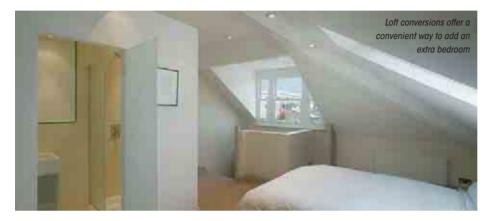


Welcome

The days of treating our homes as "cash cows" may be over, but with fewer people willing or able to move house, the importance of home improvement has never been greater.

But we need to make sure that all home improvements are both cost effective and add to our enjoyment of the property, as well as maintaining its value. Good planning and clear directions are the key to success.

The **Essential Guide to Home Improvement** will not only help steer you through the red tape associated with any building project, but will also provide you with ideas and inspiration for whatever home improvement project you are about to embark on, as well as some interesting ways to make your home more environmentally friendly.









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Cover image : Cover shot shows the national winning project in the Master Builder of the Year Awards 2008



Laying the foundations for a successful build

FMB
The sign of building quality

Choosing the right builder and ensuring you communicate well together can make the difference between the success or failure of your building project.

The building firm you engage will be working in and around your home for several weeks or even months. Thorough research at the outset will give you the confidence that they can do the work and will lay the foundations for a good working relationship with them. Follow the tips below to find the right builder for you:

- Start by asking family, friends or neighbours to recommend builders they have used recently
- You can also search for professional builders in your area using the FMB's findabuilder service at www.fmb.org.uk/findabuilder
- Produce a detailed written brief of the work you want done. Where possible include detailed drawings, such as those submitted for planning approval
- Ask at least three builders to come and see the project location, give them your written brief and ask them to quote on the project
- Ask the builders for references from previous customers. Then go and see the completed projects and ask the customer about their experience
- When you get the quotes back from the builders make sure it covers everything you would like done such as supply of materials, removal of rubbish and 'making good' after the work is finished
- Don't decide which builder to use on price alone. Consider how well you communicated together and the builder's references
- Check that the builder has the appropriate level of public liability insurance for the work to be carried out in your home
- Agree a payment plan, with installments to be paid as parts of the project are completed.
 Remember paying by credit card may offer you more protection too
- Finally, always draw up a written contract with your builder.

You can download a free contract at www.fmb.org.uk/find-a-builder/free-contracts/



Why choose an FMB builder?

The Federation of Master Builders (FMB) is the largest trade association in the UK building industry, representing some 13,000 building companies. Established in 1941, the FMB is independent and non-profit-making.

The FMB logo is widely accepted as the sign of building quality and FMB members annually agree to adhere to the FMB code of practice. To join the FMB a builder or building company must provide proof that the company has been trading for at least 12 months, six references (five client endorsements plus one professional reference such as from a chartered surveyor) and proof of public liability insurance. The FMB also carries out credit and county court judgment checks on all potential members.

Using an FMB member means that as well as being assured of quality work you have somewhere to turn if there is any cause for complaint during the project. It is worth noting that FMB members on average carry out around 250,000 projects each year and of those the FMB gets less than 0.02 percent complaints!

The FMB takes all complaints very seriously. The vast majority of complaints are resolved through the FMB's intervention but if that is not possible the FMB will arrange independent dispute resolution.

The ultimate sanction that the FMB can put in place is to expel a member. The FMB also notifies all relevant bodies (Trading Standards, Health and Safety Executive, etc.) about expulsions and works with them to ensure expelled firms do not continue to represent themselves as members.







Create the perfect home

- introducing the options

You may dream of creating more space, more light, more storage or greater flexibility in your home, but how is this best achieved? Most refurbishment projects fall into four main categories, or you may choose to start from scratch and build your own home.

I. Remodelling existing rooms

If you need different living accommodation rather than extra space, remodelling could be the solution. Removing internal walls to open up kitchen, living and dining areas will bring in more light and create a sense of space, and moving walls to steal space from another room, can turn a boxroom into a useful bedroom.

Unless your property is listed, knocking down internal walls, dividing rooms with partition walls or installing an en-suite bathroom or downstairs cloakroom will not require planning permission, but the work must comply with relevant Building Regulations, particularly if it involves alterations to the structure of the building or the drainage.

Removing internal walls to open up kitchen, living and dining areas will bring in more light and create a sense of space

2. Converting unused space

The arrival of children, or a change to home working can leave you scrabbling for more space, but the solution can be found in box-filled attics, junk-ridden garages or even empty basements.

Loft conversions offer a convenient way to add an extra bedroom, playroom or home office. There is no minimum head room requirement to convert your loft, although common sense says that at least two metres is a good guide to ensure that one would be able to stand up in the room. The stairs to reach the loft, however, must have minimum head room of two metres.

Many garages have never seen a car, but are expensive homes for piles of junk which can easily be turned into habitable space. You will have to upgrade the structure to meet current Building Regulations covering energy efficiency, damp-proofing and ventilation. If the conversion involves building on top of the garage, the foundations will need to be checked to show they can take the extra load.

Though a far more expensive option, basement conversions are on the increase in urban areas where land is at a premium. As with loft conversions there is no minimum









Every road has a ceiling price

height but the stairs to reach the basement must have minimum headroom of two metres which may involve more excavation. You must use a specialist contractor to ensure the space is correctly tanked and waterproof.

Building Regulations approval will be required for all conversion and extension projects, as will Party Wall Agreements with neighbouring semi-detached or terraced properties. Recent changes to the Planning Regulations may mean the project is exempt, but always check with your local planning office to be sure.

Many garages have never seen a car, but are expensive homes for piles of junk

3. Extending your property

As the family gets bigger, you have two choices: either to extend your existing property, or move to a larger house. A single-storey rear extension combined with a loft conversion is a popular choice for terraced homes, but if there is space, semi- and detached houses may benefit more from a two-storey extension.

There are further regulations that both single and two-storey extensions must comply with. Single-storey extensions with a flat roof should be no higher than three metres, or four metres if they have a pitched roof. The roof of a two-storey extension should be no higher than the existing building.

Another rule is not to over extend your property. Every road has a ceiling price, and if yours is out of keeping with others in the road you may not recoup your investment when the time comes to sell.



The rules for conservatories are slightly different, which makes them a cost-effective way of adding extra space, but make sure you install heating, ventilation and insulated glass if you want to use the room year round.

