

Home on the change

Whether you're moving or improving, these jobs could make a big difference to your house

With house prices rocketing, more of us are choosing to improve rather than move, while those who are selling want the maximum profit.

In November 2006, we surveyed eight estate agency firms to find which jobs add most value to a three-bedroomed, semi-detached home (see 'The top home improvements', right). Extensions and loft conversions came top, then adding a bedroom, and creating off-street parking fourth.

If you're looking to create extra space or enhance your profit, getting the job done right is vital – so we've called in the experts. Mike Lawrence, author of the *Which? Book of Home Improvements*, explains how to get the best from your builder; while home-improvement expert Alison Cork reveals how a little work can make a big difference.

We've analysed the top interior jobs in more detail (see p13 to p16), as many people don't have space for garages.

Getting started

Before a job begins, you must have an idea of the cost. For each project, we have given prices (including VAT and skip hire) from the Building Cost Information Service but they are a guide only and subject to change.

When it comes to preparation, if you need an architect, they must be registered with the Architects Registration Board and it may be wise to find one who is also a member of the Royal Institute of British Architects. A surveyor or structural engineer can help submit plans and oversee

work. Choose a member of a registered body such as the Royal Institution of Chartered Surveyors.

Planning and regulations

Once you've got the plans right, you must submit them to the local authority for planning permission. This covers appearance, use and access to extensions and new buildings. The work will also need building regulations approval. This relates to structural alterations, construction standards and safety.

Collect forms from your local authority and ask about fees. You will also be charged for visits by the building inspector. Ask your local authority about obtaining a building warrant in Scotland. If you carry out work without planning approval, the authority can order it to be demolished. Keep all inspection certificates to prove work was approved – you'll need them when you sell.

While we provide specific regulations for the jobs we cover in detail, there are many other rules to consider. For example, in England and Wales, for most electrical jobs, you must now use a certified 'competent person' – an electrician registered with a Part P scheme. In Scotland, you must use a certified electrician if the job is covered by a building warrant. In Northern Ireland, there are no government schemes for electrical installation but there are registers of competent installers (see 'Contacts', p17). And for gas or hot water systems, we recommend using a Corgi-registered fitter.



The top home improvements

Estate agency firms rank the 12 jobs which add the most value to your home

- 1 Building an extension/loft conversions^a
- 3 Adding a bedroom
- 4 Creating off-street parking
- 5 Fitting a new kitchen
- 6 New bathroom
- 7 Building a conservatory
- 8 Installing new central heating
- 9 Replacing doors and windows/fitting double glazing
- 10 Improving the flooring/improving the roofing^a
- 12 General decorating and painting

^a These improvements were equal in their ranking

Get at least three written quotes and references to check previous work

Getting someone in

When hiring, ask for recommendations from friends or family and make sure the trades that you choose are affiliated to a registered body such as the Federation of Master Builders. Also check whether your trades are with TrustMark, which lays down government-backed standards for the building trade. The Construction Licensing Executive runs a similar scheme in Scotland.

Even if professionals are members of a registered body, always get three written quotes and references to check previous work (see 'Get the best out of your builders', p17).

Extensions

These include additional rooms as well as the ever-popular conservatory or garden room

If you're adding an extension, you'll want it to look like part of the original building, so it's worth paying close attention to design and materials.

Planning permission in England, Wales and Northern Ireland is required if the total extra space exceeds 70m³ or 15 per cent of the original volume of the house – whichever is greater.

Planning permission is needed in Scotland if the total extra space is more than 50m³ or one-fifth of the original house volume – whichever is greater. Previous extensions can count towards these limits, so always check with your local authority. Single- or two-storey extensions usually need building

regulations approval. Conservatories may be exempt from planning permission if they are small but they require building regulations approval when the floor area exceeds 30m².

Adding to your living or kitchen space with an extension is a great idea, but a garden room or conservatory could work out cheaper.

A garden room is similar to a conservatory but usually has a solid rather than glass roof. A single-storey extension (3x3m, one window) could cost between £14,750 and £17,750; a garden room between £10,500 and £12,500 (3x3m) and conservatory (3x3m) between £10,000 and £12,000. Floors are extra.

Extensions and garden rooms can take between eight and 12 months, from planning to completion, while a conservatory can take as little as six weeks.

Insider information

What the pros say about the Ramsays and extensions



MIKE LAWRENCE

- Structural elements such as the roof supports need to be approved by the local authority at planning stage to avoid late changes and delays.
- Local authorities now frown on flat roofs for single-storey extensions, so be prepared for the expense of a pitched roof.

expense of a pitched roof.

