

## SPEAKERS

Jeremy Melder, Fred Shultz

### **Jeremy Melder** 00:00

Hello, my name is Jeremy Melder, and I'm the presenter from Beaming Green. Before we start, I would like to acknowledge that this podcast is being held on the traditional lands of the Bundjalung people and pay our respects to elders both past, present and emerging. The Beaming Green podcast is a podcast that will help you take out some of the stress and confusion about how to live your life more sustainably. We do this by introducing you to inspiring people with first-hand experience and expertise who covered aspects of sustainability, from human interest to environmental perspectives, helping you to thrive and enhance your life and the lives of your friends and family. Today, I'm really excited to be speaking with Fred Schultz, who is a thought leader, innovator and advocate in Australia's tiny house movement he's designed and built his own off grid, tiny house with his family. And now teachers do it yourself and professionals alike how to build safe, compliant and comfortable tiny houses for different Australian climates. Fred is always up for a chat about tiny houses and philosophies that underpin them. You can find him in Castlemaine poring over the technical details of trailer design or making in his own backyard. We had this interview via zoom. I had a few technical issues. So, I apologize in advance for the poor audio quality. Fred, welcome to Beaming Green.

### **Fred Schultz** 01:40

Thanks for having me, Jeremy.

### **Jeremy Melder** 01:43

Yeah, look, we met. I don't know it was four years ago. I think you're in Byron Bay and doing your workshops. And my partner Andia was assisting you with getting that getting the people through the door.

### **Fred Schultz** 01:54

Yeah, she was a marvelous, tiny house genius, as we call it back in the day.

### **Jeremy Melder** 02:00

Yeah. Yeah. So, Fred, I'd love for you to share your story in terms of how you got into Tiny Homes, because I remember you sharing that in your workshop, and you know, for the benefit of our listeners, I think it'd be great for you to, you know, share where you started from and how you ended up in this gig?

### **Fred Schultz** 02:26

Yeah. Well, I think I'd like to start the thread with crisis is opportunity and let that thread go back into my life. And that's what we have today, a crisis is an opportunity. And for me, way back in the day, I had burned out from a job doing counseling to young people. And I was 50. And couldn't really go back to school. They didn't give me any credit for any of the master's degrees I had. And I was a little bit

unhappy with that situation. But I took that discontent, and said, No, I'm going to take the money I have, I'm going to get creative. I'm going to try and reduce my costs. And I'm going to try and live sustainably on the planet and set about doing that I was a single person at the time. Somehow, when you are building a tiny house, or planning on building a tiny house, you become more attractive. At least it works for me. And so, Shannon, super cool. I don't know if other people find that. But it certainly happened for me. You know, I think I was happier. You know, and when you're happier, you are more attractive. Anyway. That's not why we're here. But the design changed once Shannon came on board and us.... women think differently about toilets and bathrooms, then yeah, single men. And so, the design change for the better. And yeah, so we that's how I got into the tiny house, really through a crisis of employment. And then, at that time, there were no resources in Australia. There were people just reposting things from America. That was back in 2010. So been in the game a long time. Hmm.

**Jeremy Melder 04:31**

So, he's 11 years you've been in the game? Yeah. And I think, if I remember correctly, we're also telling us about the time that you came home once and decided that you're going to get rid of a bit of stuff.

**Fred Shultz 04:45**

Yeah, I was after a party and I was living in Fairfield in Melbourne and in a share house, and I was like no. right, I'm starting right now. I brought the week. bins in the recycle bin and the and the rubbish bin and just started sorting my stuff. my housemates weren't at home at the time. So, I could bring the wheelie bins right into the lounge room. And I just had at it and didn't get it done that day. But certainly, that was the start and started designing a tiny house out of cardboard and masking tape and trying to work out how the sun was going to interact with my building and putting it out my little model out in the sunshine. And that quickly blows your mind, because you can't hold all the details. And yeah, discovered SketchUp, which was a 3d drawing program, which many people who were designing tiny houses in us in America were using. So, I learned that Yeah, yeah. And the great advantage of SketchUp, for those who are listening is that you can put your drawing in the actual on the planet Earth, and you can watch how the sun is going to interact with your building, it's a really important thing to do in Australia to know how you're letting light in light is heat. And if you're not careful, you make yourself a solar cooker. And you're the sausage.

