



Home improvement

The essential guide to home improvements brought
to you by the Federation of Master Builders

www.fmb.org.uk



Hello!

This essential guide to home improvement is brought to you by the Federation of Master Builders (FMB). It's about helping you to make your home a better place to live; better looking, more energy efficient, more suitable to the way you live your life and more valuable if you decide to sell up one day.

This guide starts at the beginning — with tips to help you find the right builder, how you can work together to achieve the house of your dreams (without the nightmares!) and property expert Phil Spencer shares his top tips for adding value to your home. We tell you how to work effectively

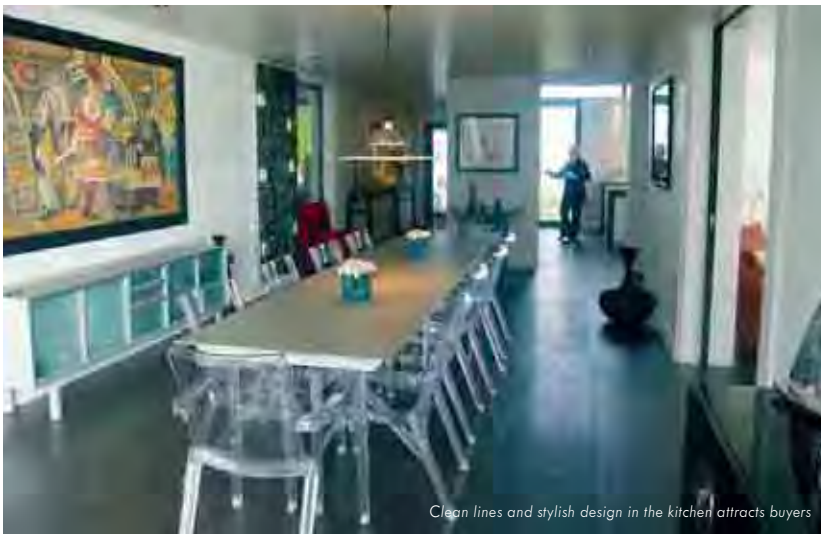
with your builder and we explain in plain English exactly what you should know about planning permissions and Building Regulations. We have included a section (pages 10 and 11) on energy efficiency measures to make your home more comfortable and cheaper to run. There is a handy directory on page 23 if you need further advice and throughout this guide you'll see pictures of the most inspirational projects, all carried out by members of the Federation of Master Builders.

We hope you find this guide useful, if so, you might also enjoy reading our monthly e-zine. Simply visit: www.fmb.org.uk and sign up to receive free updates

Combine comfort with practicality



Remember, your house is first and foremost a home to enjoy



Clean lines and stylish design in the kitchen attracts buyers

Luxurious bathrooms add value





Using previously unused attic space is a popular option

Every inspirational image in the guide shows an award winning project.

They were all finalists in the 2010 FMB Master Builder of the Year Awards.



First impressions count, don't skimp on hallways and stairs



Softly curved walls in a relaxing spot

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Cover image: ??????????????????????



Laying the foundations for a perfect build

Research, **plan, define**, talk...
...complete!

Planning a new extension, renovation or complete new build is an exciting time. In your mind's eye you can already picture your finished project and the day you move in, but (obviously!) between the planning stage and the moving in day, there's the build itself. It's a bit like decorating, every expert will tell

you that the key to a perfectly finished room is meticulous preparation of all the surfaces and don't even think of cutting any corners. Likewise, the key to a successful, stress-free project is a well thought through and thoroughly researched plan, which means leaving no stone unturned.

Remember, the better your plan, the smoother the whole experience will be.

These tips below will help you to find the best builder for your job:

- Ask family, friends and neighbours to recommend builders they have used recently
- Search for professional builders in your area on the FMB website at:
www.fmb.org.uk/find-a-builder
- Produce a detailed written brief of the work you want done, including detailed drawings
- Invite at least three builders to visit the project, give them your plans and ask them to quote
- Ask the builders for references from previous customers and follow them up
- Check that the quotations include **EVERYTHING** that you would like doing – including removal of rubbish and making good
- Don't award a job on price alone. Consider the references and how well you got on with the builder when he visited
- Check that the builder has the appropriate level of public liability insurance for your job
- Set yourself a budget and build in some contingency funding - 15 percent of the total cost is about right
- Agree a payment plan to suite you and your builder
- Always draw up a **WRITTEN** contract with your builder – you can download contracts for free at **www.fmb.org.uk/find-a-builder/free-contracts**

*Right: Check that the quotations include **EVERYTHING** that you would like doing*



Why you should choose an FMB Builder?



The Federation of Master Builders (FMB) is the largest trade association in the UK building industry, representing around 11,000 building companies. It promotes professionalism and high quality workmanship among small and medium-sized building firms throughout the UK.

Only builders and specialists who can comply with the FMB's strict entry criteria are accepted as members. The Federation logo on builders' vehicles and stationery is widely accepted as the hallmark of a builder who takes pride in the quality of their work, and who matches it with an equally well-run business.

So choosing a builder who's a member of the FMB ensures a really good start to any building project.

To find an FMB builder near you, visit www.fmb.org.uk/find-a-builder



Left: Leave no stone unturned when planning your project
Bottom left: Choosing an FMB builder ensures a really good start
Bottom: The key to a successful, stress-free project is a well thought through and thoroughly researched plan



FMB'S TOP TIP Search for professional builders in your area on the FMB website at www.fmb.org.uk/findabuilder

Create your perfect home



Stylish and cosy attic seating area

Your perfect home will be as unique as you are, but there are a few major, practical considerations everyone should deal with before they start choosing the wallpaper. Here we help you decide if you should renovate or start from scratch and build your own home.