Conservatories can be a cost-effective way of adding extra space

In most cases you will not need planning permission. In England and Wales, conservatories are exempt from most Building Regulations if they are separated from the rest of the house by patio doors, the floor area does not exceed 30m² and it is not permanently heated. In Scotland, conservatories must comply with Building Regulations covering energy efficiency, but are exempt from others if the floor area is no greater than 8m².

Building your own home

One in three homeowners dreams of buying a plot and designing their perfect home. But unless you are a born designer, project manager, negotiator and financial controller then the task can take over your family's life and costs can escalate out of control.

Plan every stage of the project in fine detail, from the location of the plot, the design and layout, negotiations with planning authorities, selecting the right builder, and financing the build. You must be extremely clear as to what your requirements are, and stick to the budget that you have to achieve it.





RED TAPE

Planning permission, Building Regulations, Party Wall Agreements, Listed Building Consent. Find out more about the red tape of building projects on page 10.

Invest wisely, add

The past few years have seen many people pouring money into carelessly budgeted home improvement projects safe in the knowledge that rising property prices will compensate for any overspend.

Those days have gone. But the need to expand or improve our homes to meet the changing demands of family life has not. In fact, the need may be all the more pressing as many people are reluctant to move in a slowing property market.

If you find yourself in this position,
Joe Martin, Executive Director of The
Royal Institution of Chartered Surveyors'
Building Cost Information Service, has some
positive advice: "The current downturn
in the housing market is forcing many
homeowners to stay put and renovate or
extend in order to upgrade their property
rather than taking on more debt in a falling
market. This can be a wise strategy as home
improvements add value to a property, and
people will be well placed to take advantage
of this uplift in value when the market
shrugs off the current slump.

"There are other financial reasons for putting your house in order sooner rather than later. The cost of home improvements has risen faster than average wage growth over the last two years and this trend may continue. Many homeowners are opting to act now rather than paying more further down the track."

Some projects will offer greater payback than others, so think carefully about the main purpose of the new space you are creating, then plan and budget meticulously.

Don't overspend on inappropriate fixtures and fittings

Adding value

- Expanding the actual size of the property is one of the best ways to add value. Loft extensions are a great way to create space, usually cheaper than adding an extension
- But don't expand your home so that it becomes the largest in the road, as you will not recoup the money. The average price for the road will hold down the price of your home
- A new kitchen and bathroom will add value, as will installing central heating if the property has none.

Professional advice

- Before starting any work, make sure you have the required permissions for the work you want to carry out. Seek advice from your local council on Building Regulations, Planning Permissions and Party Wall Agreements
- Make all decisions on design and fittings before you start the building project. Any changes you make during the project may add to the overall costs
- Get a professional to do the work. A bad DIY job can knock thousands off the value of your home.

Put your house in order

- If you are renovating an old property, try to keep period features and, where possible, repair traditional windows and doors or replace them like for like
- If you are extending or remodeling, try and squeeze in practical extras such as a second bathroom, cloakroom or utility room, which are all popular with future buyers
- If you are increasing the number of bedrooms in your home, make sure this is matched by sufficient living space
- Don't overspend on inappropriate fixtures and fittings. A £50,000 kitchen in a house worth less than £500,000 is not a sensible investment
- Adding insulation and good double glazing will improve the energy efficiency of your home and be reflected in the Energy Performance rating of your home when you sell
- Off street parking can add six percent over similar homes in built–up areas.

Think carefully

- Going open-plan may create more space, but beware of opening up the whole downstairs of your house if your family doesn't want to spend all of their time together. It could also be a difficult space to heat. An open plan kitchen-diner might be a better option
- You may crave an enormous bedroom, but knocking two bedrooms into one large one may reduce the value of your home when the time comes to sell
- Investing in solar water heating or energy generating panels or wind turbines may not produce a payback in reduced energy for many years and probably don't add significantly to the value of the home, although they may help clinch the deal.

Choose your builder carefully and check out all their references. Don't forget the findabuilder service at www.fmb.org.uk/findabuilder is an excellent starting point for good, professional builders in your area.

Plan and budget meticulously



value

GIVE YOUR HOME A HEALTH CHECK

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

Roofs: Check the roof for any missing or damaged tiles or cracks in flat roofing felt

Gutters: Check guttering and downpipes for rusting or damage and clear away leaves and other debris that could cause blockages

Drains: Make sure there is no debris blocking drainage channels and that water runs freely

Damp course: Look for signs of damp on low level brickwork. Any problems can easily be remedied with a chemical damp proof course

Brickwork: Don't neglect cracked brickwork and crumbling pointing, get it repaired

Paintwork: Look for signs of peeling paint and check woodwork for signs of rot. Exterior woodwork will need repainting every three or four years

Chimney stacks: Check for cracks in the brickwork or pointing, and signs of damp **Check** draught proofing around letterbox, doors, windows

Check, mend and treat fences with wood preservative.

VAT is a huge added financial burden to homeowners improving their home and means that many cannot afford vital repairs.

The Cut the VAT Coalition believes that reducing VAT to five percent for all maintenance and home improvement work would have many benefits for the UK including: reaping economic benefits by actually increasing the Treasury's tax take, reducing the number of rogue builders, reducing the number of empty homes, reducing the number of people living in substandard housing, protecting the countryside, stopping the destruction of decent existing buildings, increasing the number of energy efficient homes, helping to tackle fuel poverty, helping preserve our national heritage and allowing disabled people to have essential renovations made to their homes.

How can you add your voice to the call to cut VAT?

You can download a letter which you can personalize and send to your MP on our website. Or why not call the House of Commons and speak to your MP directly about the matter? We also have an online petition which you can sign up to; you will be adding your name to a 10,000 signature strong petition.

You can find out more about the Cut the VAT campaign at www.cutthevat.co.uk



Building a perfect

Building work can be disruptive and stressful, but the key to a successful project is the relationship you develop with your building team. They will virtually live in your home for months on end so building a bond of trust between you is vital – and the way to achieve this is communication. These two pages show three award winning partnerships.

Winning builder

One builder who not only excels at building that trust, but who retains it for years after is the FMB's Master Builder of the Year 2008, Kevin Ellis of Ellis and Hughes, Leicester.

Kevin had already carried out a major project for Elaine and Patrick Mulvihill when they invited him to view a tired three bedroom1960s house that they were considering buying to assess its potential. On his recommendation, they exchanged contracts and then set him the challenge of transforming it into a contemporary five bedroom family home, which would exploit the view over the adjoining parkland.