**Jeremy Melder 06:17**

Yeah, yeah, it's an important element, isn't it? I wish more people use that program, because that's a good look at the design of even my own home. You know, it's poorly designed. So yeah. So, thinking about design? Like you said, with location and bathroom, what are some of the, you know, the starting points you recommend for people to start thinking about, you know, you've mentioned the location of where the sun is, if you're putting your tiny out? Or if you're positioning your tiny home? Well, what's important in design, do you feel?

**Fred Shultz 06:49**

Yeah, well, I would start with really, what is the definition of sustainability. And the definition really has to do with aligning yourself and your design with the natural forces, world and sunshine is one of them. So yeah, if you know where your tiny house is going to reside, and not everybody does, but if you know, the land, the parcel on which that it's going to live. That's a great advantage and knowing how

to design your tiny house, because then you can align yourself with the natural advantages for that particular property, be it sunshine, or trees, shading can be good, but not if it's on your solar panel, water resources, all these sorts of things can help narrow in on the design. So, but I think your question probably isn't meant to be, you know, so broad. I mean, the actual practicality of a tiny house and designing it, you get a piece of masking tape, a roll of masking tape, you get some cardboard that represents the different appliances that you want in your tiny house. And you start to work in the largest room in your house or maybe outside and you mask out the general dimensions of the house that is that you know the length and the width. Good idea. Yeah. And don't forget that walls have thickness, you know, people draw it, draw it and they forget, though that it has thickness so and I think you can get away with 70 millimeters walls. Yeah. But they do have to have some thickness. Yeah. So anyway, that's a low-cost way to end particularly when you're working with a, you know, a partner or somebody, you can both walk around in this virtual space. It's just made up of, you know, masking tape and cardboard to represent different things the shower and that sort of thing. And you get a sense of where the pinch points are. You get a sense of everyone's priorities start to emerge. Some people hate having that bathroom in too closer proximity to the kitchen. it offends some people sensibilities other people. Not a problem, huh? Yeah.

**Jeremy Melder 09:15**

Yeah. So, with that design, you've designed and built your own home. What did you what are the lessons that you learned from when you designed your home? Apart from the bathroom and so on,

**Fred Shultz 09:30**

Yeah, Weight, you just have to be mindful of weight from the very beginning and because unlike a normal house on a foundation, you have to come in under the weight limit that you're allowed and that the trailer is built to suit because if you go over you know doesn't mean you can't transport your tiny house, but it means that it's going to have it cannot travel under its own wheels, you have to have it on a low rider. trailer and, you know, it,

**Jeremy Melder 10:13**

it kind of defeats the purpose doesn't

**Fred Shultz 10:15**

it does. And it's, you know, I watched I don't watch a lot of the tiny house shows, but um, I, I don't think they talk enough about weight, you know, and there's so many different ways to lighten your tiny house. But you have to always keep it in the forefront of your mind. And you Yeah, so I think that's because I my tiny house, we started out at three and a half ton with the drop axle. And which gives you a little bit more head height, and then I was close to making it at three and a half ton. But I decided that I did not want the hassle of removing batteries and my wood stove, you know, to transport it. So, I, I upgraded it and got it as close to four and a half ton as I could and straighten the axles and you know, it's still, it's too close to being overweight, in my view. Yeah, so that I learned, you know, you've just, you know, listening to what people who have actually done it, say about their tiny houses, as opposed to somebody who's selling you a product. There's a lot of experience out there now. And one example might be the steel frame, framing industry, you know, they like to be able to say that tiny houses should be made at a steel stud framework. Except that when you and I think some people go into it, assuming

that all the marketing and advertising is actually true and valid and tested, and it's not. And it's it is a debate as to whether it is lighter or not, because the devil is going to be in the details of what sort of stud you're using. And then all the other attachment kinds of things, you know, like, Oh, yeah, well, sorry, Jeremy, going back to the thing about weight, and then also that this is a vibrating structure, you know, residential construction is not doesn't vibrate.

