

THE McCURDY FILE

NAMES Steve & Janet McCurdy
OCCUPATIONS Managing director of tree nursery & teacher
LOCATION Near St Albans, Herts
TYPE OF BUILD Self build
STYLE Traditional
CONSTRUCTION METHOD Oak frame & structural insulated panels (SIPs)
PLOT SIZE 0.375 acres
LAND COST Around £250,000 (part of a larger sale)
BOUGHT August 2012
HOUSE SIZE 283m² (including garage/annexe)
PROJECT COST £649,000
PROJECT COST PER M² £2,293
TOTAL COST £899,000
VAT RECLAIM £18,200
BUILDING WORK COMMENCED March 2014
BUILDING WORK TOOK Nine months
CURRENT VALUE £1.2m

You might expect someone who grows trees for a living to have a natural affinity with an oak frame building – which is definitely the case for Steve McCurdy. He runs a tree nursery on the edge of a Hertfordshire village, and now lives mere metres from his business. Step out the back gate, in fact, and you soon find yourself in the shadow of rows and rows of leafy specimens, all for sale. The garden has been beautifully landscaped, of course, but the house is pretty special, too: a Border Oak home that is the perfect complement to such a green setting.

This self build project wasn't the first time Steve and his wife Janet had worked with Border Oak. When they initially bought the land for the nursery, they sought planning permission for an oak frame property on site, which they moved into in 2004. At the time, they had three sons at home, so the five-bedroom house was ideal for a family.

When the plot on the other side of the nursery came up for sale in 2012, they were quick to seize the opportunity. "We were ready to downsize, but there was also an issue about the access driveway to the business – it was on a bend at the bottom of a hill, and it was dangerous with lorries going in and out all the time," says Steve. Buying the new plot could therefore solve two issues. It would allow them to move the access road a few metres up the hill,

Firmly grounded

Steve and Janet McCurdy's Border Oak house is not their first oak frame self build – but this home exactly suits their needs and lifestyle for today, as well as looking to the future

WORDS EMILY BROOKS PHOTOS JEREMY PHILLIPS

The Shaker-style solid oak kitchen from Celfidenw Oakencraft features easy-opening drawers with pewter handles



away from the bend, and then split off one section for themselves – hopefully getting a new home out of it, too.

Satisfying the planners

They bought the 1.5 acre plot, including a tumbledown cottage, for £870,000. "It was built in 1760 and had been listed, but then it somehow got de-listed in the 1980s, after which the owners added an awful extension on it," says Steve. The idea was to knock down this dwelling, which stood in the way of the planned access route for the nursery, and build a new home further up the hill. Much of the land would then be sold on to their commercial enterprise; leaving them with a smaller slice valued at around £250,000.

A conservation officer had surveyed the cottage to check that there was nothing of architectural merit worth keeping – but this was only one of the hurdles they faced. "We went to the council and told them our thoughts and aspirations for the plot, and they were fine with changing the residential curtilage," says Steve. "But by the time we went for consent, a new planning officer had taken over. She thought the house was too big and wanted it to be exactly the same size as the cottage, not a square metre more. We listened to everything she wanted, made some changes... and got a second refusal."

Some of the demands seemed to make no sense. The couple felt a clear precedent had



been set by the style of their existing oak-framed home not 50m away, but the officer wanted the external beams painted black and the render finished in white, mock-Tudor style. However, the case eventually went to a planning committee, and – thanks in part to the support of the local parish council – the plans were passed.

Building in oak

The couple moved into the cottage and started turning their plans into action. Steve had project managed their first self build, as well as overseen smaller projects on the nursery site – some of them also by Border Oak – so was happy to be hands-on. Having complete confidence in the company, they didn't look anywhere else. "They took a very personal approach to our first scheme and we had a good relationship," says Janet, who has long had a preference for oak frame. "I just like the idea of living in a house that's probably going to outlive me." For Steve, meanwhile, the biggest appeal is the honesty of this structural system. "I like things that are real, so I didn't want an oak finish that's just bolted on to the outside of a house," he says.