Consider the way you live in your home now and think about where it doesn't quite work – for instance do you regularly cook for friends but find yourself stuck in the kitchen on your own while your guests sit in another room enjoying themselves? Do the children share a bedroom when they are really ready for their own space? Do you have a dining room you only use at Christmas which might be better used as a home office?



This fabulous bathroom has been expertly planned and built to make the best use of the attic space

Remodelling existing rooms

Unless your property is listed, knocking down internal walls, dividing rooms with partition walls or installing en-suite bathrooms won't require planning permission but **MUST** comply with relevant Building Regulations (see page 16 for more details on Building Regulations).

So if you need different living accommodation rather than extra space, remodelling could be the answer. Plan every stage of your project in fine detail, but taking down internal walls to open up the kitchen, living and dining space will let light flood in and create a wonderful sense of space.

Converting unused space

Think about the space in your home that is currently filled with boxes and junk – all stashed away 'just in case'. It's quite likely that you could make much better use of your loft, garage or basement. The beautiful images on this page shows what a bit of imagination and meticulous planning can do to an unused loft! Loft conversions offer a convenient way to add extra living space such as a playroom, a home office or an extra bedroom. Actually, there is no minimum headroom requirement to convert your loft, but common sense says at least two meters is a good guide to ensure that you can stand up in the room! (The stairs to reach your loft conversion however must have minimum headroom of two metres.

Extending

If you are running out of space at home you have two choices:

- Move
- Extend!

A single-storey rear extension with a loft conversion is a popular choice for terraced homes, but if space allows, semi- and detached houses may benefit more from a two-story extension. But the trick is never to over-extend your property, every road has its 'ceiling price' and if yours is out of keeping with its neighbours you may not recoup your investment when you eventually sell.



Picture your finished project

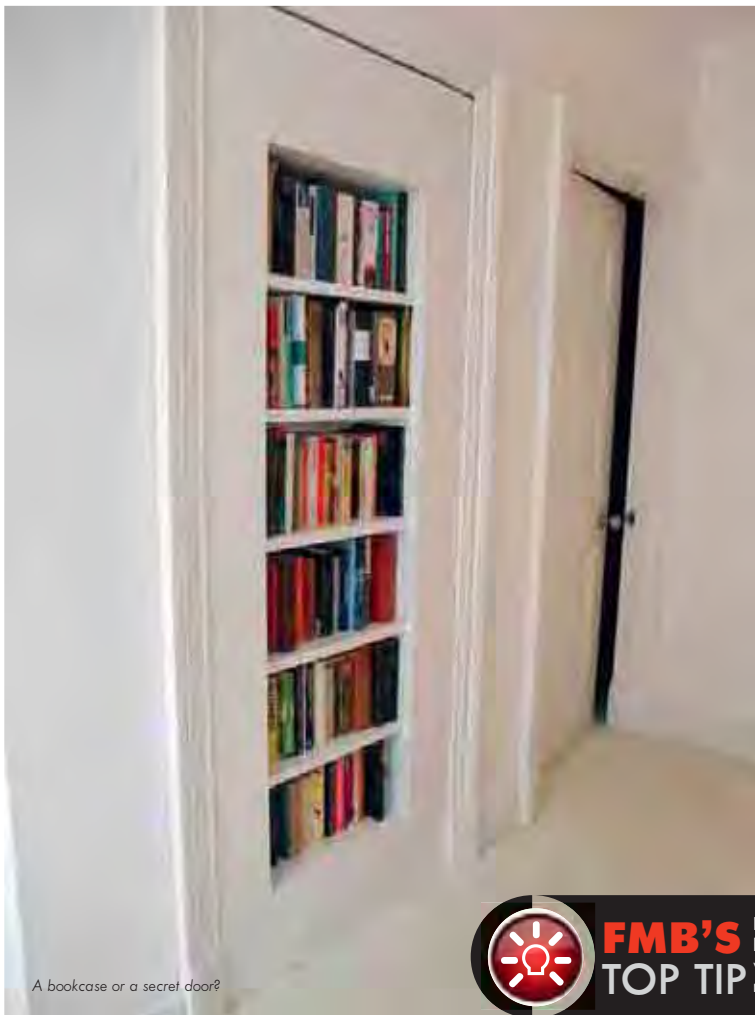
Build your own!

We have probably all dreamed of building our own homes, but unless you are a born designer, project manager, negotiator and financial controller the project could take over your family's life and costs could spiral out of control.

Plan every stage in minute detail, from the location of the plot, the design and layout, negotiations with planning authorities, selecting the right builder (**we can help you**

there – just visit:  www.fmb.org.uk/find-a-builder and financing the build.

You must be extremely clear as to what your requirements are and ticking to your budget is crucial, always, ALWAYS build in at least a 15 percent contingency fund – if you don't need it that's brilliant (but rare) but if an extra expense crops up, you'll have no need to worry.



A bookcase or a secret door?

Whatever project you are planning -
ALWAYS build in at least
a **15%** contingency fund



FMB'S
TOP TIP

If you are making structural changes specifically to add value to your home, first find out its current market price as well as its potential value once the work is finished. Otherwise, your hard work and cash may not reap the rewards you anticipated.

How to add value to your home



✓ Loft conversion

We all know that buying a house is the single biggest expense we are ever likely to commit to, and we keep on doing it! We have become serial movers and improvers, in fact UK homeowners sell their properties and up-sticks on average every six years.



✓ Conservatory

The main function of our house of course is to be a home not an investment, but with one eye on making our homes as comfortable as possible, the other eye remains focussed on the fluctuating property market and how to get the best price when we eventually do decide to move.

Here we offer advice on the best areas to concentrate on if you want to add value to your home and attract buyers, then we also suggest a few 'embellishments' which could put potential buyers off!