Despite the extent of the work, the family lived in the house with two young children throughout the build.

"Kevin and his team worked in complete partnership with us, showing consideration and adaptability and making a potentially stressful period into an enjoyable one for the whole family," said Patrick Mulvihill.

"The team were friendly, professional and approachable throughout and potential conflicts were avoided by their willingness to talk through issues. The result is an amazing transformation of a run of the mill property into a light-filled contemporary family home," he added.

As well as helping the couple to obtain planning permission and managing the build, Kevin provided interior design ideas and helped his clients by proposing fixture and fitting options for them to choose from.

Patrick said: "Every family in the country can relate to our example – a typical family living in a pleasant but uninspiring house who have aspirations of creating a dream home. All we needed was a builder to make it happen.

"Kevin and his team listened to our wish list and worked with us to produce and execute a stunning design, completing the scheme on time, on budget, and with the greatest respect for both ourselves and our neighbours."



Top tips for smooth builder client relationships

'Having the builders in' can be extremely disruptive, however careful planning and preparation can make the project run more smoothly. As with any relationship, there will be tough times as the builders will be in your house every day, but remember to keep cool and polite at all times.

An amazing transformation of a run of the mill property





partnership

Professional polish!

Courtesy and professionalism were the winning formula for another Master Builder of the Year award winner, Tom Pybus and his team at TJ Pybus, Leeds, who completely changed their client's attitude towards builders.

Client Yvonne Poole had high praise for the team who extended her 300-year-old stone cottage.

"The quote was clear and comprehensive, the team were tidy and courteous and they did a brilliant job at managing the difficult negotiations with two sets of neighbours, who both had right of access across where the extension was to be built," said Yvonne.

"Tom and his team completely changed my attitude towards builders. They knew what they needed to do and just got on with it. There were no issues with time keeping or keeping the house clean. In fact they ticked all the boxes - coming in on budget, the quality of the building work itself and the courtesy and professionalism shown throughout. I have since recommended them to lots of friends."







Speaking the same language

Simon and Andrea England bought a dilapidated Cotswold farmhouse and adjoining barn with the aim of creating a five bedroomed family home. Appointing Kevin Smith of KJS Construction was the best move they could have made, and describe him as "our builder for life." Throughout the 18-month project, Kevin's enthusiasm never waned.

Said Andrea: "Kevin struck a chord with us from the moment we met him. He was personable, accommodating, sensitive to our neighbours' concerns and spoke a language both myself and my husband understood. He also scheduled progress meetings at the weekends, so we would both be there to discuss any issues.

"Not only were he and his team good old-fashioned craftsmen with wonderful attention to detail, they also understood the importance of communication and there were never any issues because we just kept talking. I'll always call on him now, as I really trust his judgement," she added.

Ground rules and tasks

- Before work starts, make sure you have all the necessary permissions, including Party Wall Agreements with your neighbours
- Clear and pack away everything, including furniture, clothes and books from the area where the builders will be working
- Agree the location of the skip and where tools and materials may be stored
- Agree start and end times every day, so neighbours are not disturbed by late and early working
- Set house rules, such as where boots should be taken off, which areas need dust sheets and covers, whether the builders can use your bathroom and where they can make a drink
- If you don't want builders using your bathroom, tell the main contractor in advance so he can plan and cost for a portaloo
- Provide your builders with a kettle, some mugs and a place to keep milk
- Keep children and pets away from the work consider if you should move out for all or part of the build
- Appoint a project manager a third party, yourself or your partner – 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 can add to 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 subcontractors. If communication lines are good, most potential problems can be resolved before they get out of hand.

The FMB organises the Master Builder of the Year Awards, the search for the best builder in Britain and also a celebration of the outstanding work and customer service of the country's builders. The awards are unique in that highly satisfied clients nominate the more than 1,500 builders and building companies who are entered.

The Master Builder of the Year culminates in a gala lunch in London's Royal Lancaster Hotel

where over 500 people enjoy a celebrity-hosted Awards ceremony.

For case studies and photographs of some of the winning projects, visit www.fmb.org.uk/awards



Down to building basics

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

One of the many benefits of employing a builder on any home improvement 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.

Planning permission

Changes to permitted development rights in 2008 now mean that many home extensions will no longer require planning permission. 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 terrace 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.



Planning Permission

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.

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 visi

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

If you live in Northern Ireland more information is available at www.planning-ni.gov.uk and www.buildingcontrol-ni.com or contact your local Council.



The Planning Portal (www.planningportal.gov.uk) is a tool from the Department for Communities and Local 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 greas of the house.



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.

Building Regulations

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.

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.

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. If you live in Northern Ireland you can find out more at www.buildingcontrol-ni.com.

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.

DO I NEED AN ARCHITECT?

It may be worth using an architect 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.

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.



Think once, think twice

About to extend your home? Take time to think about the end result, advises Naomi Cleaver.

Before starting any building work you must think carefully about your motivation for improving your home. And then think again.

The result of this soul searching and head scratching should be a clear brief, the bible from which everyone will work, knowing that these changes improve the quality of life for you and your family, even if they don't raise the value of the property.

Interior design is a logical process to create a space that works physically, practically and emotionally for those living there. Naomi warns people not to be seduced by fashion, such as open-plan living, as it may not be the right design solution for every homeowner, or suit their property.

Naomi recommends getting the basics right first and not spending money on carpets while the house needs rewiring. This is particularly important since the arrival of sellers' Home Improvement Packs (HIPs), where the buyer can see the state of the property in black and white far more clearly than ever before.

Says Naomi: "It is vital that you are clear about your personal ambitions for your home. Be honest with yourself about what you can and can't live without. If your budget is limited and you need

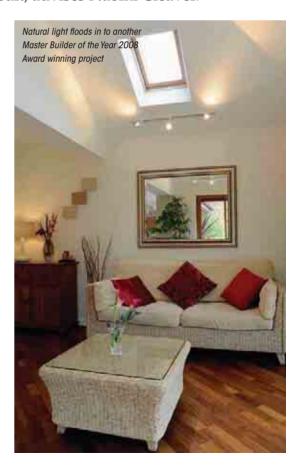
a fourth bedroom for a new baby and want to redecorate the living room, it may not stretch to new furnishings as well. Ask yourself if you can you live with that?" But when it comes to the finishing touches, a limited budget shouldn't limit your imagination. "Necessity is the mother of invention, after all," says Naomi, "and the lack of funds can always be compensated by time invested in research, trawling junk shops and websites."