As the plot was on a slope, large parts of it needed to be levelled. Steve oversaw the initial re-grading of the site and the foundations stage – taking the house up to damp proof course (DPC) level before Border Oak stepped in. The building's fabric is a mix of structural insulated panels (SIPs) on the ground floor – which took just a week to construct – and oak frame above (which spans across the SIPs and outer brick wall). There's a garage and annexe adjacent to the house (perfect for housing visitors), plus a potting shed, greenhouse and other outbuildings, all erected as part of the same package of works.

Many self builders leave their landscaping until last, but Steve's common sense and horticultural experience told him it would be easier to get the hedge boundaries in at the groundworks stage. This meant that large trenches could be dug using machinery already on site and the plants dropped in by telehandler, rather than having to be manoeuvred by hand once the house had been constructed.

“If you have someone who really cares project managing on site, you can get the best out of trades”



WE LEARNED...

WE KNEW WE WANTED a potting shed and gazebo, so we negotiated for Border Oak to supply them as a package alongside the house and annexe. It worked out cheaper this way.

USE A SPECIALIST INSTALLER for underfloor heating and heat pumps, not just a plumber who does this kind of work occasionally – the system is only as good as the way it's installed.

WITH AN OAK FRAME, the house will move a lot in the first 18 months or so – but that's completely normal. Accept that the splits in the timbers are part of the building's character.

YOU'LL GET A BETTER RESULT if you're able to live on site during the build: this way, you'll be able to catch mistakes early and get the details right.



The woodburning stove from Clearview makes for a cosy focal point, but has hardly been needed due to the efficiency of the heat pump and UFH setup

Border Oak's team was on site for seven months, taking the build to watertight shell stage. Steve then took responsibility for overseeing the rest of the works through to completion, sourcing materials and contracting local trades himself. The couple say that living on site is the best way to avert mistakes and make sure everything moves along swiftly. "If you have someone who really cares project managing on site, you can get the best out of trades," says Janet. "Ideally they don't like to be working alongside each other,

but they can – provided you plan it properly so that they're not inconveniencing one another. And then you get your house quicker."

A new lifestyle

From that nerve-wracking planning committee decision through to moving in, the project took almost exactly a year to complete. The old cottage was then knocked down and, as planned, that part of the plot now belongs to the nursery business.

As Janet and Steve had envisaged, their home is better suited to a couple who entertain friends and grown-up family members than someone bringing up children. "We had a separate dining room in our old house but it felt cut-off from the kitchen, so I wanted a clearer space where you could move around more easily," says Janet. Here, the kitchen-diner is open plan, with a snug sitting area off to one side, and there's a more formal living room on the other side of the house. Thanks to multiple sets of French doors, the garden is easily accessed from wherever you are on the ground floor.

Upstairs there are three bedrooms – one of which contains a comprehensive home gym, for which the floor had to be reinforced to take the extra loads of this kind of zone. The master bedroom is open to the eaves to show off the exposed oak beams, but the roof space above the two other bedrooms has been given over to loft storage, which is accessed via a 'hidden' sliding door disguised as a bookshelf. It's quite a posh loft, carpeted and accessed by a full staircase rather than the usual drop-down ladder, which is all part of the McCurdys' plan to make sure that this house will accommodate them even if they have limited mobility in the future.

They've thought of everything, from having easy-to-open drawer handles to the most major intervention of all, a Thyssenkrupp home lift. They had originally intended to just build the shaft and install the elevator later, but predicting the exact spec of a future product isn't the simplest of tasks. "Eventually, we just built it," says Steve.

Sustainable features

As with many rural projects, there was no gas mains on site. Rather than opt for a stored-fuel solution, such as oil or LPG, the couple instead settled on installing an air source heat pump (ASHP) to provide their hot water and heating. The unit feeds an underfloor heating (UFH) system across both storeys. Solar thermal panels on



The carpet in the living room is reused from the old house – as the new space is smaller, it could simply be cut down to size



the annexe roof supply additional hot water. Other eco measures include a rainwater harvesting tank, which repurposes the run-off from the house and annexe to irrigate the garden.