Expert advice

Property expert, Phil Spencer has written a new book called: "How to Add value to Your Home" and in it he says: "Adding value is about enhancing your property so it is a place to take pleasure from; it's not about simply turning a fast buck when you sell it." And that's a good starting point for this article, it's not about full-scale property developing, this is about making the most of your home while you have it, but making sure you recoup all your investment and make a nice, healthy profit on top – ready for the next one!



✓ New kitchen

"Adding Value to Your Home"

Phil Spencer's book "Adding Value to Your Home" is published by Vermillion and costs £12.99
Visit: www.philspencer.tv



Whatever you do, do it well. Quality will almost always hold its value in the longer term. So go for the best you can afford then sit back and enjoy it!

What adds value to your home

Investing in your home means it can become the most attractive in the road, it will get most attention from buyers when you decide to move and will usually sell more quickly and for more money. Some improvement projects will offer a more clear-cut return than others, for example central heating almost always pays for itself and is nearly always guaranteed to leave you with a profit when you sell. Here are a few more suggestions for good, sound investments in your property*:

- ✓ **Loft conversion.** Converting a loft to make an extra room is said to be the favourite project and can add a whopping 12.5 percent to your selling price
- ✓ **Extension.** This is the second most popular project adding an extra 11 percent
- ✓ **A conservatory.** Adding one of these can add a clear six percent
- ✓ **New kitchen.** A new, smart and functional kitchen could cook up an extra 4.6 percent
- ✓ **Central heating.** This could add a cosy 3.4 percent to your selling price
- ✓ **New bathroom.** This could flush out an extra 2.8 percent
- ✓ **Redecorating.** Get the paintbrushes out – this could get you an extra 2.6 percent
- ✓ **New driveway.** Slope off with an extra 2.2 percent
- ✓ **Decking or patio.** Relax with a cool 2 percent extra
- ✓ **Go green.** Although eco home improvements might not add a huge amount to the sale price of your home, we know they reduce your fuel bills and buyers like to see resource-saving devices.

Don't go there!

Consider any high-cost, low-value renovation or addition carefully. By all means embellish your home with all the luxuries you can imagine to make it into the home of your dreams, but extravagance is not always good. We feel that this little lot may just make your potential buyers think again:

- X **Gadgets and gimmicks.** Is it a really good idea to splash out on a pricey cappuccino maker if the boiler doesn't work?
- X **Designer fittings.** Nice to have but not essential – look for copies at your local DIY store
- X **Eccentric decor.** This will do you no favours when you come to sell, and in any case it's frequently hard to live with even if you are the one responsible for it!
- X **Swimming pools.** A mammoth expense and a headache to maintain – especially if it's outdoors
- X **Knocking down walls to make bigger bedrooms.** It's not the size that matters here, in the UK housing market, it is the number of bedrooms that really counts not the square footage
- X **Home gyms.** As most gym membership fees are paid religiously, enthusiasm for the actual work-out soon wanes. Likewise a home gym.

*Mortgage lender GE Money surveyed 110 estate agents w



FMB'S TOP TIP

Make sure any improvement you make suits your property, keep it balanced and in proportion. Do not over-develop. Search for professional builders in your area on the FMB website at www.fmb.org.uk/findabuilder



How to make your home more energy efficient

Giant strides to saving energy

- Banish draughts. Tackle gaps round windows, doors, floors and skirting, pipes, letterboxes and even keyholes. If you have a chimney, but haven't got a working real fire, consider a chimney balloon to prevent heat loss
- Wrap up the hot water tank. Hot water jackets only cost about £15 from a DIY store, you can fit it yourself and save yourself around £35 per year on your heating bill!
- Insulate the loft. If you haven't insulated the loft already, you could be wasting a quarter of the heat you generate through the roof. Loft insulation should be 270mm thick, so even if you think you have enough it might be worth checking. Proper insulation will last indefinitely and can save you around £145 per year
- Double glazing. Worth a consideration if you would like to save about £130 a year on your heating bill!

Set the hot water cylinder thermostat at 60°C (140°F)

Here are 10 ways to save energy (and money) in your home. They are dead easy and you should see the results in your next energy bill!

1. Use energy saving lightbulbs. They last up to 10 times longer than ordinary bulbs and can save you around £45 over the lifetime of the bulb
2. Turn the lights off when you leave a room
3. Don't leave appliances on standby and unplug laptop and mobile chargers when not in use
4. Turning the thermostat down by only 1°C could cut your heating bill by up to 10 percent. That could be about £50 per year
5. Close the curtains at dusk to keep the heat in
6. Fix leaking taps
7. Set the hot water cylinder thermostat at 60°C (140°F)
8. Only boil as much water as you need for hot drinks
9. One full load uses less energy than two half-loads, so always make sure you fill the dishwasher, washing machine and drier
10. Do the EST home energy check and see how you could save up to £250 per year!

Visit:  www.energysavingtrust.org.uk or call 0800 512 012 for their FREE, independent advice



Massive leaps into energy generation!

Installing renewable technology need be no more complicated than any other home improvement.

- See what products are available - research local suppliers and installers online and give them a call to find out more
- Check that the suppliers are certified - either with the Microgeneration Certification Scheme (for all UK microgeneration products and installers) or the Solar Keymark (Solar thermal products and installers across Europe)
- Look into funding and financing for the options that interest you
- Check whether you need planning permission
- Get recommendations and quotes - arrange for a few potential installers to visit your home and tell you what they can offer and how much it will cost and what they expect you will save or even make by selling energy you have generated back to the national grid.

Before you spend money on renewable technologies, ALWAYS make sure your home is well insulated





Cut the VAT

There is significant danger that the increase in the rate of VAT to 20 percent will cost the very jobs required to deliver the Green Deal. The FMB is a member of the Cut the VAT Coalition, a group of organisations working to see VAT cut from 20 percent to five percent for all building repair and maintenance work.

You can give your support to the campaign, just visit www.fmb.org.uk/cut-the-vat and see how you can help get the message across to the Government.