- Using your own plumbers and plasterers can upset your builder, and needs to be handled diplomatically but firmly.
- Plumbers and electricians must be fully qualified – always ask your builder whether his sub-contractors are.
- On a complex project such as the Ramsays' extension, using an architect is usually worth the cost.



ALISON CORK

- Only manage a project yourself if you have the time and can visit the site regularly. Otherwise, leave it to a professional.
- Keeping a spreadsheet of costs is wise, as paperwork is often a builder's Achilles heel.

- Always allow at least three months to organise any official permission (if required).
- Having several things done at once, like the extension and bathroom, is a good idea and usually saves money overall.



FROM CONSERVATORY TO EXTENSION

Peter and Hilary Ramsay *retired*

The Ramsays decided to extend their 18th-century stone cottage in the Cotswolds to make better use of the space surrounding it. Peter's initial quote from a conservatory company was so steep, it forced a rethink.

'I started thinking of something more substantial with a utility room and shower incorporated,' says Peter. An architect friend did the drawings, but there was a hitch when the council wasn't happy with the plans, so structural engineers were called in. The planned roof was supported on timber beams, but metal ones were needed and this led to a ten-week delay.

Peter got two quotes for the work – one from a builder he'd used before and another from a local builder, who had put a board up in the area.

The builders quoted Peter a price detailing what was included for a 3.5mx5.6m garden room and a 4.25mx1.75m utility and shower room.

'A lot can be hidden in the total, so I asked for a breakdown for certain jobs,' Peter explains.

Following the rules

The local builder was £8,000 cheaper, but Peter wasn't taking any chances and he phoned three referees before he hired him. The chosen builder gave quotes for an electrician and plumber, which Peter found expensive, so he chose his own.

'If you use the trades your builder is employing, he can oversee the work, but if you bring outside people in, then it can be hard to get co-operation,' says Peter. 'The builder wasn't keen, so I had to stamp my foot a bit and tell them to get together.'

Peter made sure his electrician and plumber were fully qualified, and his builder was a member of the Federation of Master Builders. The Ramsays kept a spreadsheet of costs and they didn't pay anything upfront.

The garden and shower/utility room took around 12 months to finish and cost around £60,000.

Loft conversion

A complex but rewarding job which can turn dead space into a whole new room

Converting a loft is a popular way of creating a study or guest bedroom out of what many see as either dead space or, at best, a storage room. In many cases, loft conversions can be done without major structural work. If your roof is built traditionally sloping, conversion may be straightforward, but you'll need professional advice to check that work won't dangerously weaken the structure.

A conversion can cost around £13,000 to £22,000 for a 4x5m area with stairs, electrics, heating and two windows. Extra windows increase the cost. Conversions can take four to six months or more from planning to completion.

Planning permission is compulsory in Scotland but may not be needed elsewhere unless you're altering the shape or height of the roof. However, if your home is in a conservation area or listed, you will

need permission, so always check with your local authority.

You'll need to consult the council anyway about building regulations – particularly with regard to fire safety. If the loft is on the third floor or higher, it will need a fire-exit window and fire-resistant materials.

Other building regulations that affect loft conversions include insulation, ventilation, staircase safety (including the gradient of the steps and inclusion of a handrail) and weather resistance.

If your roof slope is very gradual, there may not be enough space to convert. Consider building above the roofline or using dormer windows (those which project from a sloping roof) to add more head space. Lowering the ceilings below is rarely a viable option and could be a much more costly way of adding space upstairs.

Insider information

What the pros say about the Tolosas and lofts

MIKE LAWRENCE

■ The Tolosas had only one quotation, so they didn't know whether they paid too much, and they trusted one firm to deliver everything. This was a huge gamble and fortunately they got away with it, but it's not the safest way to go about a project of this size and cost.

■ Attention to fire-safety regulations is very important with loft conversions. You must always comply with building regulations. Check with your local authority.

ALISON CORK

■ A loft conversion is often a smart investment, as it makes good use of dead space and can dramatically improve the value and enjoyment of a property. Resisting the temptation to move saved the Tolosas time and stress.

■ Having work done between September and November was canny. Weather can be surprisingly good and builders are usually less busy.

■ It's difficult to evaluate a quote if you have nothing to compare it with, so always get three.

■ If you trust your builders and can move out while work is on, you, and they, may find it less stressful.