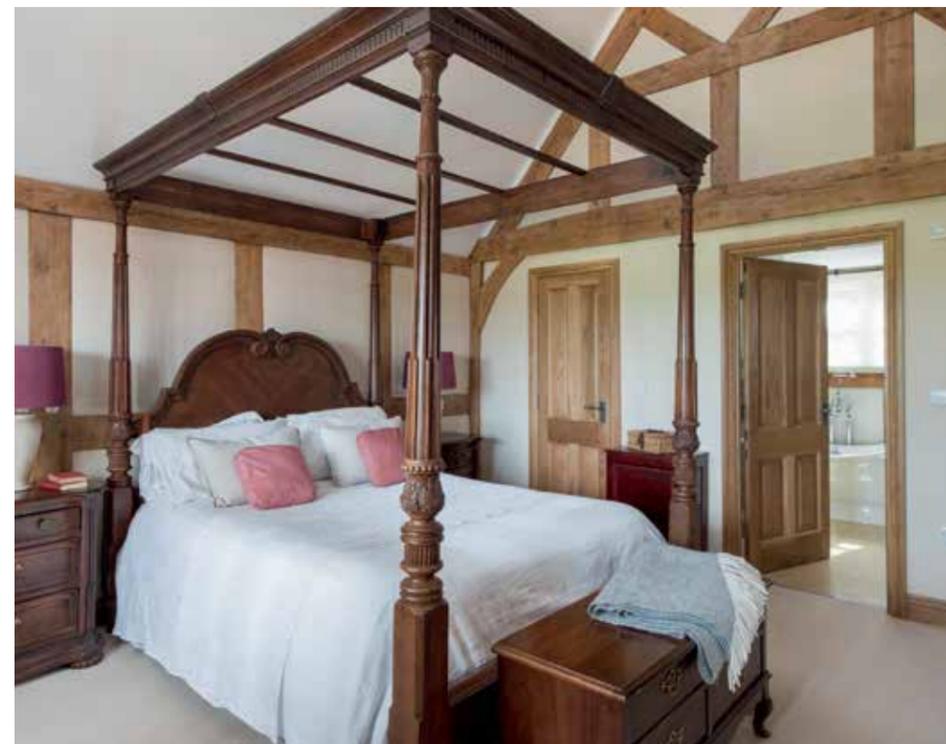
"I wanted to be green if at all possible, but I had my doubts about it," says Steve. "The heat pump felt like some kind of voodoo; how can it possibly power my house when it's -10°C or -15°C outside?" Persuaded by a member of staff at Border Oak, he installed the system nonetheless and is pleased with the results. "There were a couple of initial hiccups but since then it's worked flawlessly," he says. "Nu-Heat, our supplier, emphasised the importance of having the UFH properly installed, and I would definitely recommend going to a specialist fitter who does it all the time, rather than a good plumber who says they know how to put in underfloor heating."



Then & now

Plenty has changed between the McCurdys' first experience with self building and completing their present home. The pair marvel at how much the Building Regs have changed in favour of better energy efficiency – there's 150mm-thick insulation in both the floors and the roof – but are not so fussed about the extra bureaucracy involved in getting their VAT rebate. "Last time, I just filled in a form and got my money back. This time I needed every single invoice, with a VAT number on it, correctly addressed and with the right job reference on it," says Janet.

Their grumbles are minor though, and you can tell that the couple ran a very tight ship during the project, which is probably why the house is so well thought through and beautifully finished. The results fit them perfectly. "A house needs to feel lived in, like it's been there for a while," says Janet. "One of the nicest things about self building is that it immediately feels like home when you move in, because you've watched it come up from the ground."



