed out, and anything that affects the frame or structure needs to be built at this time.

### 3. *Lockup Stage.*

The third stage is lockup stage, and also includes what is called 'rough-in'. Lockup is generally 35% of the construction price, and it is a large piece of the actual build. It is when all the windows and the doors are installed and they are secure, and the external cladding is on.

Don't be concerned if your builder installs a temporary front door; this is actually to your benefit as it is to prevent damage to your actual front door. They may put in temporary doors throughout, but if it still has a lock on external doors then the site is regarded as secure. Normally at lockup the garage door would also be in place, but this is not always the case. Of course, the garage door will not be lockable until you have electricity connected to the building, and that is much later down the track.

The rough-in takes place at this stage. This is where the walls are still open, there's no plaster, and it is still at the frame. The basic lines for any cabling for the electrics, plumbing pipes including your gas connection, heating ducts, and cooling is all laid. All of the above is put into place but it is not actually fitted off yet, meaning there are no light switches or lights, there are no taps or spouts, it is just all the elements that go into the walls. Your plumber will be asking you for the tap cartridges, the actual piece of the tap that goes into the wall, as this forms part of the roughing-in.

Lockup is a really important stage in terms of your selections as so much is being prepared before the plaster is installed. Once the plaster is installed, roughing-in can no longer be done as the walls are sealed and it is much harder to move or install something. The plaster would need to be cut and repaired.

What's critical for this stage? All the taps, sanitary, electrical

fittings, lights, ceiling fans, appliances, and any noggin supports should all be known at this point.

A noggin is a support mechanism within the frame. It's a piece of timber that goes between studs and is put in to provide additional support, rather than hanging something into plaster that is not very supportive. Anything heavy should be attached to a stud (that is part of the frame) or attached to a noggin. This is also important for light fittings, as if they are heavy the builder will put a noggin in to provide additional support from the ceiling.

Even though the house is secure at this stage because it is lockable, and the site is locked (and generally fenced), you really need to be sure not to leave anything on the site such as taps, appliances, or lights. Anything of value should be kept off-site as building sites are renowned for being broken into and are not covered by insurance. So, don't leave anything onsite until the day the builder actually needs it, and keep it out of sight. Many building sites now use security cameras to prevent potential theft, but it's not a failsafe – the best prevention is to keep things away until they're needed.

#### *4. Fixing Stage.*

Fixing stage is typically 20% of the construction cost. This is where all the internal cladding (such as plaster), cabinetry, insulation, doors, skirtings, architraves, and waterproofing for wet areas and tiling is all installed. This is also when things really start taking shape, and you can see it all coming together. The benchtops may be left off until later to protect them, but your builder will decide. If not, you can ask the builder to ensure they are protected.

Critical for this stage are the tiles and the tile layout, as well as materials such as cabinetry and benchtops. Again, if you have done all your planning beforehand, you won't need to worry about any of this as it will have already been decided

on. If not, these items cannot wait any longer and you will need to choose.

### 5. *Completion.*

The final stage of the build is completion and is normally 10% of the construction cost. This stage is also known as 'fit-off' stage. This is when trades such as the electrician, carpenter, and plumber will come back and fit-off the light fittings, light switches, taps, showers, door hardware and locks, and bathroom accessories. The painting is also completed, the floors are sanded and the carpets are installed (these will go in right at the very end, when the painters and everyone else is out, to protect the carpet).

The driveway is poured and the cleaning is done. It's a really good idea at this stage to enforce a no-shoe policy to protect your floors and minimise dirt inside. You're quite within your rights to request this and a good builder normally has a sign up to enforce no shoes anyway.

This is the stage where you complete your final inspection with the builder or the site manager and point out anything that you are not really happy with. If you've had access to the site throughout the build, you may have been doing this as you go, but this stage is usually the official one. You may engage an impartial building consultant to do a final inspection on your behalf. There are companies that can do this for you, and know what to look for. They will go over everything in terms of defects and anything that is not quite to satisfaction.

It's then time to get the keys, and what a feeling that is! Make sure you have insurance before you get the keys, because all responsibility sits with you once they're in your hands. After you get the keys there is a fixed period where you are able to identify any defects or areas you're not entirely happy with. The builder will need to fix those things as part

of the contract. The period to identify defects varies state by state, so you will need to check in your contract what time period you have. Normally, it is about three months.

What is critical at this stage? Anything else that is left! Pendant lights, any other light fittings, door hardware, final colours, driveway finish and colour, and fittings and fixtures.

### **How long will a new build take?**

Typically, a new house takes anywhere between 6-12 months, longer if it is a really complicated build. If you have a difficult site, need to bore or do a lot of retaining walls, if it is a much larger home, or there are a lot of intricacies and details then it can take more time. This is also a typical timeframe for an extension to be completed, depending on its size.

### **The building contract**

This is not a formal stage of the build, but I will touch on contracts to give you some insight into what to expect and look out for.

Many builders will use the generic building contracts supplied by HIA (Housing Industry Association). The architect is more likely to want to use their contract that will have different terms and conditions in it.

You need to ensure that you have agreed the penalty amount paid by the builder to you if there is delay with the delivery of the project. This needs to be stated clearly in the contract. There is a recommendation in the standard HIA on what the penalty payment should be, however, you need to make sure that the amount is at least going to cover your outgoings such as rent, storage costs, and other expenses

due to the delay, and that is generally a lot higher than what is stipulated in a standard contract. You and your builder need to agree what the amount is to be.

The delay penalty acts as disincentive for the builder to be delayed, as it is most definitely an inconvenience for you if you have a delay and need to extend rental agreements, and so on.