Here are Naomi's dos and don'ts for a refurbishment project:

Open plan

People get seduced by fashionable terms such as "open plan", which they interpret as knocking down all the walls on the ground floor of the house. Walking straight through the front door into the kitchen, living and dining space can make people feel uncomfortable in their own home. We enjoy space and light, but we also need comfort and cosy corners.

A limited budget shouldn't limit your imagination





Replacement PVC windows

Think twice about replacing traditional timber window frames with uPVC ones. Many people think uPVC is cheaper and will last longer than new timber frames. Timber is not only a sustainable, recyclable material, but if painted regularly, timber frames will outlast uPVC, and look better too. Whatever the frame, make sure you clean the glass regularly.

Paved front gardens

It's such a shame when people completely pave over their front gardens and cover them in cars. It doesn't look attractive, and paved gardens create environmental issues as there is nowhere for rainwater to drain.

Lighting

Many of us still have rooms lit by a single pendant light fitting, when it would be far more useful to have task or ambient lighting. We tend to use each room in the house in a number of different ways, so it pays dividends to work out how you will use it and how best to light it with a series of spotlights and side lamps.





Colou

Despite being more adventurous in using colour on our walls, it seems to be convention to paint skirting boards and architraves in gloss white. Don't be led by convention – paint your woodwork whatever colour you like to match the theme of the room.

Storage

Good storage is fundamental to a functioning home, and should be considered in all design projects. Bespoke storage is the best solution, but can be cost prohibitive. If you are buying off the shelf investigate the options before designing your scheme so you size the storage to fit the space.

Final flourishes

Getting the right soft furnishings and injecting colour with artwork on the walls are both important to the finished project. But if you are investing in your home, make sure you get the fabric of the building sorted first.

www.fmb.org.uk/findabuilder

THE FMB ESSENTIAL GUIDE TO HOME IMPROVEMENT 13

Space invader

When interior design expert Naomi Cleaver tackled a £75K renovation project for clients Nadia Clarke and Simon Brown, she realised there was no need to extend their home, the space just needed to be better planned.



Nadia and Simon's dream was to turn their three bedroom 1930s Lincolnshire house into a four bedroom house with ensuite bathroom, kitchen/diner, utility room and spacious hallway.

The couple thought long and hard about how to achieve more space in their home and discussed the constraints and design challenges with neighbours along their street who were all in the same boat. The result was a pile of sketches with a variety of designs, none of which they felt really worked.

Don't extend - just improve

Naomi pulled no punches as she got to the nub of the problem: "The fundamental problem was that this was a poorly designed house, in terms of both layout and architectural aesthetics", and she described the side extension with a garage at the front and a kitchen behind it, as a 'heavy-handed addition'.

She advised Nadia and Simon to alter within the framework of the existing house, but not to extend any further, as this offered no real financial benefit.

Naomi highlighted the large garden as a very positive attribute of the house and suggested the couple created a large open plan kitchen and dining area looking out on to the garden by removing the downstairs loo from between these two rooms.

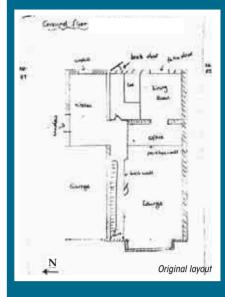
A wall of glazed, full height and width concertina doors would then lead out to an adjacent terrace at once bringing more light, particularly morning light, into what is otherwise a rather dark house.

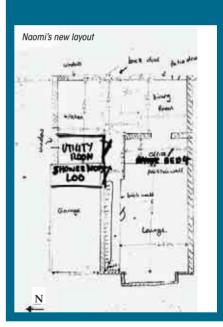
With careful thought you can achieve more space without extending

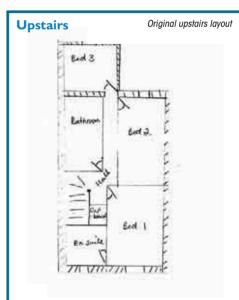
By adopting some space in the unnecessarily long garage, Naomi suggested they created a utility room, plus an additional bathroom with shower and loo, between the garage and the new open plan kitchen.

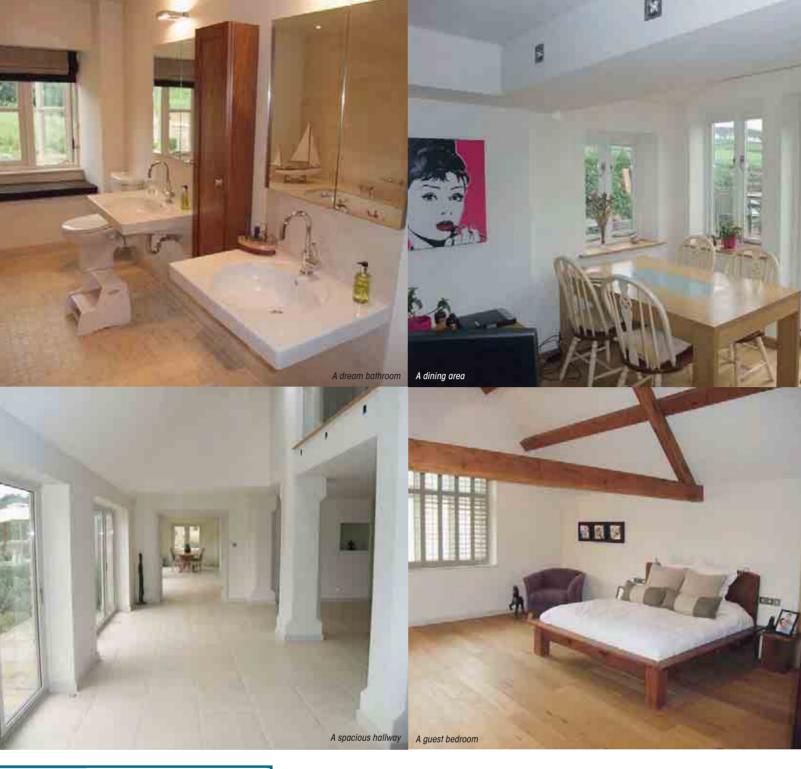
She recommended retaining the existing single bedroom downstairs as was, between the lounge and kitchen/dining room, which could serve as both a study and an occasional guest bedroom.