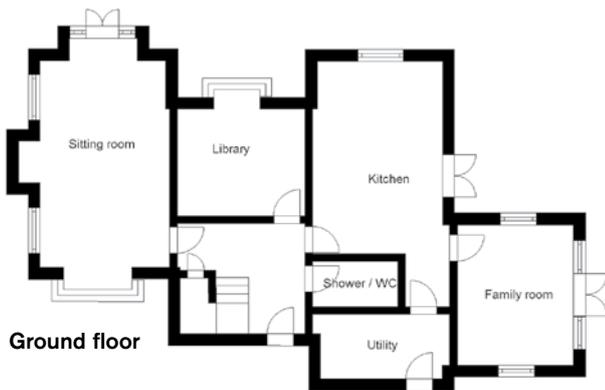
closer look

A home for life...

Future-proofing was an important part of the McCurdys' project, and they've installed a lift from Thyssenkrupp to ensure they can continue to live at home as they get older – even if their mobility becomes limited. It cost £20,000 to install, including the labour involved in building the shaft itself. The couple were able to find enough room in the floorplan to keep the lift incredibly well camouflaged – its doors have been covered with a skin of oak to match the units in the rest of the house. These were specially made by Woodside Joinery, which also completed the staircase and remaining internal doors. For more inclusive design ideas, see page 94.



Floor plans



TOTAL BUILD COST BREAKDOWN

Elements	Cost m ²	Cost %	Total cost
Preliminaries	£184	8%	£52,000
Foundations	£265	11%	£75,000
Oak frame	£406	17%	£115,000
Roof structure & coverings	£177	8%	£50,000
External joinery	£106	5%	£30,000
Inglenook fireplace & chimney	£35	2%	£10,000
External render & claddings	£106	5%	£30,000
Plastering & drylining	£96	4%	£27,000
Fit-out (incl. plumbing, electrics, renewables, lift etc)	£530	23%	£150,000
First & second fix carpentry	£141	6%	£40,000
Garage/annexe	£247	11%	£70,000
Grand total			£649,000

Useful contacts

DESIGN & SHELL BUILD (INCL. OAK FRAME, ENCAPSULATION, WINDOWS & EXTERNAL DOORS) **Border Oak** 01568 708752 www.borderoak.com **BRICKS ET Clay Products** 020 8501 2100 www.etbricks.co.uk **TBS Specialist Products** 01889 221050 www.tbsspecialistproducts.co.uk **STAIRCASE & INTERNAL DOORS Woodside Joinery** 01633 875232 www.woodsidejoinery.com **OAK FLOORING Broadleaf Timber** 01269 851910 www.broadleaf timber.com **LIGHTING & CURTAIN RAILS Jim Lawrence** 01473 826685 www.jim-lawrence.co.uk **KITCHEN Celfiderw Oakencraft** 01490 460322 www.celfiderw.co.uk **WORKTOPS Diapol** 020 8144 4690 www.diapol.co.uk **TILING Stonetech** 01582 849091 **PLUMBING PW Plumbing & Heating** 01923 855000 www.pwplumbingandheating.co.uk **ELECTRICS Extrelec** 01582 482496 www.extrelec.co.uk **CARPENTRY & JOINERY JW Williams & Sons** 01582 840142 **RENEWABLE HEATING & UFH Nu-Heat** 01404 549770 www.nu-heat.co.uk **SCREED Screed & Stone** 0121 581 0142 www.screed.it **WOODBURNING STOVE Clearview Stoves** 01588 650123 www.clearviewstoves.com **HOME LIFT ThyssenKrupp** 01642 704850 www.tkencasa.co.uk **IN-WALL SPEAKERS Hyperfri** 0800 012 4822 www.hyperfri.co.uk **IRONMONGERY Architectural Ironmongery** 01981 241900 www.arciron.co.uk **TILES & EXTERNAL PAVING Mandarin Stone** 01600 715444 www.mandarinstone.com **SANITARYWARE New City Heating** 01908 371084 www.newcityheating.co.uk **GREENHOUSE Alitex** 01730 826900 www.alitex.co.uk **GATES & GARAGE DOORS AutoGate Services** 01763 722061 www.autogateservices.co.uk



House plans re-created using Build It 3D Home Designer software. www.buildit.co.uk/3dsoftware