

# Plan Your Next Home Improvement

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Written on March 14, 2017

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**Other times, they're carried out entirely for reasons of practicality or necessity, such as is the case with replacing a roof or rewiring an aging electrical system.**

Some home improvements may even be a requirement of building regulations or insurance companies. Whatever the initial reason for your project, you'll need to plan carefully, lest you risk wasting a whole lot of time and money.



Every home improvement project starts with an idea, whether it's a small or large project that you have in mind.

Among the many factors to consider are whether you can save money by carrying out the work yourself, the amount of money you're willing to spend, any building regulations that might be required and the return on investment should you wish to maximise the resale value of your home.

With a carefully thought out plan in place before you commit to any major work by signing any contracts with builders, you'll be in a much better position to accomplish professional rather than amateur results.

## 1. Seeking Ideas And Design Concepts

Any home improvement project begins with an idea designed to accomplish a specific goal and, just like any type of project, a goal-driven approach is essential to ensure you get the best results from your investment.



Home improvements might be carried out with one or more of the following goals in mind:

- Improve the comfort and aesthetics of your property
- Increase the amount of living space to accommodate lifestyle needs
- Improve the safety of your home
- Reduce energy bills by improving thermal performance
- Maximise the future resale value of your property
- Adhere to updated building regulations or home insurance requirements

Every great project starts with extensive research, carried out long before you commit yourself to spending any money or even calling up a tradesman.

You can initially do research for your project by visiting the local library or browsing the Internet.

Additionally, there are plenty of home improvement magazines both online and offline, which can help give you some inspiration if you're having a hard time finding ideas.

Of course, some home improvement projects are already chosen for you, such as is the case when something needs repairing or updating to meet modern standards.



Another great resource to look for home improvement ideas is social media. Image-sharing social networks, such as Pinterest and Instagram, are chock full of home improvement-related content from country kitchen designs to loft conversions.

You'll also find no shortage of before-and-after pictures to help bring your ideas to life.

**Design software presents another great way to seek inspiration, gather design concepts and help realise your projects before you start any work.**

Best of all, you no longer need to be a professional graphic designer who knows how to use complex CAD programmes.

User-friendly solutions include the downloadable Sweet Home 3D (<http://www.sweethome3d.com/>) or the Web-based Floorplanner (<https://www.floorplanner.com/>), both of which present a minimal learning curve and can also be great fun to use. More advanced solutions include Home Designer (<https://www.homedesignersoftware.com/>) which, despite the steep learning curve, is a popular choice for professional interior designers and architects alike.

Experimenting with design software, or even by drawing plans and sketches by hand, is a great way to help visualise your thoughts and shortlist some project ideas to share with your friends and family.

## **2. Which Home Improvement Projects Should You Consider?**

Building on your initial ideas and design concepts, it's also wise to consider the various options available to you, particularly with regards to which projects yield the best return on investment.

After all, no majorly expensive undertaking should ever be carried out on nothing more than a whim.

**If you find yourself lost for ideas during the initial planning stages, you might want to consider the following home-improvement options, depending on your requirements:**

- Most **projects that improve the efficiency** of your home will also increase its value and reduce your monthly outgoings, although the initial investment can be very high. Among the most effective options concern improving the property's thermal efficiency, such as cavity wall insulation, loft insulation or the installation of new windows. Some jobs, such as installing batt insulation in the loft, make for a relatively cheap and easy weekend project for any reasonably confident DIYer. By contrast, major projects, such as a complete overhaul of a central heating system, require a lot more planning.
- Projects that concern **updating your home** to meet current building regulations may include things like rewiring the property, improving insulation, updating plumbing or installing a new drainage system. Such jobs might not sound very glamorous, but they can add value to your home while making it easier to sell and safer and more comfortable to live in.
- **Purely aesthetic improvements** are largely a matter of personal preference so, from the point of view of maximising your return on investment, it's generally best to avoid luxury and highly customised home improvements, such as his-and-her bathrooms or unconventional kitchen designs. Nonetheless, it often pays to get rid of any unpopular design characteristics, such as 1960s wallpaper, popcorn ceilings or Flotex carpet tiles, and replace them with something a little more modern!
- For the most part, **anything that extends the living space** of your home should also add value, although it won't necessarily cover the cost of the investment itself. Things like loft, basement or garage conversions, home extensions and conservatories will invariably add value, but they won't necessarily yield a great return on investment.



- **Any improvements that boost your home's Kerb appeal** don't just make the property look nicer (at least superficially); they can also add value and make the house look much more attractive to potential buyers. Sometimes, even a little gardening or a new front door can make a world of difference without costing a great deal of money.

### 3. Determining Your Budget

Home improvement projects rarely come cheap, and you shouldn't be tempted to carry out any work yourself unless you know exactly what you're doing.

**To ensure a maximum return on investment and minimal chances of costly problems arising in the future, a professional approach is essential.**

With any type of project, determining what you want is usually one of the easier steps, but figuring out whether you can afford it can be complicated. Nonetheless, you'll want to have a rough idea of how much it's all going to cost before you start calling up tradesmen and getting people to give detailed quotes.

