

Tip 1. Work out what how much you can comfortably afford.

It's important to work out exactly how much money you have to spend on your project and to remember that your budget will have to include everything from your architect's fees and planning application costs right through to the final costs for carpeting and decorating. If you can, try to factor in a reserve/contingency sum available just in case you run into an unforeseen snag which adds extra expense.

If you are increasing your current mortgage, bear in mind that your lender will want full details of your proposed work and will charge you a fee for renegotiating your loan and examining your plans. If you are using savings, ensure you have sufficient to cover everything.

Be aware of the possibility of 'hidden costs' If you live in an old property the planning authority may insist that roof of your extension, or the brick work remains in keeping with the existing tiles and bricks. Sometimes it can add to the expense to source and purchase old style bricks or slates.

Tip 2. Work out what you want to achieve from your extension or conversion.

The last thing you need is to get three quarters of the way through the project and realise that what you are getting, isn't exactly what you wanted, so work out in as much detail as you can what you want to achieve. Remember the aim is to improve your property, not just as a home but also as an investment.

Do you want to build extra rooms, make existing ones larger, or both? If you are building an upstairs bedroom extension, do you want an en-suite bathroom, and if so where would you like it? If this is going to go on top of a proposed kitchen extension, where would you want the sink in the new build. Remember that an extended kitchen will require more plug sockets, so plan where you (or the chef) would like them. Think about the lighting and of course the windows. If it's a ground floor extension what sort of roof would you like?

An easy way to get these ideas into perspective is to draw a plan of your existing property and then add on what you envisage your extension will be like. This doesn't have to be up to architect standard, that part comes later, just imagine you are looking down on your existing rooms and draw them out and then add on your proposed extended area, putting in things like radiators, sinks, toilets etc. this will give an architect or a builder a much better idea than a verbal explanation.

Tip 3. Talking To The Neighbours Helps!

Any building work is a disruption, and it's important to try and keep this to a minimum, and work with your neighbours.

If your extension requires planning permission, they will be formally approached by the local planning department and sent a letter outlining your plans and asking for their comments and objections.

Getting a letter like that out of the blue can be quite a shock so let them know what you are proposing to do at an early stage.

Tip 4. Do you need to extend? Why not convert.....?

Don't fall into the trap of thinking that extending is the only way to add extra rooms or space to your home. It isn't always the case.

If you have an integral garage, you can turn that into an extra ground floor room. If your property is an older one, you may be able to turn the loft into extra space by strengthening the joists and converting it. This works very well in older properties as the roof space is often large and high, but work like this has to be done properly because if it isn't, you won't be allowed to use the extra room or space as a selling point.

Tip 5. Check the area.

Have a look at other properties near you and see what how they have been extended. Planning officers and neighbours don't like 'out of character' extensions, so a chrome and glass extension on an older property, or crenulations and turrets on a newer one are unlikely to go down well. See what others have done, and try to keep what you want in character with you home and surrounding properties. A planning application which mirrors previously approved work is much more likely to be granted.

Tip 6. Choosing an architect or designer.

Good plans are vital so picking a good architect is very important. The plans they draw up are what your builder will work too, so if they aren't spot on, there could be trouble ahead. Besides drawing up your plans, an architect is also an invaluable source of advice, knowledge and experience. The Royal Institute of British Architects (RIBA) website will give you a list of RIBA registered architects in Bedfordshire, as will the website of the statutory regulatory board for architects the Architects Registration Board (ARB), but if you are using any architect, whether one you found yourself or one which your builder recommends, do make sure they are qualified and professionally registered. Ask friends or neighbours who have extended, as client recommendation is always a good source of information.

(Details of the RIBA and ARB web sites can be found at the end of the main section on extending your home.)

Tip 7. Don't be afraid to ask.

Building design and construction is riddled with jargon and in-trade expressions. Remember from the outset that everyone involved in your project is working for you and is providing a service for which you are paying them a lot of money. If you don't understand.....**ASK.**

If your builder or designer starts talking about RSJ's and DCM's and appears to be speaking in a foreign language, then please ask for him to go over it again using layman's language.

(An RSJ is a rolled steel joint used for supporting a structure and a DCM is a damp course membrane which is used to stop moisture from permeating from the ground into a building.)

