

“The potential of the architecture not yet understood.”

From a long interview with Peter Cowman, sheltermaker.

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“People think architecture is a *thing*; it is not a thing, it is a process that allows you to appraise your life.”

As people hit their prime in their mid-twenties, our minds naturally drift to dreaming of owning our own home. We all need a place to call our own. I spoke to Peter Cowman, Architect, teacher and alternative to see where man’s search for shelter has left him in this, the twenty-first century.

If our dream is to own our own home the idea of a mortgage misleads. A mortgage is not a loan of money but a deed conveying a property of a debtor over to its creditor (usually a bank or building society) as security against a debt, usually the one incurred securing a piece of property and building on it. Peter Cowman is assured the root of today’s economic crisis can be found in the usury or extortion of what’s called sub-prime mortgages. These mortgages usually have five or so years of a ‘honeymoon’ period of rock bottom interest added to sweeten the deal. They are generously handed out in times of economic boom, mainly to people who are never going to be able to pay them back.

This fad that began in the US took hold in Ireland in 2003 as the Celtic Tiger roared through the concrete jungles. But, as with all sub-prime mortgages, once the honeymoon was over the grim reality of the marriage contract kicks in. Mortgage repayments shot up due to interest, contracts soured and people began to default on their loans. For many Irish men and women the honeymoon was long over by mid 2008 and the start of the Irish economic downturn; when a lot of property came on the market but nobody was buying. The property market began to slide and the value of mortgages on paper became worthless. Suddenly the Emperor had no clothes. We had a major recession, a banking scandal and a lot of toxic assets floating around.

In Ireland, the same as nearly everywhere else, home ownership is the lynchpin of its modern economy, and the mortgage is its life-blood. The condition on the mortgage deed is that the property is returned to the borrower only on repayment of the agreed debt within a certain fixed period. The bank can legally hold on to the ownership of your home if one or all of the conditions of the deed are not met, and for many the dream of owning their own home turns to a nightmare of debt. Yet even if you continue the regular repayments you do not have the right of ownership of the home in which you live until the lender gets what the property is worth plus interest.

Peter Cowman was repelled by the idea of a mortgage when he was being encouraged to buy a house in his twenties. Not believing in what the mortgage represents and disenchanted with architectural practice he spawned the idea of a mortgage-free dwelling.

Peter - “If people only knew the instant power they would gain if they held back on taking out mortgages. It could change the world.”

We all know it is a myth that money grows on trees (maybe money does grow on certain *family* trees). Money’s growth is not organic, it is totally artificial: man-made. Money is created by people converting their time into money. The Industrial Revolution was the advent, birth and nativity of the wage worker, and in the furnace of factory conditions we somehow formulated the alchemical equation; $WORK = TIME * MONEY$.

Today we are unfairly controlled because, due to the formula above, the financial system puts an extortionate strain on people’s time by making the most important thing a person needs, their shelter, also the most expensive. The biggest chunk of money earned by most people goes towards paying off a mortgage related debt. If house prices had risen in the last ten or fifteen years only under the influence of inflation the average house price would be nearer 120,000 euros with houses at the lower end of the scale an affordable 60,000. Instead the average house price is somewhere in the region of 250,000 euros with the ‘cheap’ end of the spectrum half that at 125,000 euros. In addition, the money borrowers send away to their mortgage repayments never grows or matures; it shrinks due to the interest charged on the sum by the lender. We put up with this state of affairs, or rather *unfairs*, with the consensus that if you don’t have a home you won’t survive. And of course in the snobby world in which we live anything less than the modern paradigm of ‘proper living’ is deemed inferior. Countries still building their own homes in the vernacular tradition are considered backward and underdeveloped.

Peter – “Most people seem not to recall their forbearers knew how to build their own shelter in the local style and produce their own food. Those memories faded with the bright lights of the industrial era. As country folk moved to the nearby cities the world became dependant on fossil fuels. The rise in the use of fossil fuels is what allows people to live in one place, a village or suburb, and work in another, a town or city.”

We forgot how to produce food and build homes and fell into a system that requires you to trade in perhaps thirty years of your time as a means to provide for these items daily. Peter Cowman’s philosophy is for people to (re)learn to build their own shelter on their own land, affordably and sustainably. In order for this to be accomplished a person must earnestly *question their entitlements*.

Inhabitants of the western developed countries now have an exaggerated sense of entitlement; for a big house with indoor plumbing, the use of over two hundred litres of clean running water a day, one or two cars, a shiny fitted kitchen, plus light and heat at the flick of a switch. People feel entitled to keep their hands clean while this is constructed. They do not wish to deal with their waste directly, they would rather flush and forget. Leave it on the side of the road for the rubbish collectors to magic away. Multiply all these fancies of an individual a million fold and you’ll find a sense of entitlement far greater than our degraded landscape can provide. This ideal may be a sustainable option for a lucky few, but will never be a realisable goal for us all; for every man, woman and child with us on the planet today. It quite simply wouldn’t work.