For larger projects, you may also need to apply for a loan or increase the mortgage on your home, in which case, you'll need to have a more rigid budget in place before you go any further.

## How Do You Set An Initial Budget?

To get an initial idea of the budget you'll need to set, a little online research can go a long way.

**From price comparison websites to home improvement forums, you'll be able to see how much others have spent on similar projects to that which you have in mind.**



Once you've got a reasonable handle on how much things are likely to cost, you'll need to determine whether you can afford to carry out the work or, if not, how you might be able to obtain the money.

Refinancing your home is usually the most affordable borrowing option for larger projects, although a personal loan or even an interest-free balance transfer credit card may be suitable for smaller projects and those that you're carrying out purely out of reasons of personal preference.

After all, banks are not likely to lend you money on nothing more than a whim.

If you're planning to borrow the money to finish a project, you should make sure that the projects you're doing offer an attractive return on investment should you decide to put your home on the market.

If you've got the funds and you have a reasonable idea of how much you expect to spend, you should start getting quotes from contractors.

Nonetheless, you'll need to know as precisely as possible what sort of work you want carried out to get an accurate and reliable quote.

For example, if you're planning a new kitchen, it will help a lot of you have a printed or even a hand-drawn floor plan to show to contractors (it doesn't need to be particularly accurate, let alone professionally drawn).

## How Do You Find A Good Contractor?



Finding a reliable contractor can be a nightmare if you're not looking in the right places. However, using our Find a Tradesman search (<http://my.homepro.com/findatradesman>), you'll be able to find tradesmen of every kind in any area of the UK and sort them by ratings and references.

You can also ask for recommendations from friends and family members. Ideally, you should get quotes from at least three contractors and request itemised estimates detailing both the costs of labour and the materials required.

Be sure to ask for references and read any reviews you can find before committing yourself to working with any tradesman.

### Other Budgetary Costs To Bear In Mind

Another crucial budgetary concern to consider before making any financial or legal commitments is any likely cost overruns.

At this point, it's time for a reality check, which considers unforeseen problems that might occur before, during or after the work.

Home improvement projects of any size invariably end up being significantly more expensive than originally assumed, often due to problems arising when demolishing old structures.

**Generally, it's wise to add at least 20% to the total budget proposed by your chosen tradesman so that you're prepared for any unpleasant surprise that might occur.**

If you're not satisfied with the budget or aren't entirely confident that you'll be able to afford to carry out the project financially comfortably, you will need to scale back your plans accordingly before getting up-to-date quotes for the work required.

Whether it's low-cost laminate countertops instead of natural stone countertops for your kitchen or restoring older appliances rather than replacing them, there are usually cheaper alternatives to what you might have in mind.

Another possibility is to buy all the necessary materials yourself rather than having your contractors obtain everything on your behalf.

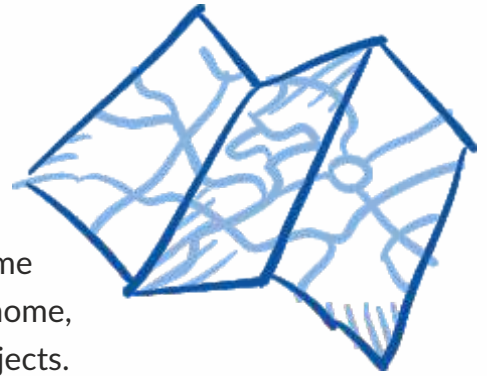
According to the National Association of Realtors (<https://www.houselogic.com/save-money-add-value/money-saving-diy/remodeling-on-a-budget/>) in the US, buying your own materials can save up to 20%, and there's no reason the same rule shouldn't apply in the UK.

## 4. Mapping Out The Project Schedule

How long will your home improvement project take?

Unsurprisingly, this is one of the most common questions that homeowners ask when they're considering a major job.

Although renovating outdated or substandard parts of your home can improve your quality of life and increase the value of your home, it can also disrupt your life, particularly in the case of larger projects.



**With major renovation projects, you might not even be able to stay in the home until the work has been completed.**

Although the actual work shouldn't take too long, depending on the project, it's important to remember that the preliminary planning stage is often the longest of all. For example, obtaining planning permission, should this be a requirement for your project, can take up to a month. If, however, there's a problem or any unforeseen consequences, it could take much longer to obtain the necessary permits.

For example, adding a home extension is often subject to many regulations, such as EU energy efficiency requirements and other often extremely demanding factors.

The time it takes to carry out the work itself, however, should be accounted for in the contract you'll sign with the tradesman, particularly in the case of larger jobs and those which might cause major disruption to your everyday life.

**Unsurprisingly, it's impossible to give more than a very approximate idea of how long you should expect your home renovation project to take, since it's dependent on so many different factors.**

Kitchen and bathroom remodels, for example, typically require a month or two of planning, selecting the right materials and obtaining quotes from tradesmen.