The Green Deal is the Government's retrofit scheme to make homes and businesses more energy efficient at no upfront cost

The Green Deal

The UK has a legal commitment to drastically reduce its carbon emissions by 80 percent by 2050. If we are to meet this target then the homes we currently live in will need to be transformed to make them greener and more energy efficient.

The Green Deal is the Government's retrofit scheme to make homes and businesses more energy efficient at no upfront cost. It is part of the Government's Energy Bill, which also outlines the need for an accreditation system for both the energy efficiency advisors and the builders doing the work. Householders will be able to get their home improvement work done without needing to find their own finance and pay back the money through savings on their energy bill. It is designed to make the decision to install energy efficiency measures a no-brainer for all households across the UK. It's important to understand that the finance will be tied to the energy meter rather than the individual householder.

Training and delivery

The FMB believes that in order to effectively deliver the Green Deal benefits, those charged with carrying out the energy efficiency improvement work need to be recognised as competent and is already working with the Government to help ensure consistent standards are achieved and consumer confidence is high. By ensuring all Green Deal improvement work is undertaken by approved installers, cowboy builders will be eliminated from the market and prevented from undermining the scheme.

Richard Diment, Director General of the FMB said: "Accreditation is vital to

Improving the energy efficiency of your home is one of the simplest ways of saving energy and combating rising energy prices

the success of the Green Deal. The opportunity to transform our existing homes is too big an opportunity for legitimate builders seeking new work to be undermined by the cowboy builders who need to be stamped out from the construction industry once and for all. It is important that those charged with carrying out the energy efficiency improvement work are recognised as competent in order to safeguard householders as well as reputable builders."



FMB'S TOP TIP

Before you spend money on renewable technologies, ALWAYS make sure your home is well insulated so it will retain its heat and reduce your bills

Why I LOVE my builder!

Every year for the last decade, the Federation of Master Builders has searched the length and breadth of the UK to find the 'Master Builder of the Year'.

This search is very different to anything else though. Builders can't enter themselves to the competition, that would be too easy and not much of a competition really! To be in with a chance of winning this prestigious, annual title, each builder has to be nominated for the award by a delighted client.

The awards are divided into different categories:

- Category 1, New homes
- Category 2, Small renovation projects costing less than £50,000
- Category 3, Medium renovation projects costing £50,000 and up to £250,000
- Category 4, Large renovation projects costing more than £250,000
- Category 5, Commercial projects costing less than £3million
- Category 6, Energy efficiency projects
- Category 7, Heavenly builder (for those who go the extra mile!)

The FMB has 11 regions covering the whole of the UK. Each entry into the Master Builder of the Year awards, is judged by a local panel of experts and a regional winner in each category is then put forward to a national judging panel. This panel consists of

industry experts who have the extremely difficult task of selecting a national winner in each category.

From these national winners, the panel then has to choose the overall winning project, and the Master Builder of the Year. We thought you'd like to see some recent projects and read why these clients thought their builder deserved the title, 'Master Builder of the Year'.



PROJECT: Category 5 National Winner

The building of the Trinity Centre, a community centre adjoining the beautiful Grade II* listed Holy Trinity Church in the 10,000-strong parish of Meole Brace in Shrewsbury, was a community project from start to finish.

The parishioners raised over £1million needed to build the much-needed centre through many months of local fundraising, by selling the site of their dilapidated temporary hall, through Charitable Trust Fund donations and through generous personal contributions.

With the funds in place, they hired local family firm EJ & GJ Groom. Although Graham Groom and his team won the contract on price, they very soon won over the whole community with the quality and craftsmanship of their work, as well as their excellent site management and collaborative attitude.

"With over half of the total funds raised through parishioners' personal donations and the vested interest in the whole Parish in the project, it was inevitable that the builders would be under close scrutiny from the community," said Tim Creyke, representative of the Community Group Committee.

"However, the winning team made this a very well-handled job. Andy Richards is a superb site manager, his brother Chris based in the head office, looked after the planning, materials and logistics, while brother-in-law Graham Groom kept a close eye on costs. They were a pleasure to work with. They were also very careful to save money for us. Without reducing the quality of the build, they suggested changes that saved us around £25,000."



PROJECT: Category 4 National Winner



Pat and Stuart Smith found an exceptional builder in Peter Passmore. With 35 years in the business, Peter put their minds at rest from the moment they met and created an extraordinary family home.

Peter's masterful restoration of a 1930s Devon golf club combined with his ability to manage substantial last minute changes, earned Peter Passmore of Manor Building Company (Torbay), the title of Master Builder of the Year 2006. There is little about the newly refurbished Golf House, which is not special.

Homeowner Pat Smith was delighted with the whole project: "Peter was professional, skilful, and knowledgeable and nothing was ever a problem. He and his team made the build easy for us," she said. "We feel so lucky, just look at what he's achieved, you just can't fault him."

Her husband Stuart added: "We have not only become firm friends, but have recommended them to our friends. "

Elaine and Patrick Mulvihill sought the advice of Kevin Ellis of Ellis & Hughes, before even buying their potential new home in Leicestershire. He said it was a solid house in a wonderful location and had great potential.



Elaine describes the subsequent transformation of an uninspiring 1960s three-bedroom house into a contemporary five-bedroom family home as incredible saying: "From a project the Parish Council objected to initially, we now regularly have people stopping to ask for the name of our architect." In fact Elaine and Patrick didn't use an architect. Instead Kevin Ellis responded to the couple's demanding wish-list by drawing up plans, liaising with planners and persuading the Parish Council that it would work.

Today this stunning cedar-clad home is hardly recognisable as the awkwardly laid out house that the Mulvihill's bought.

Oh, and Kevin Ellis won the title, Master Builder of the Year 2008 for this humdinger of a project!