CONVERSION ADDED £5,000 TO HOUSE PRICE

Inigo and Egus Tolosa both 38,
clinical psychologist and sales executive

Instead of selling, the Tolosas decided to add space by converting their loft in 2003. Inigo says: 'The estate agent who came to value the property recommended a builder instead.'

The builders created a long, rectangular space in the roof. Stairs were added, with a skylight above and three other large windows. One window was also a fire exit – it needed to be low, to open outwards and to be close to the roof edge for fire-fighters to access by ladder.

One quote but no cash upfront

They asked just one builder, recommended by the agent, to quote. The builder then recommended an architect, who drew up plans. The plumber and electrician were hired by the builder.

Planning permission took about six weeks. The couple moved out in September and work took a speedy three months and one week.

'We didn't pay upfront – we made two payments during work and paid the balance on completion,' explains Inigo.

Work cost just over £10,000, including radiators, electrics, insulation and windows.

'Electrics cost more than the initial quote but that's because we wanted more spotlighting and for the TV antenna to be available upstairs,' says Inigo. 'We made this into our main living room. The house was very small without it, so when it was finished and our son was born, we spent a lot of time there.'

Thick foam insulation in the walls and ceiling kept the room cosy without the radiator on. They painted and decorated the loft themselves.

When they eventually sold the house last year, they were still happy with their investment. 'Our conversion added around £5,000 [on top of what we spent], and helped sell the house very quickly,' says Egus.

Extra bedroom

Houses are often priced on the number of bedrooms they have. So adding another one could add value

Building extra bedrooms is an excellent way to add value to your home. You may be able to add a storey to a garage at the side of your home or to an existing single-storey extension at the back, if the foundations and the structure are strong enough.

Remodelling existing space to squeeze in an extra bedroom is another option but you'll lose space, and removal of load-bearing walls requires expert advice. Timber or metal-framed walls may be safe resting on existing floor joints, but heavier masonry walls may need a stronger beam to rest on, to comply with building regulations.

Whichever way you choose to go, you'll need professional help from a building surveyor or architect, and in most cases, you will need to apply for planning permission. Building regulations are also

applicable and cover sound insulation, ventilation, fire and electrical safety. And if you're adding an en suite bathroom, you'll need properly qualified electricians and plumbers (for building regulations on electrical and water work, see p12).

Also be aware of the Party Wall Act. A shared wall in a terraced or semi-detached house is known as a party wall. You'll need your neighbours' written consent before starting work on extensions or structural alterations that will also affect their property.

Adding a bedroom (3x3m, one window) can cost between £14,750 and £17,750. Built-in wardrobes, extra electrics and carpets will all increase the cost. As a guide, carpet and underlay for a 3x3m room can cost between £600 and £800.

A ROOM FOR EVERYONE

Adrian and Elaine Trim both 37, technical illustrator and company secretary

Adrian and Elaine added an upstairs bedroom and en suite to the rear of their three-bedroomed semi, to give their three children a room each.

They got two written quotes – both from builders recommended by friends.

'The one we went for was more expensive but he could do it more quickly and work he'd done for some friends was very good,' Elaine told us.

Adrian trained as a draughtsman, so he did the planning drawings himself and paid a structural engineer £150 to do the structural calculations for a stronger roof beam. The planned exterior had to match the existing house. Adrian lodged his plans, got approval and work started four months later. It took three months.

'They built the extension first and knocked through to the main house only when they were ready,' explains Adrian.

The Trims paid in three stages: 'We paid up fully towards the end but they came back to do bits and pieces,' says Adrian. 'With hindsight, we probably should have held a bit back in case of problems.'

The total cost was £32,312. They saved money by reusing some old roof tiles.

Adrian says: 'When we were considering moving house, we found there was up to £120,000 difference between three- and four-bedroomed houses. Now we've got three double bedrooms and one single. There's no way we'd have found a house like this for the right price.'

Insider information

What the pros say about the Trims and adding a bedroom

MIKE LAWRENCE

- Building on top of an existing extension is possible only if the original foundations are strong enough to take the weight. Start by having a surveyor check this or ask building control whether it has a record of previous approval for a second storey.
- Personal recommendation is definitely a good way of finding a builder but always follow up references. Good builders are busy months ahead, so allow for this in planning.
- An itemised quote is essential for any major project; always insist on one.

ALISON CORK

- Creating a fourth bedroom and en-suite bathroom will add maximum value and should be a lot more cost effective than buying a new place.
- Insist on paying for specific work completed and not just at regular time intervals, and hold back 5 per cent – there's no better way to ensure the builders finish the job.
- The Trims have added £60,000 in value by upgrading from a three- to a four-bed house. And they also saved money on moving (typically about 5 per cent of the total).