**Jeremy Melder 12:38**

And it doesn't move generally.

**Fred Shultz 12:41**

doesn't move doesn't sway doesn't I mean, yeah, there's winds, but not vibration. And, you know, if you lived in, say, California on an earthquake zone, and you're building a house, and you said, and somebody was saying to you, well, you know, we don't have earthquakes very often. But just build it to a lower standard. Well, that wouldn't be sensible. And you wouldn't want to do that with your tiny house. You can build it for the most extreme conditions and the most extreme conditions are it when it's moving, huh? Yeah,

**Jeremy Melder 13:20**

yeah. And hopefully you're not moving a lot. It

**Fred Shultz 13:22**

doesn't mean that you're building it for frequent travel. I mean, yeah, if you're going to travel frequently, then get a caravan. Yeah, yeah, because they're built to be lightweight, aerodynamic. And tiny houses on wheels are not lightweight or aerodynamic. But they are built to shed water, which will give it a long life, whereas caravans are not built to shed water over a long period of time. They've relied too much on caulk and caulking, little silicon beads, and yeah, they just don't last.

**Jeremy Melder 14:00**

So, what was it like living in one?

**Fred Shultz 14:03**

I loved living in my tiny house some, we no longer live in it. But we had our first child and the three of us lived in there and Alina learn to walk in there. But once we got pregnant with the with Theo, our second child, it was sort of game over Red Rover for us being pregnant in a tiny house and I was always a more of a fan of the tiny house than Shannon. So yeah, I think those early experiences living off the grid. With a young child and no deck, it's surprising how much a deck helps if you can get one on your tiny house because you're up above the creepy crawlies. And you can Yeah, we retrofitted decks to my tiny house, and I would just so recommend it. you double your living space, and it's just so nice to be in a little bit of an elevated position and yeah, not down amongst the creepy crawlies. Yes, it

**Jeremy Melder 15:09**

also tests your compatibility when you're living together, doesn't it? until there's not a lot of room to move?

**Fred Shultz 15:16**

Yeah, um, yeah, Shannon wrote a great blog post about privacy in tiny house, it's on our website. And basically, you know, if both people are committed to, you know, honoring the privacy of the other pair of earbuds goes a long way, you know, you can have a very private conversation up in the loft, then the person on the ground floor has got their earbuds in and you know, you don't have to go out, but you do have all the outdoors as well. Absolutely. Yeah. Yeah,

**Jeremy Melder 15:45**

yeah. And I presume your first child enjoyed it.

**Fred Shultz 15:49**

Yeah, she did. She kind of Lourdes it over Theo that she, he never lived in the tiny house. But we're going to go back to live in our tiny house, we're building another house on the property where we live, you know, trying to keep in mind all these ideas, sustainability, working with an architect, and we're excited about that project. One, you get to use thermal mass. Whereas in a tiny house, you don't have the advantages of using thermal mass to heat and cool. But we're going to live in the tiny house and a shed to while we're while I'm building the tiny house. So go back into it and Theo will get a chance to say he lived in the tiny house.

**Jeremy Melder 16:31**

Well, that's a good opportunity for him isn't it, Yeah, yeah. Now, are there some challenges, particularly in Australia, with Tiny Homes and councils? I think when I did the course, we were talking about the different regulations. I'm not asking you to go through the regulation, but more what are some of those challenges that people will encounter?

**Fred Shultz 16:49**

Yeah, um, well, today, as we speak, the laws are not written to embrace tiny house living full time in a in what is a caravan in most places in Australia. So that's still a challenge. And it's a challenge world worldwide. But it, it means that it doesn't mean that it's impossible live in your tiny house. But it does mean that you have to be give yourself the best chance of having a friendly response. And one of the things I really loved about your reading about you, your initiative was that this is not just a podcast, it's about creating community. And I think that is very relevant when you're looking at where to locate your tiny house, you know,