Tip 8. Get a reputable builder or Management Contractor.

Sadly, the reputation the building profession earned during the 70's and 80's when regulation was slack still persists, and just about every consumer 'watchdog' programme will have a feature about dodgy builders or cowboy companies. In reality the building trade is now strictly regulated and monitored, more so than ever before.

That said, there are still some people out there who will be happy to relieve you of your money and fail to give you a good service, or worse still, give you no service at all.

Try to pick a firm or individual whose work has been recommended and request references and viewings of completed projects.

If they did a good job on your friends or neighbours house, chances are they will do a good job on yours.

When you meet your builder don't be afraid to ask about their professional qualifications and registrations. Ask about their professional insurance and their public liability cover. If they are reputable they will be more than happy to give you all the information you require, and often a lot more beside. Many will provide you with a portfolio of their previous work or point out work they have done in your area so you can go and have a look.

Shop around and get a minimum of three quotes from different companies, and ask about all their services. If they are undertaking the entire project, getting the plans drawn up and getting the planning permission sorted out, ask who they will be using to do this. If they will be bringing in the tradesmen to do the plumbing gas and electrics, who do they use, and are they registered?

If there is a problem after the build is finished, like a light not working, how quickly will they attend to it?

Look for builders who are members of the Federation of Master Builders . The FMB was established over 60 years ago and is the largest trade association in the UK building industry. Their website will give you a list of all member builders in your area.

Finally where builders are concerned make sure they keep you informed.

Many building projects fall under building regulations, which are a set of rules the builders must follow to ensure the build is safe. In order to ensure these rules are being correctly followed the build has to be inspected at various stages by the building inspector, an employee of the local council.

Get the builder to tell you when the inspector is due and to keep you informed on his inspection results. If the inspector isn't happy about something in the build, it may need to be done all over again, and that will add expense and time to the project, so ensure you know what the builder knows.

Tip 9. Agree the price.

One thing you will have to sort out at an early stage is how much your builder is going to charge you. To do this they will provide you with an **estimate** or a **quote**.

Now, a couple of important things to be aware of here. **They aren't the same**, and some unscrupulous builders will take advantage of the fact you probably don't know that.

A quote for work is fixed and binding in law. If a builder or supplier quotes a price and you accept it, that's it, and even if the job comes in more expensive than the quoted figure you are not obliged to pay the extra.

Because of this a builder can stipulate in a quote that some parts are fixed and some are subject to variation. For example a quote could say that one part of your build will be done for £2,000 while another part will be done on a day rate of £200 or an hourly rate of say £25 per hour. This isn't the builder being tricky, he is just covering himself in case that part of the job takes longer than anticipated.

An estimate is slightly looser legally as the builder is estimating the costs and hasn't fully worked them out. While not exactly a shot in the dark, an estimate is just that, an estimate, and is likely to be a far less reliable guide.

Most builders will be happy to give you an estimate first and then provide you with a considerably more detailed quote for the work.

Please remember though, an awful lot of work goes into preparing a quote, and some can take several hours to draw up. Please don't ask for one on a whim and only get quotes if you are fully committed for the project to go ahead and have the all the consents you need.

Tip 10. Dot the 'I's', cross the 'T's'

Work out with your builder or your project manager some important details before the work starts, such as:-

A timescale for the project.

A Construction Programme

A contract either from a straight forward download from the Web or JCT small works contract, ensure both parties agree all information prior to signing and starting any work. This is often referred to as a pre-start or pre-contract meeting, once signed any variation addition or additional cost must be agreed in writing by both parties and added into the contract sum i.e. the overall total price you will have to pay.

Most importantly, decide how the money will be paid.

If a builder asks for the entire project costs up front, **don't** pay them and find another builder.

Most will ask for regular payments as the project progresses normally referred to as stage payments i.e. completion of foundations to damp proof course, secondly first lift i.e. to ceiling if two storey then second lift to the roof and then completion. You may retain a percentage from day one referred to as retention, not to be released until you are totally satisfied i.e. Building Inspector final approval.

Negotiate to keep some of the costs back as a final payment to be handed over after the job is finished and all the 'snagging' work is done.(normally 5% of contact value –pay 2.5% on completion and final 2.5% after 6 months defects period.