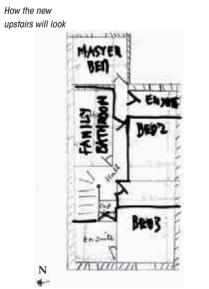
Downstairs











She suggested no ideas for improvement to the cramped entrance hall but said that the new sight line from front door to back garden would make the hall much more stylish and dramatic.

A dream master bedroom

Upstairs Naomi recommended an element of robbing Peter to pay Paul in order to create the dream master suite with en-suite bathroom, which Nadia and Simon decided they wanted at the back of the house.

Shifting non-structural walls was a simple but effective way of creating the right size rooms for the proposed use and was a good way to re-allocate family bedrooms more fairly. Naomi suggested using part of bedroom two to create the en-suite

bathroom for the master suite, then taking some of bedroom three to increase the size of bedroom two. Finally she proposed removing the shower room and cupboard to give that space back to bedroom three.

This layout certainly provided the couple with a stunning open plan downstairs living and dining area, as well as their dream master bedroom and ensuite bathroom.

Shifting non-structural walls can be a simple but effective way of creating the right size rooms

Energise your home

The energy performance of your home has never been more important and if you are undertaking refurbishment work it makes sense to include energy saving measures.

By making your home more energy efficient you will both reduce your utility bills and make your home more appealing to potential buyers. Especially as Energy Performance Certificates, which reveal the energy efficiency of your home, are compulsory within the Home Information Pack that sellers must now provide. The FMB has put together its top five home improvements for making your home more energy efficient:

1. Mind the gaps

Did you know that up to 25 percent of heat in many homes is lost through inadequate draft proofing? To ensure that you do not lose a quarter of the heat you are paying for through windows and doors check that they close properly. If there are gaps either use a draft excluder or fit draft proofing strips around the sides of the doors and windows.

2. Insulate before you generate

Good insulation is crucial to ensuring that you are not losing heating that you have already paid for. Current Building Regulations state that the minimum recommended level of loft insulation should be 200mm (eight inches). If your current insulation not up to this level, it's worth having it topped up as you could be losing up to 25 percent of your heating through your roof. It is also worth insulating your walls as you could also be losing a further 35 percent of your heat through them. What can be done depends on the type of walls you have; a good builder should be able to advise you on the best course of action. If you live in a period property with the original floorboards bare then you will probably notice the drafts coming up through the floorboards or how cold the floor gets during the winter. But even if you have carpets and don't feel any drafts you could still be losing up to 15 percent of heating through the floor. Having floor insulation installed will dramatically reduce this.

3. Time for a new boiler

Heating and hot water account for about 60 percent of the average fuel bill. If your boiler is older than 15 years, it should be replaced. By installing a high efficiency condensing boiler, you will save around a third on your bills.

4. Ensure water pipes are properly lagged

To ensure your water pipes are working to maximum capacity make sure they are lagged correctly. Remember to check the loft for exposed pipes. If you are going away during the winter you should leave your heating on at

a low temperature for a couple of hours a day so the pipes do not burst. It is worth getting a professional in if you are going to reinsulate your water pipes as asbestos was often used to lag pipes in the past and a professional will be able to spot any asbestos and deal with it appropriately, without any unnecessary risks.

5. Generate your own energy

Generating your own energy can be a significant expense but if you chose the right technologies it could save you a substantial amount on your energy costs. There are also grants available to some homeowners to help cover the cost of installing the technology. The type of technology you can use will depend on a number of things; how much you want to spend, whether you can get planning permission from your local council and what you want to use it for. A specialist builder will be able to advise you on what's best for your home.

A shining star in sustainability

London architect Leigh Bowen set himself the challenge of transforming a typical energy-guzzling 1960s town house in east Twickenham into a sustainable eco-home for his family.

He wanted to show that green doesn't have to be unattractive, so took an average family house and turned it into a low carbon healthy home by combining eco-measures with modern, stylish interiors and fixtures.

The original un-insulated home was built of brick and block with lots of uPVC and large areas of glass. The first stage in the transformation was to demolish the house's three-storey gable end and then take out all internal walls. Leigh then stripped out all the gas features and capped off the gas, adding solar hot water panels and a carbon neutral wood pellet boiler providing hot water to underfloor heating.

Leigh replaced all the uPVC windows with double glazed aluminium faced timber windows and doors, added in larger doors to the garden and a more aesthetically pleasing end elevation to bring daylight into all rooms.

Leigh says one of the keys to the success of the house is the way they have been able to use the natural environment, sunlight and space to optimise the rooms. He said: "The result is that we don't sit in rooms feeling too hot or too cold. We get amazing levels of daylight and hardly turn our lights on.".

It took ten months and £200K to transform this average townhouse into a future-proofed,







sustainable, well-insulated, desirable family home. The house now uses half the electricity and water it used to, costing less than £1,000 in wood pellets and electricity per year.

Leigh Bowen runs Richmond-based Environmental Architects www.50degrees.co.uk

Two award-winning projects reveal how you could live in a more energy-efficient way.

Keeping your carbon footprint low

The alternative to converting an existing property into an environmentally-friendly one, is to build a green home from scratch.

Inspired by a week's course at the Centre for Alternative Technology and Sustainable Building in Wales, Jim Carfrae set himself the challenge of building as sustainable a house as possible for the same £250,000 budget as building a conventional new home.

Jim and his builder Rob, from Totnes in Devon, revisited the original architects plans for a standard home, but decided they didn't want to build a conventional home with lots of green add-ons, rather they wanted to spend as much money as possible on insulation.

The first unusual decision on the build was the choice of straw bales as the main insulation material. Rob came up with an ingenious locally-sourced timber frame ladder system between the straw bales which not only kept the walls straighter but also provided a fixing for the bales. He then sprayed an inch of lime render onto the straw.

For further insulation, Rob found a local tannery willing to supply loose sheeps' wool, which was far cheaper than thermofleece but worked just as well.

For the main structure of the house, they used traditionally jointed timber frame in local Douglas Fir, a more sustainable wood than oak. The floorboards were recycled from an old chapel.

Builder Rob had to adapt his traditional skills to a completely new way of building, but the result is a beautiful-looking, super insulated building with condensing boiler, thermal store, solar panels and a wood–fired cooker.