**Jeremy Melder 17:45**

absolutely

**Fred Shultz 17:46**

getting a, you know, it's probably best not to own the land yourself, because it's expensive to own land. But if you have a landowner who wants to have you there, and you can get some cheap rent, and talk to the neighbors before you go, you know, say, hey, probably I probably wouldn't be allowed to do this. If you complain to Council. What do you reckon? Would you be supportive of me and my family living here in this tiny house next door to you? And then you know, they're on side? Yeah, one of the things about living in a tiny house is that and not having that firm commitment by the law they be there as a

valid entity is that it creates a bit of stress. And even though you're trying to reduce many people live in a tiny house want to reduce their footprint or just simplify their life. This idea of that niggling stress, that you don't have the full support of the law to do what you doing it niggles at you and it is stressful. So, you know, my advice to people would be talk to your neighbors that you can, you know, settle into where you want to live.

**Jeremy Melder** 19:06

In a tiny home, you have to deal with human waste and also waste. So, what are some of those options that people would need to think about in terms of dealing with those sorts of situations?

**Fred Shultz** 19:18

Yeah, and maybe if it hasn't been clear, already, we are talking about a vehicle you know, a road vehicle so tiny house can be you know, on foundations, in which case you're plugging into septic's are sewer mains and that sort of thing, but with a tiny house you're probably looking at, well, if it were its traditional caravan, it would be a chemical toilet yuck. Don't do that. You'd make take one foul concoction and make it another foul concoction. So that's not a solution. But my modern composting toilet is a total winner for a tiny house. Modern being you separate the wee and the poo Yeah, and a composting process naturally occurs with a little enzyme, and some cocoa pith or some peat moss in the container in it, it just naturally breaks down. It really performs marvelously in our tiny house, we've got the airhead, you don't have to get the air head there plenty out there. But two people using it full time, or you replace that main mixture every three months. So, something real is happening there. And really, it's the future. What we're dealing with drinking water to treat normal sewage, you know, such a valuable resource, and we just use it as a vehicle to transport waste to a facility to process it.

**Jeremy Melder** 20:43

Yeah.

**Fred Shultz** 20:45

Well, maybe where we are down in Victoria here, we, you know, waters scarce. We need to be doing it better. But yeah, it's going to take quite some effort to change that. To right that ship.

**Jeremy Melder** 21:02

Yeah, I bet.

**Fred Shultz** 21:03

I think that that composting toilet is really your way forward with that. And then the gray water, we would just not that it, you know, it probably does violate some of the rules about discharging gray water. In fact, just as an anecdote, our we had the council out to have a look at our tiny house and we had the environmental officer, and she was not concerned at all about our composting toilet. She asked one question, she said, is it a commercially made one? Was it homemade? And we said no, it's commercially made. And that was the last question she had about the composting toilet. The all her other questions had to do with the gray water was very, yeah. And you know, what we do by just discharging gray water onto the land is not okay. According to council, you've got to treat it in some way.

**Jeremy Melder** 21:59

Is it a better filtration type of unit that you would need to get for gray water?

**Fred Shultz** 22:04

Yeah, well, the regulations that she was quoting to us, said that you basically just have to treat it in some way. And she was wonderful. She you know, said there are a variety of ways you can do in a, permaculture, reedbed. The problem with it, mostly for us on our site was that we had to get it uphill, and there isn't much volume that we're talking about. So, you'd have to add, you know, a serious amount of volume to get it up to something. But you know, it's all so that was good news and bad news. But I was very pleased with how her openness to she was using her power to figure out a solution for us, as opposed to some people in power who use their power to feel their power by saying no, yeah,

**Jeremy Melder** 22:54

Bit of enforcement. Yeah. Yeah. I remember when we were doing your course that you are talking about the different types of trailer bases that are available. And I remember asking you the question I have, I'm poor with a trailer. And you were talking about different sway bars and so on. What are some of the options that people can choose in terms of trailer bases to choose from what can be custom examples you can talk through?

**Fred Shultz** 23:23

Yeah, yeah, sure. Um, so the main thing you want to keep your eye on in terms of choosing your base is how much is this thing going to weigh all up? Because whatever you add to your trailer has to be the trailer brakes and coupling and everything that goes into a trailer has to be rated to be able to carry that on the road otherwise it is totally unsafe, illegal, dangerous.