It is quite easy to reclaim your time by being mortgage-free if you are willing to reassess these unsustainable set of entitlements. You will still have to work to earn enough to survive and prosper, but you will be trading your time in much smaller chunks. Imagine a home where, once you provide for the materials and the building, it is yours to keep! Compare this to the plan most keep to: buying an anonymous house 'off the peg' and then leaving it early everyday to convert your time into money (work) to pay off debt, until late into your retirement you can finally claim - I own my home. That is a pleasant change from the last few decades where your home had owned you through mortgage related debt and worry.

Building a house in Ireland changed forever in 1963 when new planning laws dictated that in order to start a build you first needed a design. And where did you get a design, you'd be told of an expert in Meath who had a whole book of designs and he would choose one for you. For decades afterwards the people of Ireland, with very little design information available, picked at random from preset designs. A builder could hoist a house on a family he knew as badly designed, but because of the new planning laws he got away with it and it is on-going today! Tile replaced thatch and now everywhere around Ireland you have these badly designed houses that are impossible to live in. Yet the original occupants believed (because they were told) they were buying into bungalow bliss.

The fallout from this era were bungalows that bore absolutely no relationship to the countryside surrounding them, but the folk inside them had a new house, a fitted kitchen, a bath and shower, the new car outside; they thought everything would be hunky-dory. When they became dissatisfied they thought the answer was a bigger house in a different location but that didn't deliver either. No! What it came down to was the design and the houses themselves. When we build houses out of a mould we run into the problematic situation whereby people, who naturally all differ, are going to be living in houses that are identical.

The structures Peter Cowman can develop through his philosophy of *Living Architecture* cannot be bought off the peg nor are they available on the market. Each design and each build will be different as each individual is different. You see, you can't buy it, you can only build it.

House design was always a vernacular tradition that was passed on, nobody wrote down how to do it. The problem Mr Cowman is trying to address is that nobody has created new vernacular designs to replace the ones we lost and that represent the here and now. Peter lives mortgage-free because he has designed and built his own house in a new vernacular tradition to fit around the rigid planning laws. It incorporated the latest in permaculture gardening and sustainable energy devices and escapes the exorbitant cost of concrete or wood frame designs offered by developers today. It may be labour intensive but it is a labour of love and once complete, the structure is yours to keep.

Mortgages are only a recent invention. They originated in Britain and became widespread during the period of the two great twentieth century wars. This coincided with the demise of the vernacular tradition of house making. Without the help, knowledge and teaching of renaissance men like Peter Cowman the mortgage looks set to become mandatory. The fact Mr Cowman lacks many contemporaries is

surprising when you realise it was only our recent forbearers who knew how to design their own homes and never had to undergo a mortgage.

Today with their lives so intertwined with their work when the modern wage worker reaches retiring age they come to feel a certain existential angst unknown to the generation of his or her grandparents. Once you have reclaimed your time by becoming mortgage-free you are left with the same question, I have all this time, now what do I do with it? People are used to working until they pay off a mortgage so they might actually own their homes when they retire. Is there more to life than simply work, work, work? 'What is my life all about?' is a question many cannot answer and indeed many have never asked themselves!

Peter – “How do you appraise your life? Well that’s what you need a building for. The process of architecture allows you to look at your life so as to represent it in an inner compartment of what is infinite space.”

In the traditional house everything happened there by the fireside. People had a clear idea who they were and what they wanted from life. Now the television set has taken centre stage in most living rooms over the focus of the fireplace. We have become disconnected from tradition by living in houses that are somebody else’s perception of what our lives need. People need a building where our inner architecture is represented truthfully by the home around us.

Peter – “Buildings and people are very similar. They have an inside and an outside, and the inside is where we live and all the significant things happen. The inside houses our emotional selves, our beliefs and our dreams. When you invite someone into your home you invite them into your own personal inner space.”

Only you can design and build that space, just as you are the only one who knows what it is like to be you.

And it’s true! People are quite like buildings, on the outside they might look all the same, or buildings in a housing estate might all appear identical from the outside, but on the inside they are all different, rarely reflecting what you might think from the outer appearance. The outsides of buildings and people are uniformly objective and must endure the elements. The insides are hidden, abstract and quite multi-faceted. For people to understand the role of the house in their lives a shift in awareness is necessary. It is fundamental people understand the house represents themselves. The psychologist Carl Jung said if you dream about the house you are dreaming about yourself. Getting people to look at how they are living is what sustainable living is all about. That is why the house is important because that controls how you live.