Kitchen and bathroom upgrades

Kitchens and bathrooms are often seen as the most important rooms in the house, so a renovation can add serious value



MAKING THE MOST OF SPACE FOR A NEW KITCHEN

Alison Merry 43, dentist

Alison wanted to add kitchen space to her four-bedroomed Victorian semi in Marple, near Stockport, for her family of four.

'We had a very small, outdated, nasty plastic-looking thing that came with the house.' To accommodate the bigger kitchen, some building work was needed at the back, and since the house wasn't at ground level, Alison wanted to make the most of space underneath for storage by enlarging an old cellar.

Work started in mid-December last year and is now nearing completion.

A structural engineer did the initial design and recommended a builder. Alison got four other quotes – some from builders recommended by friends and the rest from *Yellow Pages*.

'We asked for written quotes and got a mix of one-line and itemised ones,' Alison told us. 'The builder we went with gave a single-line quote but we had long chats with him to flesh out details. The

quote included materials and labour.' The estimate from her chosen builder was about £20,000 (including VAT) – not the cheapest but one of the better ones.

Alison also had the opportunity to check the builder's previous work but decided not to follow it up.

Problems spring up

Restoring the cellar meant that the foundations had to be dug deep. A little stream popped up unexpectedly and delayed things: 'We had to pay for a building control inspector to come, at a cost of around £300, but everything else has gone pretty well,' explains Alison.

The builder is also managing the electrics, plumbing and plastering. Alison chose B&Q units and although she originally planned to fit them herself, she has since arranged to have them installed professionally.

Alison is making four timed payments and so far the job seems to be on budget.

Updating, enlarging or adding a kitchen or bathroom can seriously enhance your quality of life. Kitchens and bathrooms require similar expertise for checking and installation of plumbing, hot-water systems and electrics.

In both rooms, plan space for opening cupboards and appliances and, in kitchens, allow for comfortable movement when using sinks or preparing food. We recommend you design your kitchen around a compact working triangle that links your fridge, cooker and sink (see 'Cooking up a kitchen plan', *Which?*, October 2006, p16).

Changing the position of taps, showers, power points and waste pipes can be complicated and increase cost, so it's important to plan your space carefully.

You can't afford to be without a kitchen or bathroom for long, so plan ahead and remember that the best tradespeople are often booked months in advance. Radiators, underfloor heating or hot-water systems should be installed by a Corgi-registered plumber,

and a Part-P registered electrician should be used for all electrical work in these rooms.

You'll also need building regulations approval for a new waste pipe as well as for ventilation, drainage, structural stability and fire safety. However, you won't need planning permission if you're just taking out old kitchen units or bathroom suites and replacing them.

Expect to pay between £11,000 and £120,000 for a built-in kitchen or, if you have experience and time, use a budget self-assembly kit within your remodelled space to keep costs down. These cost from around £600.

Bathrooms can cost between £4,000 and £40,000, including removal of old suites and installation of new units, fittings, flooring, tiling and decoration.

Costs for both will vary greatly depending on materials and style.

A complete kitchen refurbishment can take two to three weeks and upwards, depending on size and complexity, while a bathroom should take two to eight weeks.

Insider information

What the pros say about Alison Merry's new kitchen and having a new kitchen or bathroom fitted

MIKE LAWRENCE

- Always get at least three quotes and insist on paying against specific jobs completed to your satisfaction.
- Always check past workmanship. Cheapest isn't always best; enthusiasm and commitment to a project are important.
- Doing some of the finishing work yourself can save a lot of money, but make sure you can do it to a professional standard.
- Work on sloping sites can mean unexpectedly costly groundwork and extra work to match existing floor levels.

ALISON CORK

- Always get the detail in writing. It's not enough to rely on the 'goodwill' that may exist between you and the contractor.
- Trusting a single-line quote is a recipe for disaster. Quotes should be detailed. Break the job into logical components.
- Anything to do with foundations has potential for complications. Allow a 20 per cent margin of error in your budget for this.

Know your rights



Which? Legal Service's Peter McCarthy on what to do if things go wrong

■ **Be specific** Get three written quotes for the work. A quote is an agreed fixed price for the work, usually after inspection by the trader.

Don't settle for an estimate. An estimate is a rough guideline price. Be specific about what you want done.

■ **Time sensitive** A contract is formed when you accept a trader's offer to carry out work. If you need work finished by a certain date, write this down.