**Jeremy Melder** 23:48

So, is there a limit? Let's just look at RTA or Vic Roads. Is there a limit that they say these have to be or?

**Fred Shultz** 23:59

Um, not there there's no real limit per se but there is practical sort of magic numbers 3500 kilograms is the maximum that a Toyota Land Cruiser for instance, with a brake package on it will be able to tow so there in that case, you're limited if you take you know, if you're getting a trailer, your maximum will be 3500 kilograms. I have a Ford F 350 from 1988. And it can tow well back in its home country, it would tow six ton and it gets D rated to four and a half ton here. So, I that allows me to tow a trailer, it's four and a half ton, so that's another magic number. After four and a half ton things start to get complicated and expensive. So, a four and a half ton trailer a greater than four-and-a-half-ton trailer is going to have to be engineered and probably will need some kind of hydraulic braking system. So, staying under four and a half ton is a bit of a magic number. But I want to also want to say that, you know, you don't have to build on a trailer, and many people don't, they might choose a truck bed, you know, like a semi-trailer. Okay, yeah. And you know, the, the advantage of that is you don't have to pay as much attention to weight, you still have to stay on it. But it's such a massive weight rating. The downside of using that sort of high, it's very, it's high off the ground, so you lose a little bit of head height, or quite a bit of head

height. And repairs to the things like the brakes can be very expensive. So even though you get the freedom of being able to make it heavier, you also lose head height and repairs going to be more expensive. Yeah,

**Jeremy Melder 25:51**

so, headlights are kind of important, especially when you're going under bridges, right?

**Fred Shultz 25:57**

Yeah, well, and for living Surely, one of the magic things that happens in a tiny house on wheels is that if you have a lot of headroom above you in even a narrow place in your tiny house, it allows you to feel a sense of space that you do not get in a caravan. So, lowering that ceiling height is I wouldn't recommend it, we have built a tiny house where they needed to get it in under a beautiful ash tree. So, it was a bit of a stocky one didn't and, it just did not have the feel. Even though it had all the bells and whistles of the modern things that we put in that made it better than the one that I built. It didn't have that marvelous feeling of height and roominess that you get from having a high ceiling. Yeah. On the trailers, I just go quickly, we talked about heavier than four and a half ton or three and a half ton. Some people just to touch on the ones that are lighter than that, you're probably not going to be able to use a caravan trailer base, because they're only going to get you two to two and a half ton. And when you're building with traditional building materials, which is what separates a tiny house from a caravan is you're using traditional building techniques and materials, their heavier. So that's a disadvantage of using traditional building materials. But the great advantage is that the designs for traditional building are better at keeping the water out. And if you can make a tiny house that sheds water, you're going to have a Long-lived house. If you don't, you're going to have a caravan that eventually relies too much on caulking and silicon to keep the water out and it's going to grow mold. And yeah,

**Jeremy Melder 27:50**

another important thing you know, talking about the construction is insulation. That obviously you got a I would think you'd want to insulate your, your tiny home. Is there any recommended type of insulation for a tiny home? what's sustainable? I mean,

**Fred Shultz 28:10**

yeah, Ah, well, when you start to say well, what is the sustainable insulation then? That is a hard question but just backing up to how to keep your house warm and cool when you know in the right season because insulation has to do with not just retaining heat in winter, it has to do with the sorts of insulation you protect yourself from the hot summer sun in the summertime as well. And you do those things differently. The insulation I like the best for the bulk insulation as to retaining heat and winter is an acoustic sound bats have a thermal rating but because they don't settle, you know, they're much more rigid and you know, they don't settle in your wall, it means that you're going to have a well-insulated house, even if you don't get the top are rating, it's not going to drop down from your top plate. And it just makes a lot of sense to have a and I like a polyester one. But if you're looking for something that's a natural product, to my knowledge, there isn't a natural product that isn't going to settle.

**Jeremy Melder 29:17**

Right. Okay. Yeah, okay. Well, that's something for people to research and find out more about that. Now, in terms of using recycled materials, I know that there's a lot of people that have I've met that say they want to build their tiny home out of recycled materials. What are some of the things that they need to watch out for when they're doing that?