Ensure that any variations during the build are approved before they commence. Normally these need to be in writing, but make sure that you and the builder agree on what the variation is and what it will cost. Try to avoid fixed price fees every time you want to make a variation. The actual cost of the variation is on top of the fixed price fee.

Check exactly what is excluded in the contract and any special conditions. For example, if you have taken certain things out the contract, such as that you are going to supply the appliances and the builder will install them, this should be clearly stipulated in the contract. List and note all items that are being supplied by the owner and installed by the builder, or supplied and installed by the owner so it is clear who is responsible for what.

Minimise your prime costs (PC) by selecting everything you can before you actually sign the contract. If that is really not possible, try to get quotes to get a rough idea of what you think it will cost to supply. If you know that the front door is going to cost roughly \$4,000, then make sure that the PC amount is \$4,000 and not \$1,500, or else you will be out \$2,500 out of pocket from the contractual amount.

Ask your builder to go through anything you don't understand in the contract. Please don't sign something that you are unsure of or don't understand. Speak up before you sign.

The process payment percentage that is mentioned at each stage is the industry standard, however, this is just a guide and you can negotiate the different percentages if you feel it is required. The builder may actually want to change the percentages, too, because there may be a lot of work in a particular stage that he will need to cover costs on. This is all fine, but you just need to be able to understand that and agree to it all – know what you are signing.

A 10-15% deposit is standard to commence the works, so expect to pay that for the builder to get started. He uses this to buy materials to get the job off the ground.

With the contract also comes the specifications that form part of the tender documents. These are the selections for your home, so really check these over in detail. If you're not able to read these and understand them yourself, engage someone who can help you to make sure that what you're signing for is what you're actually getting – even down to things like what your skirting boards are made from/how thick are they, are you going to have square-set window frames or are they going to have architraves?

Check the access to the site stipulated in the contract. Some contracts may state how often you are allowed onsite, and it may stipulate you need to ring the builder beforehand to let him know that you're coming.

Inform the builder that you want to be consulted about any particular detail before he executes on it. This could be anything that may not be stipulated on the plan that you want to instruct him on before it is done, for instance, the height of a particular light fitting. Make sure you communicate this if it's not on the plan.

## **Tender process**

Before you actually get to the build stage you will go through a tender process to obtain quotes from several builders. Once you have all your plans and tender documents finalised, including the specification of the actual build materials, fittings and fixtures, and internal materials (that may have come from your interior designer or architect), then you are ready to go to tender. The specifications detail what stone is to be used, the cabinetry material, taps and so forth. Once you are ready to engage a builder, these documents should be sent off to 2-3 builders to obtain a quote.

It's important that your tender document is correct as this is what the builder will quote from. There is not really much point in having it half-completed to get an idea of what the build may cost, as it takes a considerable amount of time for the builder to develop the quote, and then for you to come back with large changes is not ideal. A builder may get annoyed if you send him tender documents he quotes for, and then after that you make significant changes and he has to re-quote. You need to make sure that you're comfortable with what's in the tender document and the specifications before you send them off for quoting.

It's best to get everything correct and finalised and then send off for the quotes. Provide a deadline for when you want the quote back, and provide at least four weeks for the builder to respond with the formal quote. Factor this into your timing. Have a conversation with the builder prior to sending off the documents to ensure he can meet your quote response deadline, and also that he can start the build at roughly the time you're expecting to start. This saves everyone's time.

It may be worthwhile providing a format you want the quotes to come back in because then you receive the same from each builder, making it easier to compare. You will be

able to see what's consistent in the quotes more easily, and what some builders have allowed for and some haven't. Your architect often manages the tender process on your behalf, so discuss this as it can be very helpful and save your time, rather than managing it yourself.

It's suggested that you send the tender documents to at least three builders. You may have a preference for one and they come highly-recommended, and that is certainly something you need to consider when you're making your decision. However, at least sanity check and rate them against each other, not just on their price, but also timeframe (estimate on how long to build), finish quality and personality.

There may be an opportunity cost with one builder able to build in six months, while another builder may have a cheaper quote but it will take him 12 months to build, so you need to factor this in as well. You will need to pay an additional six month's rent, so it might actually be better for you to go with the more expensive builder who's going to deliver it in a short timeframe.

In terms of the build process and what needs to happen throughout, you may feel as though you're able to decide on materials as you go because the builder will let you know when he needs to have certain things from you. This is true, the builder will let you know when he needs stuff to continue the job, but it's never certain just how much notice he will give you. This is not recommended. Be one step ahead of the game, because having everything selected in advance is going to reduce your prime costs and minimise stress. If you have selected everything before the build commences, you don't need to make hasty decisions.

You may also be thinking that whatever happens, happens, and the build goes through the stages and it isn't really necessary it know it all. Having a bit of an understanding

gives you an idea of what should be completed during each stage before you make a process payment – does the house need to be painted before I pay off the completion stage? It also means you are able to manage your expectations about what is happening at each point, rather than wondering why things haven't been done.

The three takeaways from this chapter are:

1. Understand the building stages so you know when you need to have particular items ready for the builder, especially if you are supplying them. Request at least 1-2 weeks' notice, or know the lead time for delivery, so you can warn the builder about what notice period you need to get things to him. Be realistic with each other but set the builder's expectations on what you expect.
2. Determine if you prefer to engage your own building surveyor to complete the inspections, or if you'll use your builder's surveyor. A builder will generally have a relationship with their inspector, or you might want to have someone who is not linked to the builder at all.
3. Make sure you have everything covered off before the plaster goes in, because you don't want to be cutting holes in your plaster when you don't need to.