■ **Minimise extra work** Get written quotes for all extras and confirm what you want in writing, as it could affect your completion date and costs. If work will cost more, this should be agreed before proceeding.

■ **Cash matters** Be wary of a trader who offers you a lower price for cash. Always insist on a receipt. If you pay by credit card for work costing more than £100 but less than a total of £30,000, make sure the amount you put on the card isn't more than £25,000 – a deposit will do. Your card provider and the contractor then have equal liability, so if things go wrong, you can make a claim against both.

■ **Avoid paying upfront** Make sure the trader has insurance to protect any payments you make on work or materials. Retain 5 per cent of the cost until work is finished and you're happy with it. Be fair and pay promptly once the job's done to your satisfaction.

■ **Cash in hand** Your rights for paying cash in hand are exactly the same as for other work. No matter what service you're using, work should be up to scratch. The company or trader must carry out the service with reasonable skill and care; it must do work within a reasonable time if no fixed date's been agreed; it can make a reasonable charge for work where a fee hasn't been agreed; and it must use materials fit for their purpose and of satisfactory quality.

■ **How to complain** Tell the trader as soon as you have a problem. If this fails, write to the person in charge and take photos of poor work.

GET WHICH? ON YOUR SIDE

Having work done on your home can be stressful, particularly if things go wrong. If you have a problem, Which? Legal Service can offer practical legal advice to resolve disputes.



We are currently offering new members to Which? Legal Service an offer of a six-month subscription for the price of three months – £9.75. Visit www.whichlegalservice.co.uk or call 0800 252100

GET THE BEST OUT OF YOUR BUILDERS

Mike Lawrence looks at how to get along with your traders

■ **GET IT IN WRITING** Always draw up a contract, or a simple letter of agreement for smaller projects, to be signed by both parties. This makes clear what's involved and how it is to be done, and will help you avoid conflict as work progresses. Get full contact details and don't settle for a mobile number alone.

■ **KNOW THE WAY** Agree the best route for traders to access the property. Clear obstacles, and request heavy-duty plastic runners and fixed-down dustsheets. Protect door frames against damage from

tools and passing loads by taping packing material to them.

■ **TEA TIME** Agree which taps, sinks and toilets workers can use and provide a kettle, cheap mugs and tea supplies and plenty of sugar.

■ **CLOSE BUT NOT TOO CLOSE** Don't get too close to the job. Check progress each evening and raise any issues with the head contractor at the start of the next day. For long projects, arrange regular progress discussions on site to iron out any problems.

■ **PAY ON TIME** Make agreed payments on time, unless there is a dispute over the work.

BUYING AND RENTING ADVICE

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Contacts

Building Cost Information Service 020 7695 1500
www.bcis.co.uk

Competent Persons Self-Certification Schemes
www.communities.gov.uk

Construction Licensing Executive (Scotland)
0131 226 8596
www.clescotland.co.uk

Corgi 0870 401 2300
www.trustcorgi.com

Electrical Contractors' Association 020 7313 4800
www.eca.co.uk

Electrical Contractors' Association of Scotland
0131 445 5577
www.select.org.uk

Electrical Safety Council (NICEIC) 0870 040 0561
www.electricalsafetycouncil.org.uk

Federation of Master

Builders 020 7242 7583
www.fmb.org.uk

Glass and Glazing Federation 0870 042 4255
www.ggf.co.uk

Glass and Glazing Federation's self-assessment scheme (Fensa) 0870 042 4255
www.fensa.co.uk

Institution of Structural Engineers 020 7235 4535
www.istructe.org.uk

National Association for Professional Inspectors and Testers 0870 444 1392
www.napit.org.uk

National Federation of Builders 0870 898 9091
www.builders.org.uk/nfb/

Northern Ireland Building Control
www.buildingcontrol-ni.com
Painting & Decorating

Association 024 7635 3776
www.paintingdecoratingassociation.co.uk

Planning Aid Scotland
0131 220 9730
www.planningaidscotland.org.uk

Planning Northern Ireland
028 9041 6700
www.planningni.gov.uk

Planning Portal (England and Wales)
www.planningportal.gov.uk

Royal Institute of British Architects 020 7580 5533
www.riba.org/go/RIBA/Home.html

Royal Institution of Chartered Surveyors (RICS) 0870 333 1600
www.ricsfirms.com

Scottish Building Standards Agency 01506 600400
www.sbsa.gov.uk

TrustMark 0870 163 7373
www.trustmark.org.uk