**Fred Shultz 29:46**

Well, the main thing with recycled materials is they the long-lived materials tend to be hardwoods and hardened hardwoods are twice nearly twice as dense as pine. So, things like recycled windows that are, say western red cedar, you know, and maybe some of those old-time windows can really, they're cheaper. And they're lightweight. So western red cedar is not very dense and is actually less dense even than pine. And so that's a really good option. Some of the old names to look for would be Stegbar in Australia. Stegbar windows of the old style, yet lightweight, well made, you might have to buy a new screen to put it in. Yeah. Okay.

**Jeremy Melder 30:33**

Now, some people are going to be wondering about I think you earlier you mentioned about batteries. So, batteries do add weight to them? Do you have any types of batteries that you are leaning towards, in your 11-year history of dealing with them? You know?

**Fred Shultz 30:48**

Yes, well, when I started, we didn't have the option of lithium-ion phosphate battery right that much. Yeah, and that this is a game changer for tiny houses because don't have to have as big a battery bank, they're lighter weight. And because you can discharge them more fully. Whereas a lead acid battery, you have to best not to discharge them more than half of their capacity or else you lessen the life of them. So, lithium-ion phosphate batteries, much smaller footprint, lighter weight, you can discharge them more fully. And now we are at about parity in terms of cost that kind of lead acid battery, a new lead acid, battery and lithium. The there's different people out there doing this stuff the Australian sort of experts on DIY off the grid stuff would be folks up your way and further. Lismore the Rainbow Power Company, yeah, but there are many others. That will do it for you. Yeah, you set up.

**Jeremy Melder 31:52**

Now I remember once when we're in Byron and I was doing your course one of the counselors came and talked about building a park for trails, I obviously would love to see that as a community person. Have you had any more about that? And not just in Byron but anywhere else in Australia or in the world for that matter?

**Fred Shultz 32:15**

Yeah, I'm probably not the most up to date on all that. But it is an idea that gets born all the time. The natural place in planning for a tiny house village is a caravan park. Yeah, it there's it's a no brainer that if you were we all got together and we bought or established new caravan park and had it as a tiny house village. That is where tiny houses most naturally fit in the current planning scheme. Yeah. But it's a bit expensive. Yeah.

**Jeremy Melder 32:54**

You have to keep paying, because you have to keep paying weekly. Rent. Yeah, yeah. Yeah. So

**Fred Shultz 33:00**

you kind of want to be have it be a sort of cooperative. And so, then you're into sort of land trusts and kinds of nontraditional ownerships but are more common in your area than they are in Victoria. Yeah.

**Jeremy Melder 33:17**

So, in terms of costs to do to build a modest, tiny home, what do you know, what some range? I know that, you know, nothing is fixed, and depends on what people's needs are? What's a modest cost? If you were to do something for them? or? Yeah, we

**Fred Shultz 33:38**

don't build the tiny house as much anymore, but we do a lot of trailers. But we do support builders to build in the way that we're recommending. And look, it's a bit like how much does a car cost? It sort of depends on how, how you want to do it. Just assuming that your listeners are going to be a bit more towards the DIY, sort of things, I'd say that, you know, you could, you could realistically build. If you had \$20,000- \$30,000, you could build a very, very nice, tiny house with your labor. Now. If you're getting somebody else to build it, you can double that and add some as a minimum. Yeah, I'd say and then if you're going to add off the grid capacity, you're probably looking at between \$6000 -Course \$15,000. In addition, yeah,

**Jeremy Melder 34:36**

so, Fred, you offer a wide range of courses through Fred's Tiny Homes, can you give us a little bit of a you know, outline of what you are offering for our listeners, because obviously, you know, you do this as a business and, and you do a great job. And I highly recommend you I mean, the amount of detail that you put into your course was second to none. I was got a lot out of it.