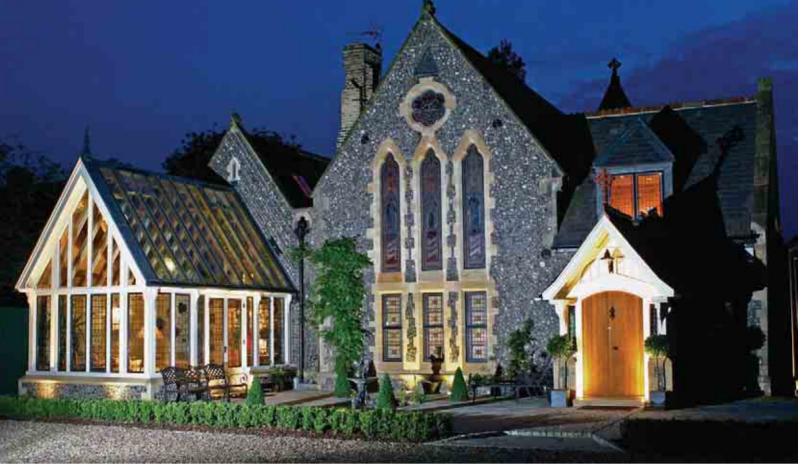
Jim loves the property: "We've noticed a huge difference in warmth compared to conventional homes. There's an even temperature all through the house with no cold spots. Our gas bill is £80 per year and that's with no renewables. Our energy efficiency rating is far better than a conventional home," he said.

We've noticed a huge difference in warmth compared to conventional homes









Creating the unusual

While many of us are happy living in traditional houses, some seek out more unusual homes.

Praise be

A derelict church may not catch every home-seeker's eye, but a crumbling Hertfordshire wreck captured the imagination of Carmen and Tony Redondo. Working with Trevor Hyatt of Linley Developments in Redbourn, Carmen and Tony began their journey to convert a derelict Grade II church into a warm, welcoming four bedroomed family home.

The family were keen to steer clear of the modern contemporary feel of many church conversions and having met with the local conservation officer, they quickly understood their builders' determination to retain as much of the original church as possible.

Said Trevor: "As I was working with the local conservation officer, the clients gave me free rein in the project from early on and allowed me to advise on design, materials and even lighting effects.

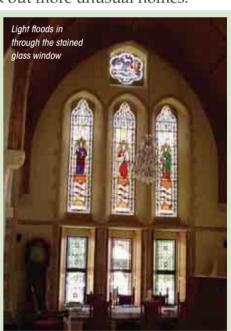
"We chose chunky ornate oak staircases, had beautiful oak arched doors and stone windows made, installed underfloor heating throughout, made replacement stone parapets, as well as taking the whole roof off to re-insulate and re-slate it.

"The clients wanted a second floor gallery so we came up with a plan to dig down lower than the original floor to allow for head height below the ornate roof trusses which could not be removed."

"When the conservation officer explained that we could not install roof lights on the south side of the church at all as it looked out onto the village, we suggested employing lighting specialists to help bring light into the building. This was expensive and meant some other finishing touches had to be sacrificed but it was money well spent. They now have light pouring into their bedroom through a glass floor in the gallery, they have fibre-optic lights set into the ceiling like stars, hidden lighting in the vaulted ceiling and uplighters set in steps throughout the church," Trevor continued, "The effect is fantastic."

Carmen Redondo describes the home as a sanctuary: "As you walk in, you get a wonderfully calm, but warm feeling and when the light floods in through the stained glass window, it feels very special."





Praise be, a conversion of a derelict Grade II church into a warm, welcoming four bedroomed family home

The family was keen to retain as much of the original church as possible

Preserving history

When Douglas and Carol Forrest bought a derelict and completely uninhabitable 18th century, listed stable block in the wilds of Aberdeenshire, they were determined to preserve its original feel.

Back in the 1790s when it was built, the large stone stable was home to six working horses. Today it is a calm, elegant and much loved four bedroom home.

Douglas Forrest, himself an architect, wanted to preserve as many as possible of the beautiful stone cobbles and drainage channels that were the original stable floor. After careful cleaning, he covered them with a 12ft x 4ft glass panel and has kept them as a viewing piece in the entrance to the house.

Similarly he kept one side of a stable bay, the preserved wooden painted panel, which now stands in the middle of their beautiful dining room as part of the walls of house.

"It's an evocative piece of archaeology and it's very good to be in touch with the building in its original use," Douglas explained.

Blended with these historical elements is a large timber frame extension to the stables which is clad in corrugated metal to give a contemporary and agricultural feel.

Other modern, environmental additions include underfloor heating throughout the house

It's good to be in touch with the building in its original form

and a 6Kw wind turbine alongside the building which converts those wild Aberdeenshire winds into most of the electricity the couple use. Douglas says he never wears more than a T-shirt indoors even in the harshest of winters.

The 'brilliant, flexible and positive attitude' of William Morrison of Aberdeenshire builders Morrison & Taylor, meant they have preserved a historic agricultural building but added an extension recognisable as new but also appropriate.

It was a tough brief, but the result is a stunning renovation and conversion which has created a home that the Forrest family obviously love.







A tree top home

Donald and Susie Hutchison's vision was to create an octagonal tree house, within an 18th century orchard, in the garden of their beautiful listed Argyll home that looked as if it had always been there. They contacted Angus Reid-Evans, of Spey Building & Joinery Ltd and explained their dream.

The result of many months of planning and preparation, painstaking recycling and careful construction is an outstanding tree-top home that combines both technical excellence and fine traditional craftsmanship, delivered on time and on budget.

This was no easy task! The octagonal tree house is built on and around a real oak tree, which supports the stunning open-plan kitchen, living space and separate bathroom and bedroom on the ground floor. The tree forms the centrepost for a beautiful oak spiral staircase leading to the gallery area.

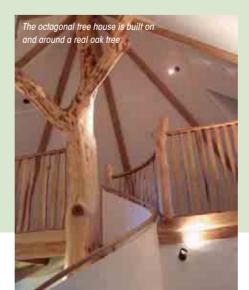
To create the owners' vision of a home floating in mid air, builder Angus created an ingenious system of concrete-filled corrugated drainpipes to help compensate for the extreme slope, which has a difference of over one metre from one side to the other.