PROJECT: Category 3 National Winner

Is YOUR builder the BEST builder?

The FMB was delighted when property guru, Phil Spencer agreed to present the 10th anniversary awards at a glittering ceremony at the Park Plaza Westminster Bridge London. The 'Master Builder of the Year' wins a Nissan Light Commercial Vehicle of their choice worth up to £20,000, courtesy of the FMB's primary partner, Nissan. And the winning client wins a luxury holiday worth up to £3,000.

The entry details for the next awards will be announced on the FMB website at www.fmb.org.uk so if you think your builder deserves to win this prestigious title, log on and request an entry form!



Property expert, Phil Spencer

Humdrum buildings can become humdingers with the right builder!
Find one near you at:
www.fmb.org.uk/find-a-builder



Working with your builder



✓ Building work can be disruptive and stressful, but the key to a successful project is the relationship you develop with your building team

You have followed our advice on pages 4 and 5 of this Essential Guide and chosen your builder carefully. On these pages we offer some advice on building a perfect partnership between you and your builder, so essential for a stress-free project. For you both!



✓ Agree the location of the skip and where tools and materials should be stored

There are no two ways about it - building work can be disruptive and stressful, but the key to a successful project is the relationship you develop with your building team from the outset. They will virtually live in your home for months on end so building a bond of trust between you is essential and the way to achieve this is by communication and with consideration.

Get it in writing

You **MUST** put your agreement in writing so that both parties have a crystal clear understanding of the scope and cost of the work. Your contract should detail:










- 👷 Exactly what work should be carried out
- 👷 When it is to start and finish
- 👷 The cost (broken down into instalments)
- 👷 A payment schedule.

You can download a Plain English Contract from the FMB website at

 www.fmb.org.uk/find-a-builder/free-contracts

Ground rules

- 👷 Before work begins, make sure you have all necessary permissions including Party Wall Agreements with your neighbours (See page 16 of this Guide for more information)
- 👷 Clear and pack everything away, including furniture, books and clothes from the area where the builders will be working

-  Agree the location of the skip and where tools and materials should be stored
-  Agree start and finish times every day so your neighbours won't be disturbed by early and late working
-  Set your house rules, such as where boots should be taken off, which areas need dust sheets and covers and whether the builders can use your bathroom and where they can make a drink
-  If you don't want the builders to use your bathroom, tell the main contractor in advance so he can plan and cost for a portable loo
-  Provide your builders with a kettle, mugs and a place to keep milk
-  Keep the children and your pets away from the work. You might even consider if you should move out for all or part of the build
-  Appoint a project manager – a third party or yourself – who must keep in regular contact with your builder and be around for update meetings and to make decisions
-  Try not to change your mind during the job as it might add to your costs. If you do ask for extra work, agree the changes in writing together with any additional costs incurred
-  If problems arise, keep talking and listening and discuss with the main builder not his sub-contractors. If communication lines are good most problems can be resolved before they get out of hand.

Download a Plain English Contract from the FMB website at www.fmb.org.uk/find-a-builder/free-contracts



A story of just how well it can work!

Polish-born builder Janusz Jolkowicz, was the only builder willing to take on the job of building a guest house on the sloping mountainside of Lou and Bill Oppenheim's Acharn home in Perthshire.



✓ Lou and Bill Oppenheim's Acharn home in Perthshire



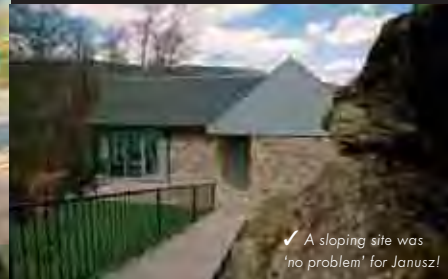
✓ Janusz Jolkowicz, was the only builder willing to take on the job of building this guest house on the sloping mountainside



✓ Perfect results from a perfect team!



✓ Undeterred by the lack of access for machinery, Janusz hand-dug the foundations through rock and mud



✓ A sloping site was 'no problem' for Janusz!

Every other builder the Oppenheims approached was put off by the lack of access for materials and plant at the remote, mountainside site, but Janusz knew a simpler way of working. Within half an hour of starting on the project, Janusz had built a wooden chute to transport materials down the steep slope from the driveway of the main house to the building site for the guest house.

And undeterred by the lack of access for machinery, Janusz hand-dug the foundations through rock and mud. Despite appalling weather conditions, he battled on late into the evenings protected from the wind and rain only by a tarpaulin, with the site lit by a storm lamp.

"Our neighbour's builders retreated to their steamed-up vans with mugs of tea when the rain poured down, but Janusz and his labourer battled on through the lashing winds," said Lou. "He never complained – in fact his favourite phrase was 'no problem'.

"We were so impressed by Janusz's cheerfulness, his dedication and his high professional standards. He had to build on a steep slope, with very poor access and in horrible weather. But he never complained, and despite the incessant rain he just kept on working," added Lou.



**FMB'S
TOP TIP**

If problems arise during your project, keep talking and listening and discuss with the main builder, if communication lines are good most problems can be resolved



Down to building basics


Planning permission, Building Regulations approval and Party Wall Agreements may sound like a lot of red tape, but they are vital to ensure that your building project is legal and safe.




Planning permission


Changes to permitted development rights in 2008 mean that many home extensions will not require planning permission providing that they do not change the external appearance of the house and remain within the rules of permitted development.

Most homeowners are now able to build a loft conversion and a ground floor rear extension without having to apply for planning permission. In simple terms a householder will be able to build a single storey ground floor rear extension provided that:


 The extension does not extend beyond the rear wall of the original house by more than four metres in the case of a detached house or three metres in the case of any other house

 The height does not exceed four metres or three metres where it is within two metres of the boundary of the house.