The beauty of Living Architecture is if you can get the design right you can get the inside right, which is a big thing because that is where all the complexity is, our own inner space. Appraise your life and build a design appropriate to it. It is like analysing a plant and asking what kind of climate does it prefer, does it like shade or sun, does it like wind? In what type of soil does it flourish? If you have a shelter you are happy with and you can call it your own, you are not just surviving; you are striving and you

can feel yourself growing. When we are building a home, either for ourselves or with others, we couldn't be living life more fully.

Peter stresses – “Architecture is experiential, it is not picking designs from a book, it is using your hands and getting doing it. In order to experience architecture you need to make something, it could a drawing, a model house, or something life-size... When you learn to cook you don't start by preparing a banquet, you start small to get familiar with the skills.”

Peter's Econospace Project is a small building, 5m x 5m, people can design and construct for themselves at an affordable price, and due to its size it doesn't require planning permission! You could live in it or you could put it in the back garden of an existing residence as an office or gym. Living Architecture is about getting back in touch with the traditions of house making. And the Econospace is ideal for empowering people to decide 'I can build'.

The simpler the architecture of the home, the more straightforward it is, the clearer your life becomes. The modern home comprises of a maze of halls and doors, and behind each is a different reality, a separate room with a specific function: eating, living, or sleeping. Why can we not unify the space of our abode, maximise room, to simply live in it and be there with ourselves and with our lives. After all, there really isn't another room, or another reality; this is it!

People are disconnected from growing their own food and building their own shelter and the empowerment that comes along with. They are feeling disconnected from life and it is in the nature of the ownership of their houses. They don't feel they own them, and they don't: the bank does!

Housing is so rigid that if people move into a house that doesn't fit the occupants change themselves to fit the house. That is the deadening process, to adapt to a mould, to a house which has not been designed as a nutrient for your life. Sustainable living means maintaining your living at a particular level without causing damage or depletion of the resources you depend on. Sustainable living begins as a psychological and emotional process. You start by asking 'what is my life about, what are my entitlements?' Sustainability is about reconnecting to natural patterns, like the period it takes a forest to replenish wood supplies taken for a building. You can't switch to sustainable living immediately. It will be a gradual process for us all. It takes time to disconnect from the excruciating modern pace, the minute, the hour, the pace set by fossil fuels, the bore of the nine-to-five of the city and the artificial rhythm of the machine.

It is a big challenge to the self-builder today because the economy of the financial system, the road and sewage systems are geared towards pre-planned and strictly regulated, mortgage type modern design houses. This society to which we all contribute will be less effective at helping you out, and at the very least, you will stick out like a sore thumb. Building is dominated by the macho concrete constructions site where there is little place for women. These workplaces have all the expenses of diggermen working heavy industrial machinery. The self-build is more balanced, more feminine, based usually around a more natural looking and lighter wood-frame

design. It is a receptive build that could be financed by a local forest rather than the local bank.

When we were children we built sand castles and used playhouses where we stepped into our imaginative world. This is a world we need to link back to as we become adults and finally decide to create a home. Now you need to make it so it keeps the water out, so it keeps the rain and the wind out, but once this is achieved do we stop there? How much more can we achieve? This is what living architecture is all about. Peter Cowman teaches how to design your own home or building project and construction techniques so you can affordably build it yourself.

His philosophy, for it really is a philosophy, is based on his structures being sustainable: for the owner, for the environment, and for the planet. It is about building and nurturing yourself, your family or those you live with, if indeed you live with anyone at all. What's more the encapsulated ambitions are totally realisable. With Living Architecture your life is your work, is your work is your life. If it has a slogan at all it is 'You can do it!'

That is the potential of the Architecture not yet understood, or at any rate, not yet implemented.

Thanks for reading.

Seamus Mc Goldrick

Special Thanks to: Peter Cowman, Sheltermaker, architect, writer and teacher.

Info... web address etc etc

Appendage material :

As the saying goes Time is Money, but time is short and when it runs out your money's no good. The power of mortgage lies in the fact a bank can turn what for it is simply numbers typed in to a screen into a property with real value if the conditions of the loan are unmet. The fallacy in most peoples thinking is they feel the bank will somehow suffer financially from the loan not being repaid, this is FALSE, the bank only loses out financially because, as you have stopped loan repayment, the bank cannot claim interest money from you on the 'money' you create with your signature when the loan agreement was made. The reason credit institutions run background checks on potential debtors is to ensure you will be likely to be able to keep up interests repayments for the duration of the loan. Remember it is not the bank that has 'given' you the loan, your own signature creates a sum of money which you then borrow through a usually unilateral agreement, and you agree additionally to pay the bank a rate of interest on that loan for 'services' rendered. The bank hands you the loan but it does not mint one new coin or print a single bill, the sum exists only as numbers punched in a computer. Then if the conditions of the mortgage are unmet, the bank can quite legally hold on to your home and property, which is of quite real value, thus turned numbers printed on its screen into actual wealth. The money you receive over the counter is OTHER PEOPLES MONEY which is deposited in the bank but which the bank lends with interest under the system of fractional reserve

banking, as this money is lying dormant, unused, and it is unlikely all depositors will come in on the same day looking to withdraw.