The aim was to make the project as environmentally–friendly as possible while, in appearance, mirroring the octagonal walled garden and the black and white exterior of the main house.

The building's low carbon construction utilises locally grown Scottish Douglas Fir and is insulated with Warmcell (shredded paper). Heat is provided using a wood burning stove. The exterior walls are "breathable" structural wood particle-board, covered in traditional lime render that gives the appearance of masonry and allows moisture to transfer from the inside out.

To make the complicated octagonal roof structure, Angus and his team worked with the Master Slater, recycling and then carefully matching pieces of local Ballachulish slate. "Angus brought fantastic craftsmanship to the build. His team are first class joiners, but they learnt slating skills from the Master Slater," said Donald Hutchison.

One of the few real problems the team encountered were the hungry west coast



midges – but even they did not deter Spey Building & Joinery Ltd's ability to complete this fantastic project!

As client, Donald, sums up: "Angus and his team were absolutely excellent. The quality of work, his attitude, the rapport between us - he worked at everything, and everything was done beautifully. It was a most rewarding period and, while delighted with our tree house, we were terribly sad when it was all over."



It was a most rewarding project, delivered on time and on budget



Working with your builder

A smooth and successful build is the result of good communications. Below are tips for how to work best with your builder.

Once you have decided on your project and the builder you want to complete the work you will need to decide whether you will project manage the build yourself or if you will use a professional such as an architect, chartered surveyor or specialist project manager. The project manager should meet regularly with the builders and be available for updates and decisions promptly.

As soon as possible after you choose your builder you should put your agreement in writing, so both parties have a clear understanding of the scope and cost of the work as well as when payments should be made. Remember the contract is not a discussion document; once it is signed both parties must stick to it. The FMB provides a free plain English contract, which anyone can use, on its website

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

During the build

- Don't leave your builders twiddling their thumbs it will waste the builder's time and consequently your money. If you are responsible for ordering materials find out exactly when they will be needed and order them to arrive to fit in with these timescales
- Changing your mind mid-build will have a cost and timing implication. If you do change your mind, agree the budgetary and timing implications as they happen and add them to the contract
- Keep a written log of progress, changes and delays so you can refer back to them if a problem arises

 Don't assume your builder knows exactly what you want. If you are unhappy about anything, raise your problem politely, as soon as possible with the most senior person on the site. Try to keep cool; simply explain what the problem is and what you'd like them to do about it.

On completion

- Once the job is complete refer back through the contract to ensure all requested work has been completed to your satisfaction
- Make sure that the builders have provided all the necessary paperwork such as Building Control approval and electrical certificates
- Make sure the builders have cleared up and made good any damage caused by the build
- A payment plan should have been agreed in your contract and once you are satisfied with the completed building work you should pay your builder promptly.

What if I fall out with my builders?

In the first instance you may be able to resolve problems with the builder directly. Having builders in your home can be very stressful and even the best builders may irritate you at some point but by ensuring you keep regularly communicating with each other most potential problems can be resolved before they get out of hand. Discuss any problems with the most senior builder on site; complaining to a subcontractor or labourer may cause further confusion. It may help to refer back to your written contract and check the scope of works and timings, etc. If the dispute is over money, the Office of Fair Trading recommends only withholding payment for individual defects, not for the whole job.





Occasionally problems do get out of hand and it may become very difficult to resolve the matter directly with your builder. If you get to this stage then employing an FMB member will definitely have benefits for you as the FMB will work with you and your builder to reach a solution. All complaints to the FMB are taken seriously and in the vast majority of cases they are simply resolved through the intervention of the FMB. However if that is not possible, the FMB will facilitate independent resolution. Find out more at www.fmb.org.uk/about-fmb/our-members/dispute-resolution/

If your builder is not a member of the FMB you can also seek advice from a number of independent bodies but they are not obliged to help you and your builder reach a resolution. You can try contacting consumer direct (www.consumerdirect.gov.uk) or your local Trading Standards Office

(www.tradingstandards.gov.uk/).

Remember if you have an insurance backed warranty such as FMB MasterBond, you have additional protection and should follow the procedure laid down in the warranty to resolve the complaint.

If you are still unable to reach a satisfactory resolution you can try litigation. However it can be a long and expensive process and there is no guarantee that you will win your case.

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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 go to www.mykindofhome.co.uk







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







thistle

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Bloomsbury Park	84	Thistle Birmingham City	67
Thistle City Barbican	84	Thistle East Midlands Airport	64
Thistle Euston	84	Thistle Stratford Upon Avon	85
Thistle Hyde Park	98	The Parc Hotel, Cardiff	76
Thistle Kensington Gardens	89	Atlantic Tower, Liverpool	81
Thistle London Heathrow	60	Thistle Haydock	64
Thistle Piccadilly	101	Thistle Manchester	67
The Royal Trafalgar	101	Thistle Middlesbrough	76
Thistle Westminster	101	Thistle Newcastle	59
Thistle Brands Hatch	68	Thistle Aberdeen Airport	68
Thistle Brighton	84	Thistle Aberdeen Altens	68
The Grand (formerly Thistle Bristol)	71	The Caledonian, Aberdeen	76
Thistle Cheltenham	76	The King James, Edinburgh	76
Thistle Exeter	85	Thistle Glasgow	77
Thistle Poole	77	Thistle Inverness	85

TERMS & CONDITIONS

All prices quoted are a 'from' price and have already had the 15% discount applied. All prices are on a per room per night basis based on 2 adults sharing a twin/double standard room, valid until 31st December 2009. The BB offer is on a bed and full breakfast basis and is subject to promotional room availability and applies to new bookings only. Children under 16 stay free when sharing a room with two adults (one child per adult), subject to availability. Children occupying their own room pay adult prices. Free breakfast for up to two children aged under 6 years is included. Children from 6-16 pay £5 each per day per breakfast. Prices are inclusive of service and VAT at the current rate for regional hotels. Prices quoted for London exclude VAT. Single supplements may apply. Thistle reserves the right to make changes to this promotion and other restrictions may apply from time to time.

Protect your investment with a MasterBond warranty

Protect your investment with a MasterBond warranty

What is a MasterBond warranty?

Having a warranty is not unusual. Most people consider a warranty when they buy electrical goods and they probably wouldn't buy a new car without one.

Why then not consider protecting your building project? Your home is certainly one of the largest investments you are likely to make and some form of protection when embarking on building work makes sense.