**Fred Shultz 35:16**

Yeah, we've got some, I think there's some important things to know before you start building a tiny house, whether you're a professional or a DIY er, and we've created, we created some time ago, while we were up there in in your area, offering face to face workshops, we now have an online course, we actually, the idea was born up there with Andy and yourself that we would offer an online course. And we launched it in March of 2020. So just as COVID was hitting, we have an online course that basically takes the weekend of workshops that are face to face and boils it down to seven hours of instruction. And it's done really well and gets very high marks. And thanks for your enthusiasm for our course. My passion is with the DIY's, we support professional builders, but really, the tiny house movement at its heart is a take up the hammer yourself and try and claim back shelter making for ourselves. And this is something that has been professionalized. And that's not a bad thing. But it has made it seem too hard. But it isn't too hard. Yeah, if you know what you're doing.

**Jeremy Melder 36:26**

Yeah. And look, the fact of the matter is that housing and land is going through the roof, which I can't understand even now with COVID, and unemployment rates and so on. But, you know, this is a cheaper option for people that want to get their own place and and do it themselves. And, yeah, you

know, you might not be handy with a hammer, but your next-door neighbor, your friend might be, and you can, you know, help each other this is about in a light Beaming Green is about working cooperatively together, people around you have skills and can help you to do things. And it's not, you know, just because you can't wield a hammer or handle a screwdriver, your next-door neighbor, your friend might want to learn about how to do that. And you can help them in other ways. So, it's about exchange and so on, isn't it Fred?

**Fred Shultz** 37:17

Yeah, here, Jeremy. That's really what it is about, you know, when you think about security in life, I think, you know, some people look to insurance companies to pay a premium to stand between you and calamity, but really, our insurance in life is the social capital of our friends and family then we bank over a lifetime so that when if hard times hit, we have people at our back. Yeah, not a faceless Corporation, they their business model is not to actually help you

**Jeremy Melder** 37:52

make money. growth, growth and more growth. That's it. Yeah.

**Fred Shultz** 37:57

Yeah. So um, yeah. We're in furious agreement. I think I think the benefits of having someone you know; you don't have to know everything. I mean, think one of the things that the course does is you don't have to pick up the hammer yourself, but you become an informed consumer about what you're asking somebody to do. So that you can get the house that you want, because one size in tiny house land does not fit all. In one way to think about tiny houses. It's the distillation of your values that you hold into a physical form. And everybody's different. Yeah. And you're going to trade this off for that, where somebody else said, No way. I'm not going to try that for that. So tiny houses probably will always be a bit different. And quirky and, and then your story is about how your friends so and so helped you build your house. Yes, that's a great story.

**Jeremy Melder** 38:59

Fred, look, are there three things that you'd like to leave with our listeners of what they should be doing? If they decide to build a tiny home? What are the top three things I should think about?

**Fred Shultz** 39:15

Yeah.

**Jeremy Melder** 39:17

I'm sorry to put you on the spot.

**Fred Shultz** 39:19

Yeah, no, that's fine. I like it. Weight, when you're building do not lose sight of weight and don't let somebody talk you out of, she'll be right. Because being overweight is bad. With a vehicle the other thing is, you can do it. Yeah. Just this I love being a part of your community Jeremy now, you know, and that this is that you can do it. So, wait, you can do it. And a dream your dream. Don't listen to the naysayers, Yes, it does take some technical skills. But no one can give you your vision for your life.

You have to have that. And it was for me a credit. You know, crisis was an opportunity for me. And I love the life I got. And I love the people and family that I have. It came from hard times. And we got some hard times out there.

**Jeremy Melder 40:16**

Yeah. Yeah. And that's some of the lessons that we all learned from our hard times that we're really in that while we're in it, we don't think so. But hindsight is a wonderful thing. And look, Fred, thank you so much for joining us on Beaming Green and sharing your wisdom. I wish you all the best and I highly recommend that people go to [Fredstinyhouses.com.au](https://Fredstinyhouses.com.au) And I'll put those links in the show notes. And, you know, some other things there for you to have a look at. There's also a YouTube video and so on. Look, I wish you and Alina and Theo and Shannon, all the best. And yeah, we'll stay in touch. No doubt here.

**Fred Shultz 41:07**

Same thing. Same to you, Jeremy and Andia. Yeah. Thank you so much what you're doing great.

**Jeremy Melder 41:13**

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