Now think of a bank that has issued perhaps a thousand sub-prime mortgages. These property deeds are usually sold on to one of the major finance houses. The financial house, and not your lowly high street bank, has the power to transform the idle bonds and papery promises into a proper 'financial instrument' as it is called. This financial instrument is then used to play the stock markets, buy and develop property or as collateral for taking out massive loans from the World Bank or the IMF.

If a mortgage is seen as a debt that will last a lifetime, where does the money come from to pay off the interest? You create money via the only formula you have been taught, $\text{money} = \text{work} * \text{time}$. So if the waged work of the financial system impacts so greatly on our time, by relativity, it also impacts on our space. Modern homes and housing estates, coupled with the school system, cater for and facilitate a school-to-work generation, especially in the middle and lower spectrums of class. Houses are designed not to encourage people to stay in them, but to work out of. Homeowners spend a significant portion of their time away from their residence in the normal nine-to-five regime, and the bulk of the remainder asleep, exhausted. Since feminism began there has been a steady decline in the occupation of housewife, and today the era of the housewife is at a standstill. And what can be said of feminism except that it doubled the workforce and taxbase?

It is all part of the dementia of modern living, for those who do stay at home there is little to do except sit in front of television or simply stare out the window. The garden is no longer set-up to grow food, not many still take care of their own dairy or livestock, people are too busy. The simple things once the necessities of life are not there. Modern technology has been designed to be labour saving but more often than not it has demeaned the work of the stay at home parent. We are totally dependent on technology and money. But ironically they say we now work longer hours before all the 'labour saving' technology and machinery came in. Maybe that is why house now are advertised as having 'All Mod-Cons'. It seems the things you own can end up owning you!

In the relatively recent past builders relied on the handspan, the arm's length and counting steps. The few men who made business from housing, the blacksmith, the carpenter were sedentary in a locality providing peculiar local variations.

Buildings stretching right across the lands and folk of the European Union are now all built to the same criteria as the EU aligns the building codes of different countries and nations of the continent, usually under the guise of making regulations for safety issues. With all the knowledge and power gained in the last three centuries building a small house should never have easier due to modern tools, skills and networks; but it is all impossibly backwards.

Your home must have a strong connection with your sense of who you are. The inside of a building is a part of 3D reality with length, breadth and height forming space, and space is infinite. When you make a building you are hiving off a portion of infinite space and identifying with it. You are attempting to set your life up within that space so a personal and intelligent design of the building surrounding it can only aid that

process and benefit your life. Now space and time are interconnected. When you are dealing with your space you are also dealing with time. People selling off their time have also unwittingly sold out their space.

Reclaim your space and you reclaim your time. The house, when properly constructed, can act both as motivator and sanctuary. When building a house we should be able to take into consideration questions like where do I need to be located? What are the creative aspects of my life? What materials feel good to me? Where shall I watch the seasons change, where will I cook when I am hungry, where will I make a bed when I am sleepy, these are all questions shelter is supposed to answer.

But ourselves and our houses have been lured into the false rhythm of the city, the beat of the machine, the tick of the clock. We need to reconnect with our natural, some say divine, patterns, rhythms and relations of waking-sleeping, eating and working, living and dying. To pull ourselves back from the brink and away from the bank we need to ask should the human race, if it is indeed a competition, tick to the beat of the clock or the calendar? Should we have alarm clocks and bedtimes, or would it be better just to watch the rises and falls of the sun and moon.

Being in your home is a lot different from standing on the street or out in the field. The house is where you get in touch with the pulse of your life. And the deeper you wish to feel the beat of that pulse, the deeper you need to look at your portion of universal space (your home). You need to look at your homes location, its orientation and even down to the make up of the property.

Your home is going to differ whether it was made by you, or a brickie who gets paid by the million bricks. The fabric of your home will be affected by whether it was finished in a loving environment by a close community or by a plasterer who beat his own wife. Everything that goes into making your home will leave its trace and ultimately, all the contributing elements together create the aura or 'vibration' of the place. Inside you will get the vibration of the material it is made from, and it will be different whether it is stone, tile, concrete or wood. Nothing in this life is set in stone, so unless you can see the future, don't build your home from it. For example if you like to meditate you wouldn't meditate in a concrete bunker, so why build your house from it.

How long can we continue to marginalise those with other means of shelter who are adverse to a harsh and indifferent financial system like the travellers, the indigenous peoples, or the homeless?

To survive is only to outlive another but striving is not an animal process attributed to natural selection but an earnest effort, not to outlast, but to grow together in community.

Next interview on 'The Invisible Architecture.'