

# Home improvement Guide

The only personal finance assistant for prospective first time buyers

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So you have thought about it carefully, looked in all corners of your home and found few places that could do with a touch up. Maybe you want to increase the home value in readiness for a sale soon afterwards? Or maybe you just want a better environment for you and your family.

Home improvement is serious business and you should ensure you are fully ready before you begin. This guide will allow you to plan ahead and avoid any of the typical issues most people face.

## Firstly, do you need professional help?

Except you are a home builder, a quick learner or exceptionally gifted at handy work then you as much as any other person will most likely need a professional or several professionals to assist you achieve your home improvement desires.

Failing to bring in the right professionals at the appropriate time could cost you so much money in repair costs etc. You should outline a list of professionals you need in chronological order and provide them with a full scope of work so they can send you detailed proposals. This should be done in a chronological order as in most cases your first professional will be a planning consultant or an architect who will be responsible for drafting out your intentions on paper so you can further visualise it and have a planning consultant assess its likelihood to get planning permission.

If you need planning permission at all. The Architects Registration Board has a searchable database of 34,000 professionals around the country at [arb.org.uk](https://www.architects.org.uk).

You will generally also need a structural engineer to look at plans, monitor improvements and ensure the structure of your home isn't compromised.

Top tip: use a registered professional who can self certify their work without involving the local authority building control.  
( <https://www.gov.uk/guidance/competent-person-scheme-current-schemes-and-how-schemes-are-authorised#current-schemes> )

## Do you need a planning permission?

Logically, this is the next step. Do you need planning permission and if so how do you go about it.

If you fall within your standard development rights of your property then you will most likely not need any planning permission. However there are certain circumstances where you will need permission as you do not have standard development rights. These include:

- Living in a conservation area
- Living in a flat
- Living in a listed building
- Leaseholders also usually do not have standard development rights and must confirm from their landlord (the freeholder)

The improvements you make to your home must already be in line with its current identity, so windows, brick colours etc should be in line with the current design theme so as to fall within the permitted development rights.

## Funding your home improvement

So you have scoped your home improvement project and outlined your potential costs. Funding your home can be done in 3 ways:

1

### By cash

You can fund your home from your savings or from any disposable cash you have. This will most likely be the cheapest option. Always set aside a contingency budget outside the recommended amount you have been quoted for. Budget for household expenditures and ensure you will have enough money to cover things such as your home insurance, mortgage repayments energy bills and general expenses.

2

### Remortgaging

You may be able to borrow money from your home if you own enough equity and meet the lenders affordability requirements. Borrowing money from your home is a more risky process, especially if you have an existing mortgage. Your home may be repossessed if you do not keep up with the repayments. Most mortgage lenders will loan you up to 85% of the value of your home, this includes your current mortgage.

3

## A home improvement loan

A home improvement could have a second charge on your property (meaning they could have an interest in your property after the initial mortgage lender, if your property is mortgaged) or it could be a personal loan. This option might suit most home owners better. If a second charge is placed on your property, remember your home may be repossessed if you don't keep up with your mortgage repayments.

## Final Thoughts

It is important to think like a buyer. Thinking like a buyer will ensure you are improving your home for future buyers tastes. This might require a little research to figure out what is in trend as this will help your property sell if you decide to put it on the market.

Be aware that there is only so much room for capital appreciation via home improvements due to the local market and other economic factors outside your control. It might be worth asking an estate agent for suggestions on what the max price your property can reach with certain home improvements before beginning. This will help you gauge how much you should invest into each particular home improvement.

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