Afterwards, it may take a month or two for the materials and appliances to be delivered, particularly in the case of kitchens with custom-built cabinets.

The actual installation of a new kitchen or bathroom shouldn't take more than a few days.

Regardless, however, you should count on the entire project, from conception to completion, taking about four to six months.

Major projects, such as basement or loft conversions, conservatories or home extensions, take much longer due to the greater amount of work required and the amount of time it takes to obtain the required building permits.

The work itself involved in such a project will usually take about a month.

## 5. Getting The Paperwork In Order



Paperwork is the bane of the homeowner wanting to carry out any major remodelling or renovation project but, unfortunately, it's also a legal necessity. If, for example, you build a home extension without obtaining the necessary building permits, you run the risk of having to pay a hefty fine or, worse still, demolish everything entirely if you get found out.

As such, it's imperative that you get all the required paperwork in order before you sign any contract with your tradesman or commit yourself to a refinanced mortgage or other loan.

There are also other things to consider in addition to building regulations, such as insurance and work contracts.

### Building Permits

You can get an idea of UK building regulations by visiting the official government website.

**To be on the safe side, you should always ask your local planning permission office if you're in any doubt as to whether you need a permit or not to carry out your proposed work.**

Fortunately, most repairs and maintenance work and interior facelifts may be carried out without having to consult building regulations first. However, if you live in a listed building, the regulations will be much more stringent, and failing to adhere to them can lead to financially disastrous consequences.

It's up to both you and the contractor to ensure that you obtain the necessary permits, but it is ultimately you, the homeowner, who will be held responsible for any failure to adhere to the rules.

However, your contractor should be familiar with the rules and should be able to obtain planning permission on your behalf in most cases, although you'll want to be sure that they're not taking any shortcuts and can prove they have the necessary documentation.

Especially with larger projects, you can enjoy a much higher level of financial and legal protection by choosing your tradesmen through a **competent person scheme (CPS)**.

A CPS exists to prove a tradesman's ability to carry out the work to current building standards.

Their work also comes with insurance-backed guarantees (IBGs), which provides financial protection should there be a problem with the work, even if the original installer goes out of business.

IBGs offer the best peace of mind to homeowners, since they cover home improvement projects, such as the installation of new windows, for up to ten years after the original installer ceases trading.



## Insurance

**It's highly unlikely that your regular home insurance policy would cover a property that's under extensive renovation, particularly if you don't alert the insurance company before commencing work.**

Fortunately, most insurance companies will be willing to accommodate you, so your regular home insurance provider should be the first contact on your list.

Additionally, you'll want to avoid insuring your home with multiple insurance companies, since this can present major problems should you need to make a claim.

When determining the level of insurance coverage you need during a major renovation project, be sure to consider the following:

- Are you changing or repairing the structure and, if so, to what extent?
- How much time will the actual work on the project take?
- Are you carrying out any of the work yourself and, if so, which work?
- Does your contractor have a Contractors All Risks (CAR) policy?

The last point is particularly important, since it protects you from any third-party injury or damage claims.

While CARs are considered to be non-standard insurance policies, it is imperative that both your home and your financial future are safeguarded from any potentially enormously costly legal cases that may arise.

For example, if someone working on your property has an accident or they cause unnecessary damage to your home, you'll need to have the financial and legal recourse provided by suitable liability coverage to fall back on. Ideally, you'll want to make sure you're covered for public liability expenditures of at least £2 million.

## Work Contracts

You should never allow any work to begin without signing a contract, no matter the size of your project.

No reputable tradesman would even be willing to take on a major job without requiring both parties to sign a contract, since it protects both the contractor and the client.

The contract should clearly outline the following:

- The scope of the project as well as all major details

- The deadline by which the work must be completed
- The payment schedules and amounts, including the deposit

Always be thorough when reading through the contract, especially to make sure that it doesn't include any deviations from the original quote that were not previously mentioned in writing from the contractor.

If you have any queries, be sure to bring them up as soon as possible so that there's plenty of time to rework the contract as necessary.

On a final note, be sure to get everything else in writing too, from initial quotes to any changes in the project to ensure that you're legally protected should anything go wrong.

## **And Finally...**

The bigger your project, the greater will be the chances of unexpected costs and problems arising further down the line, many of which will be beyond your control or the control of the tradesman.

As always, maintaining solid contact with your tradesmen is essential to ensure that things go smoothly, and you should establish some rules beforehand.

Home remodelling is often an expensive, disruptive and, at times, highly stressful undertaking, so it's imperative that you take every possible step to suitably prepare yourself.

With the right plan in place, you'll be in a much better position to realise your dreams of a better, safer, more efficient and more valuable home.

If you are looking for a tradesman to carry out your next Home Improvement, why not use our Find a Tradesman search (<http://my.homepro.com/findatradesman>)?

For tips on how to care for your home improvement  
or protect your home, why not check out:

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