In addition a householder can also build a loft conversion provided that:

 The cubic content of the extended roof

does not exceed 40 cubic metres in the case of a terraced house or 50 cubic metres in any other case

 Materials used are similar in appearance to the existing house.

These changes also benefit homeowners who have previously extended their home. Where a property has benefited from a single or two-storey extension the new permitted development allowances will allow a loft conversion to be installed without having to apply for planning permission.

Similarly, where a property has benefited from a loft conversion being installed most single-storey extensions, and in some cases a two-storey extension, can be constructed without the need for planning permission. The changes will help homeowners to avoid the long delays, inconsistencies and frustrations commonly associated with the planning process. If you do need planning permission remember to allow at least two months for it to be granted.

One of the many benefits of employing a builder on any home improvement project is that they can help with the hassle of any planning permission, building regulations approval and Party Wall Agreements that your project may be subject to, however you should always bear in mind that as the homeowner you have overall responsibility to ensure that the project complies with all relevant rules and regulations. As well as your builder, your local council's planning office will be able to advise you on what permissions you require.

DO I NEED AN ARCHITECT?

It may be worth using an architect or a chartered architectural technologist to prepare detailed drawings to submit to obtain planning permission and for Building Regulations approval and to help smooth the project's path through the planning process. They can also prepare the correct documentation to enable building contractors to provide detailed quotes for the project.

Designer or architects can also act as project managers, supervising the build from start to finish. While these services come at a price, they are worth considering if you will not be around to manage the building work or don't want the hassle of doing so.

With smaller building projects it is perfectly possible for the homeowner to project manage the build, as long as they maintain a good relationship with the builder and his team.

Building Regulations

Whether or not planning permission is required, anyone wanting to carry out building work is required by law to make sure it complies with the relevant building regulations. These are designed to ensure that the finished building is safe, healthy and energy efficient. The general rule of thumb for building regulations is that if the project will affect the fabric, or structure, of the building then building regulations will apply; it is worth checking with your local building control department before work begins especially because if building regulations do apply to your project, you must give details of the work to your local building control department at least two days before work starts on site.

Party Walls

It is vital to the smooth running of your project that you keep your neighbours onside. Discussing your plans with them will ease the way if you need a Party Wall Agreement. Details of the proposed work must be officially notified to the affected neighbour and no work may start until all neighbouring parties have agreed in writing to the notice. It is normal practice to record the state of neighbouring properties before work starts and again at the completion of the work. You are responsible for making good any damage. In England and Wales work carried out on a part of your property which adjoins your neighbours must comply with the Party Wall Act 1996. The Party Wall Agreement covers work which might have an effect on the structural strength or support function of any wall on the boundary line, including garden walls. **Find out more at:**

 www.communities.gov.uk

Listed buildings

If your property is listed or in a conservation area you will need to apply for planning permission for certain types of work which do not otherwise need an application. Check with your local planning office at the outset. A listed building will also need Listed Building Consent for any work, inside or out, that affects its character or setting. Altering a listed building without consent is a criminal offence, so seek professional advice from an architect, surveyor or builder specialising in old buildings and consult your local planning or conservation officer before making any plans.

You can find out more about altering listed, historic or old properties from the organisations listed under heritage and historic buildings in the directory on page 23.

As the homeowner you have overall responsibility to ensure that the project complies with all relevant rules and regulations



Planning Permission

England and Wales

If you live in England and Wales more information is available at

 www.planningportal.gov.uk or

 www.onlineplanningoffices.co.uk or request The Planning Inspectorate's free booklet Planning, a Guide for Householders by phoning 0870 1226 236.

Scotland

If you live in Scotland work will require a Building Warrant and homeowners are responsible for applying for this from the local Council. For more details visit:

 www.scotland.gov.uk/topics/planning-building and

 www.onlineplanningoffices.co.uk

Northern Ireland

If you live in Northern Ireland more information is available at:

 www.planningni.gov.uk and

 www.buildingcontrol-ni.com or contact your local Council.

Building Regulations

England and Wales

If you live in England and Wales your local council's Building Control department will tell you whether you need Building Regulations approval and how to apply. For more information visit:

 www.labc.uk.com/site/index.php or contact your local Council.

Scotland

If you live in Scotland the building owner is responsible for applying for a Building Warrant before work starts. Further information is available at:

 www.scotland.gov.uk/topics/built-environment/building or

contact your local Council.

Northern Ireland

If you live in Northern Ireland you can find out more at:

 www.buildingcontrol-ni.com.

The planning portal  www.planningportal.gov.uk is a tool from the communities and local government department of government. The portal contains lots of useful help and advice for anyone considering repairing, extending or improving their home. One of the most useful tools is the interactive house, which allows you to find out more about common building projects by clicking on areas of the house.



**FMB'S
TOP TIP**

If you do need planning permission for your project remember to allow at least two months for it to be granted.

Maintaining a healthy home



A neglected house will soon show signs of wear and tear, but if you can recognise and address any problems quickly, you will save yourself a lot of time and money in the long run.



Some homes are easier to look after than others but a tatty house stands out a mile in a row of well looked after properties. It indicates a general air of neglect and if you are trying to sell your home, potential buyers will certainly be put off or at least try and pay less for it. Looking after your home needn't be hard work and you can do a lot of jobs yourself to make sure it's a warm, cosy and efficient place to enjoy.