MasterBond builders can offer you the protection afforded by a MasterBond warranty which protects your investment during the build process and for a period of years thereafter.

MasterBond warranties come with a choice of three periods of insurance. The entry level scheme is for two years and costs just 1 percent of the contract price of your development. For a typical £20,000 extension that's an additional cost of just £200 and the scheme offers deposit protection, cover during the building process and cover after the completion of the project against problems of poor workmanship or physical damage occurring to the building. The insurance also protects against your chosen builder falling into bankruptcy or otherwise ceasing to trade by completing your project or by paying back any monies lost in the process up to the level of the policy limit.

For those requiring a longer term cover there is a six year scheme and a 10 year scheme priced at 1.65 percent and 2.2 percent of the contract price respectively. The insurance cover provided is very similar to that of the entry level product but the periods of cover have been extended.

The MasterBond warranty can be used for all types of building work, however small. From replacement windows to loft conversions and from damp proofing to large domestic extensions.

MasterBond is operated from a central base at Cambridge and further information can be obtained by contacting the office or by asking your MasterBond builder about the scheme (see bottom of this page).

What is a MasterBond builder?

MasterBond builders are those members of the Federation of Master Builders who have submitted themselves to a number of checks in respect of their financial viability, their professionalism and their build quality. All MasterBond builders are independently inspected and have to pass stringent entry criteria to be able to offer the MasterBond warranty. This is the reason why MasterBond builders are also recognised under the Government-endorsed Trustmark scheme.

You can find your MasterBond builder by visiting **www.fmb.org.uk** or by contacting the MasterBond office. Remember only a MasterBond builder can offer you a MasterBond warranty for the added protection of your building project.

Some sensible precautions when commissioning building works:

- \bullet Always ensure that you have a written estimate or quotation for your building work
- 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
- \bullet Always use professional advisors during the course of your building project
- Use a building contract. The FMB can provide free downloadable contracts from www.fmb.org.uk
- 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. Your MasterBond builder will be able to supply forms for this purpose. Choose the added protection afforded by a MasterBond warranty.

Where do I go for further information?

You can call the MasterBond office on 01223 508407. Email MasterBond@fmb.org.uk



THE DIRECTORY

Useful sources of information and advice

ARCHITECTS

RIBA (Royal Institute of British Architects) 020 7580 5533, www.architecture.com

RIAS (Royal Incorporation of Architects in Scotland) 0131 229 7545, www.rias.org.uk

ARB (Architects Registration Board) 020 7580 5861, www.arb.org.uk

BUILDERS

FMB (Federation of Master Builders) 08000 152 522, www.fmb.org.uk

CONSERVATORIES & GLASS

Glass & Glazing Federation

0870 042 4255, www.ggf.co.uk

DECORATING

Dulux. www.dulux.co.uk

Crown Paints, www.crownpaint.co.uk

Farrow and Ball, www.farrow-ball.com

ENERGY

Energy Saving Trust

020 7222 0101, www.est.org.uk

HEATING, BOILERS, ELECTRICS

Solid Fuel Association

0845 601 4406, www.solidfuel.co.uk

Corgi www.trustcorgi.com (until 31st March 2009) replaced by

Gas Safe Register www.gassaferegister.co.uk (from 1st April 2009)

NICEIC, Electrical safety and approved contractors 0870 013 0381, www.niceic.org.uk

HERITAGE AND HISTORIC BUILDINGS English Heritage

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

The Victorian Society

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

The Georgian Group

020 7529 8920, www.georgiangroup.org.uk

SPAB (Society for the Protection of Ancient Buildings) 020 7377 1644, www.spab.org.uk

Heritage Information

www.heritageinformation.org.uk

Historic Scotland

0131 668 8600, www.historic-scotland.gov.uk

CADW, Welsh Historic Monuments 01443 336000, www.cadw.wales.gov.uk

The Ulster Architectural Society 028 9055 0213. www.uahs.co.uk

REGULATORY BODIES

Local Authority Building Control

020 7641 8737, www.labc-services.co.uk

HM Land Registry (England and Wales) 020 7917 8888, www.landreg.gov.uk

Registers of Scotland

0845 607 0161, www.ros.gov.uk

Planning Inspectorate, 0117 372 8759 www.planning-inspectorate.gov.uk

Welsh Planning Division

0845 010330, www.wales.gov.uk

Scottish Executive Planning advice line 08457 741 741, www.scotland.gov.uk

Northern Ireland Housing Executive 028 9024 0588, www.nihe.gov.uk

Department for Communities and Local Government

020 7944 4400, www.communities.gov.uk

SURVEYORS

RICS (Royal Institution of Chartered Surveyors) 0870 333 1600, www.rics.org

CIOB (Chartered Institute of Building) 01344 630 7000 www.ciob.org.uk

Looking for a good builder? Don't get rustled by a cowboy!



Every year in the UK over £1 billion is stolen from unsuspecting homeowners by cowboy tradesmen. Often these cowboys frighten homeowners into parting with their cash by suggesting there is a problem with their home by saying things like:

- "You have loose tiles on your roof and I only mention it because they could fall and hurt a passer by who could sue you."
- · "Your chimney needs re-pointing."
- "I'm doing some work down the road for the council and have some materials left over and wondered if there are any jobs you need done?"
- "I noticed your brickwork is acting like a sponge and soaking up the rainwater." (it's supposed to do that!)

So, what should you do if someone comes to your door saying there is something wrong with your home or offering to do work? The answer is simple, shut the door and don't even talk to them.

If you are considering have building work done to your home then it pays to do your homework and find a reputable builder. The FMB, which is the largest trade association in the construction industry, has put together its top five tips for finding a good builder:

- Be specific and prepare a detailed brief. Be as clear as you can about what you want, as this can make a huge difference to quotes.
- Choosing a reputable builder. Ask friends and family, check the find a builder website (www.fmb.org.uk/findabuilder). And don't be afraid to ask for references or to speak to previous clients.
- Get at least three quotes. When you are ready to decide, don't just go with the cheapest, consider communication and quality too.
- Use a contract. You can download free contracts on the FMB website (http://www.findabuilder.co.uk/why/contractsNew/).
- Never pay the full cost of the project up front. Agree a payment plan. Using a credit card to pay can offer you more protection.

And remember, a good builder is a busy builder and they don't knock on doors asking for work.

www.fmb.org.uk/findabuilder