Keep on top of it and regularly run your eyes over potential trouble spots, then act quickly if something looks as though it needs attention. Of course you should never attempt any job if you have any concerns that you might not be able to carry it out safely and properly. Call in an expert, (you know the drill by now) just visit:

 www.fmb.org.uk/find-a-builder



If you can recognise and address any problems with your home quickly, you will save yourself a lot of time and money in the long run

The 'To Do' list

This is our 'To Do' list and as you see, it's not too onerous:

- Roofs. Check the roof for any missing or damaged tiles or cracks in the felt if you have a flat roof
- Gutters. Check the gutters and downpipes for any damage and clear away leaves or debris that could cause blockages
- Drains. Lift the cover and make sure there is no debris blocking drainage channels and that water is running freely
- Damp course. Look for signs of damp on low level brickwork. Any problems can easily be remedied
- Brickwork. Cracked brickwork and crumbling pointing can cause all sorts of problems if left alone, so you must get it repaired
- Paintwork. Look for signs of peeling paint and check woodwork for signs of rot. As a rule of thumb, exterior woodwork will need repainting every three or four years
- Chimney stacks. Check for cracks in the brickwork or pointing and any signs of damp
- Fences. Mend and treat your fence with a wood preservative
- Check. Draught proofing around letterboxes, doors and windows.



NEVER attempt any home maintenance jobs yourself if you are the slightest bit unsure your ability (or inclination) to complete the job successfully. That's what experts are for. Find your expert on our website at: www.fmb.org.uk/find-a-builder

You wouldn't buy a new car without a warranty...

so why alter or extend your home without one?

Building warranties from the National Register of Warranted Builders



✓ Warranties can be transferred on the sale of the property to any new owner

✓ NRW warranties are insurance backed which means that even if the business should decide to close, your warranty is safe

materials or workmanship or the ceasing to trade of your chosen builder. Again if the worst happens, insurers will step in and provide a financial contribution towards the cost of completing the development

Protection after completion of the works for a period of between two and ten years. In the event of a latent defect occurring in the construction insurers will provide the means to rectify the defect.

service. If you need any help in your choice of warranty, to fill out the application form, work out the premium payable or just to find out more about the best kept secret in construction please do not hesitate to pick up the telephone and speak to our experienced people. We would be delighted to help. **Just call 01223 508407.**

Warranties can do much to ensure the smooth running of your building contract but the following precautions are also sensible: -

- ALWAYS** ensure that you have a written estimate or quotation for your building work
- ALWAYS** use professional advisors during the course of your building project
- ALWAYS** use a building contract. The FMB can provide contracts on request
- TRY** to stick with your original plan. If you do change your mind during the course of construction ensure that your builder tells you the price of the change and both of you should sign a variation form. Variation forms can be obtained from the NRW.
- ALWAYS** choose the added protection afforded by a warranty

NEVER pay for work up front.

A deposit is normal and stage payments are usual but make sure that the stage is complete prior to making payment

✓ David Hill, Director of Warranty encourages you to take out a building work guarantee for your project

Value for money

The NRW building warranties start at just 1 percent of the contract price for the development and rise to 2.2 percent for the flagship ten year term policy. This means that for a typical £20,000 project you can protect your investment from as little as £200. That must surely provide for peace of mind and ensure that you sleep at night!

NRWB warranties are insurance backed which means that even if the business should decide to close, your warranty is safe. Warranties can be transferred on the sale of the property to any new owner and this is just one example of the added value benefits a warranty can bring.

We can help

Insurance is often a difficult area and policy wording does not make for the best bedtime reading. This is why the NRW team in Cambridge is at your



In the heart of Cambridge a group of individuals works on the best kept secret in the building trade; insurance backed warranties for your home improvement or extension project.

Protect your investment

The warranty scheme grew out of demand from the public for a secure way in which to protect the considerable investment required to alter or improve the biggest purchase you will make in your life; your home. Building warranties from the NRW provide a level of protection for:

- Any deposit paid to your builder prior to the commencement of works on site.** If your builder defaults then insurers have the option either to refund your deposit or to complete your development in accordance with the original plans or specifications
- Any failure of the works during the course of construction caused by faulty**

You can call the NRW office on 01223 508407 or visit www.fmb.org.uk/nrwb



FMB's top tip: How to sleep easy

For a typical £20,000 project you can protect your investment from as little as £200. That must surely provide for peace of mind and ensure that you sleep at night!



Software to help you with your self-build project



EstimatorXpress Self-Build edition is the country's leading estimating software. It provides a totally accurate cost of your building project, gives you an array of project management tools and is a must for any self-builder. It's so accurate because of the unique way it downloads materials prices daily via the Internet from local builders' merchants.

Those who want to go one step further and actually design their dream home and produce architect quality drawings should consider using HBXL's PlansXpress Self-Build edition. It allows you to quickly and easily draw professional building plans and elevations without the need for any training or employing the services of an architect, saving thousands in fees and giving you complete control on the design of their home.

See overleaf for details

**10 percent off
HBXL's EstimatorXpress
PlansXpress software**

Admit 2

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Home Improvement readers

COMPFMB11

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FMB Essential Guide to Home Improvement readers will also get 18 month licence for the price of 12 months and a free link to builders' merchant, Builderwarehouse (worth £25 ex VAT).

**For further information visit and to make
the most of this offer, visit:
www.hbxi.co.uk or call 0845 1234 065
quoting code: FMB3
(OFFER CLOSES 31 MARCH 2011)**

A MUST VISIT!

Whether you're developing a home to live in or sell, there's so much to discover and be inspired by at The National Self Build & Renovation Centre, Swindon (near Junction 16, M4).

For more information including details of the seminar and events programme, Self Build & Renovation Courses and how to access specialist advice on finding land, funding and your project materials, please visit www.buildstore.co.uk. Tel: 0845 223 4455

REASONS TO VISIT

- Select your construction materials, fixtures & fittings from suppliers in the Trade Village
- Walk through the life sized exhibits and build up your knowledge in the Education Zone
- See and hear how a wreck is transformed in the Renovation Zone
- Be inspired with great design at the Potton Show House
- Find a plot of land in the Plotsearch Zone
- Speak to an adviser and get finance solutions in the Finance Zone



Trade Village



Education Zone



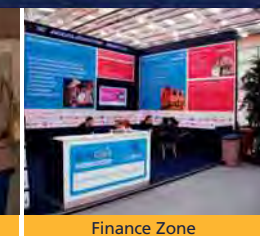
Renovation Zone



Potton Show House



PlotSearch Zone



Finance Zone

ORDER FORM

Please return to: Homebuilding & Renovating Subscriptions, FREEPOST BM2127, 2 Sugar Brook Court, Aston Road, Bromsgrove B60 3BR or call 01527 834435 or visit subscribetoday.co.uk and quote ref EG11

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The Directory

Useful sources of information and advice

ARCHITECTS

ARB (Architects Registration Board)

020 7580 5861, www.arb.org.uk

CIAT (Chartered Institute of Architectural Technologists)

207 7278 2206, www.ciat.org.uk

RIAS (Royal Institute of Architects in Scotland),

www.rias.org.uk

RIBA (Royal Institute of British Architects)

020 7580 5533, www.architecture.com

BUILDERS

FMB (Federation of Master Builders)

08000 152 522, www.fmb.org.uk

BUILDING CONTROL

LABC (Local Authority Building Control)

0844 561 6136, www.labc.co.uk

CONSERVATORIES, GLASS AND WINDOWS

Glass & Glazing Federation

0870 042 4255, www.ggf.org.uk

Velux

01592 778225, www.velux.co.uk

DECORATING

Painting & Decorating Association

024 7635 3776, www.paintingdecoratingassociation.co.uk

ENERGY

Centre for Alternative Technology

01654 705989, www.cat.org.uk

Energy Saving Trust

020 7222 0101, www.est.org.uk

ENVIRONMENT

NetRegs

08708 506506, www.netregs.gov.uk

WRAP (Waste Resources Action Programme)

01295 819900, www.wrap.org.uk

HEATING, BOILERS, ELECTRICS

Gas Safe Register

0800 408 5500, www.gassaferegister.co.uk

NICEIC, Electrical safety and approved contractors

0870 013 0381, www.niceic.org.uk

Solid Fuel Association

0845 601 4406, www.solidfuel.co.uk

HERITAGE AND HISTORIC BUILDINGS

CADW, Welsh Historic Monuments

029 2050 0200, www.cadw.wales.gov.uk

English Heritage

020 7973 3000, www.english-heritage.org.uk

Heritage information

www.heritageinformation.org.uk

Historic Scotland, 0131 668 8600

www.historic-scotland.gov.uk

SPAB (Society for the Protector of Ancient Buildings)

020 7377 1644, www.spab.org.uk

The Georgian Group

020 7529 8920, www.georgiangroup.org.uk

The Victorian Society

020 8994 1019, www.victorian-society.org.uk

INSULATION

Draught Proofing Advisory Association

01428 654011, www.dpaa-association.org.uk

PLANNING

Planning Portal

www.planningportal.gov.uk

REGULATORY BODIES

Health & Safety Executive

0845 345 0055, www.hse.gov.uk

HM Land Registry (England and Wales)

020 7917 8888, www.landreg.gov.uk

Office of the Deputy Prime Minister (ODPM)

020 7944 4400 www.odpm.gov.uk

Northern Ireland Housing Executive

028 9024 0588, www.nihe.gov.uk

Planning inspectorate

0117 372 8759

Registers of Scotland

0845 607 0161, www.ros.gov.uk

Scottish Executive Planning advice line

08457 741 741, www.scotland.gov.uk

Welsh Planning Division

029 208 25111, www.wales.gov.uk

ROOFING

NFRC (National Federation of Roofing Contractors)

020 7638 7663, www.nfrc.co.uk

Thatching Advisory Services

08455 204060, www.thatchingadvisoryservices.co.uk

SURVEYORS

CIOB (Chartered Institute of Building)

01344 630 7000 www.ciob.org.uk

RICS (Royal Institute of Chartered Surveyors)

0870 333 1600, www.rics.org.uk

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For more information including show dates visit
www.homebuildingshow.co.uk



LAYING THE FOUNDATIONS FOR A SUCCESSFUL BUILD

HOW TO CHOOSE THE BEST BUILDER FOR YOUR JOB

There are lots of excellent builders around providing outstanding service and value for their clients. Unfortunately, there are also a lot of poor builders out there and it can be difficult to spot the difference before it's too late.

That's why it's a good idea to start with an advantage - by choosing a builder who has already demonstrated his commitment to quality and professionalism by joining the UK's largest and most respected builders' trade organisation, the Federation of Master Builders (FMB).

WHY USE AN FMB BUILDER?

- Only builders who can prove their professionalism accepted as FMB members
- FMB members agree to be bound by FMB Code of Practice to deliver quality workmanship and high business standards
- Additional 10 years peace of mind available from FMB MasterBond Warranty
- Unique Independent Adjudication system which builds confidence
- 'Plain English' clear and simple contracts used.

- DO** listen to recommendations from friends
- DO** ask the builder to provide references from previous clients
- DO** ask for quotes from three different builders
- DO** be prepared to pay more if your plans change during the job
- DO** insist on a contract
- DO** consider a safeguarding your outlay with a warranty.

REMEMBER, a good builder is a busy builder and they don't knock on doors asking for work. So if you're thinking about using a builder, make sure it's an FMB member.

- DON'T** decide to award the job simply on price
- DON'T** get rustled by a cowboy
- DON'T** let problems fester; keep talking to your builder.

FIND AN FMB BUILDER FOR YOUR NEXT BUILDING JOB

STEP ONE Visit: www.fmb.org.uk

STEP FOUR Up to five members who are interested in quoting for your job will be able to contact you

STEP TWO Tell us about your project

STEP FIVE Select a member for your project

STEP THREE We will match it to local FMB member builders

STEP SIX Add feedback once the project is complete

If you're thinking about using a builder, make sure it's an FMB builder!



You can withdraw your job at any time.