



Marylebone home, with bespoke kitchen, being sold by a ‘celebrity chef’ Knight Frank £6 million

# How to save money on a new kitchen

Use our guide to sales tactics and finance foibles to ensure that you get a good quality kitchen, says **Steve Collinge**

Spring is historically the peak season for buying a home and fitting a new kitchen or bathroom. This makes now a good time to hunt out a discount on a kitchen. There are a bewildering array of designs, prices, promotions and information. So read our guide before you head to the shops.

## PROMOTIONAL TACTICS

Here are the top four tricks to be aware of when looking for a kitchen:

**1. Model kitchens:** Most retailers advertise the price for an eight-unit kitchen. However, this price usually excludes worktops, decorative end

panels, plinths, cornices, pelmets and handles. To advertise the lowest possible price, the retailer prices the bare bones. Comparisons can be difficult as each retailer uses a different model. **2. Product specifications:** Kitchens can be hard to compare. Cabinets come in different thicknesses — 15mm, 16mm and 18mm. Usually they include soft close hinges, colour co-ordinated sides and edging tape. Decorative PVC foils can be used to create different styles and finishes such as solid oak effect. Real wood doors come in painted and lacquered finishes. **3. Different door types:** The style of door can affect the



price too. Drawer line doors have a drawer above the door. Hi-Line doors are full height and usually cheaper than the drawer line option. Hi-Line doors are often the ones quoted but the differing door design/function isn't always clear. **4. Discounts and promotions:** Some retailers establish higher prices for a minimum period of 28 days so that they can then advertise 50 per cent, 60 per cent or even 70 per cent discounts.

## PRICE MATCHING

Almost every UK retailer, apart from Ikea and John Lewis, offers “price match guarantees” on kitchens; some offer to beat a competitor's quote by 10 per cent. However, you need to read the small print. Homebase, for example, states: “The product must be comparable in style, structure, quality & specification.” Few national retailers have ranges that are genuinely comparable, so it's down to the manager whether you will be offered a discount. Our research shows that the major retailers pay little to consumers and the guarantees are used to reassure them that the kitchens are competitively priced, when often they're not.

## QUALITY

There is no universally accepted industry method to compare and measure kitchen

quality —but it is possible. Working with the major manufacturers and retailers, we have devised a list of 21 criteria for comparing and rating kitchens. These include: supply format (flat-packed or semi-assembled); cabinet construction (materials used and physical construction methods); cabinet wall and back panel thickness; wall unit depth; door hinge type; fully extendable drawers; and pan drawer weight limits.

Ideally, the cabinet should be made from solid wood or a quality furniture grade of plywood. The best quality cabinet doors have solid wood frames that surround solid wood or plywood centre panels. Less expensive cabinets and doors are made from MDF or particle board. If something is going to go wrong with the kitchen, it's probably going to go wrong with the door or drawer, rather than the cabinet itself. So investing in the best quality doors and drawers possible is advisable.

## INSTALLATION

Having spent plenty of time and money on the kitchen, the installation can be overlooked. The key decision is who will fit the kitchen. We advise getting three quotations and make sure that your brief for each is the same so that you can compare like for like. Consumers regularly underestimate the cost of installation. It can cost up to 30-40 per



Above: Dower House in Watford, once owned by the TV cook Fanny Cradock, left. Knight Frank, £4.5million



cent of the kitchen's value. Using the supplier's installers should be beneficial in terms of cost, as it certainly gives consumers leverage to negotiate. If you have any issues regarding installation, contact the Institute for Kitchen, Bedroom & Bathroom Installers.

## GUARANTEES

A guarantee on a kitchen is a good indication of a retailer's confidence in the quality of its products and can vary from one year to 25. However, it is not necessarily an indication of the actual quality of the kitchen. The terms and conditions should be read carefully as there may be a large number of exclusions. The terms may, for example, require you to clean the kitchen with a specific type of cleaner. When it comes to guaranteeing the installation, the consumer can expect all work to be completed with reasonable care and skill, in a reasonable time and for a reasonable cost. If not, the consumer would usually be entitled to remedial work to resolve the problem. For issues regarding guarantees, contact The Furniture Ombudsman.

## APPLIANCES

Buying from a kitchen retailer may seem the obvious route, but it isn't always the smartest. There are often good deals to

be had for the same appliance elsewhere, so check online first.

## FINANCE

Check whether the retailer is offering a genuine interest-free agreement, a buy-now-pay-later deal otherwise known as a deferred interest agreement, or a standard loan agreement with a fixed interest rate. In an interest-free agreement, the value of the balance borrowed is simply divided by the number of payments or period in question, such as six, 12 or 24 months.

With a buy-now-pay-later deal, you often pay nothing for a specific period, such as 12 months. Normally, there is a minimum qualifying spend, which starts at about £1,000. At the end of the initial period, you can pay the loan off without being charged interest (normally just a settlement fee of about £30). However, many consumers forget to make the final payment on time and interest is charged back to the first day of the loan, which can be very costly. There is no legal requirement for a retailer to tell a consumer that he or she is coming to the end of the interest-free period.

Even if you choose not to pay off the loan after the 12-month period, the interest rates on the loan can vary from 8.9 per cent at B&Q to 29.9 per cent at Homebase. Many retailers also offer standard loans over a fixed period, such as two to five years, which carry a fixed interest rate. Magnet offers an interest-bearing loan with an APR of 14.9 per cent. When taking out a loan from a retailer, check whether you can include other items within the loan, such as tiles, paint, lighting etc.

## WHEN TO BUY

Easter and January are key sale periods, but if you wait until the end of the sale, it will be easier to haggle for a greater discount. When it comes to kitchen appliances, manufacturers release new models in October, so older models are likely to go on sale then.

Steve Collinge is the commercial director of Insight Retail Group, which conducts home improvement comparison research. Find more information on its kitchen website, [kitchen-compare.com](http://kitchen-compare.com)

## Trend alert CULINARY COLOURS



▲ Orla Kiely Spaghetti storage jar, £43 [uniqueandunity.com](http://uniqueandunity.com)

◀ Magimix Vision Toaster, from £130.50 [johnlewis.com](http://johnlewis.com)



▲ Reflex Revolving knife block, £60 [taylors-eye-witness.co.uk](http://taylors-eye-witness.co.uk)



◀ Magimix Le Blender, from £143.99 [johnlewis.com](http://johnlewis.com)



▼ Nest Storage, £40 [josephjoseph.com](http://josephjoseph.com)

# Conservatories and extra bathrooms add most value



Above, house with extension to rent in Chelsea (£4,250 per week, [struttandparker.com](http://struttandparker.com)). Below, loft conversion a Knightsbridge home which has been extended outwards and upwards (£3.6 million, [struttandparker.com](http://struttandparker.com))

The Easter weekend is usually the time when thoughts turn to spring-cleaning and sprucing up the home. Over the next few days, DIY stores will be full of people looking to

redecorate, refit, refurb and renovate.

New research suggests that this burst of activity could be good for more than your soul: it could help you to sell your home at a higher price. Figures from the Nationwide House Price Index and Savills estate agency show that everything from digging out a basement to redecorating can add value to your home.

A sure-fire way of boosting the value of your home is to add extra space. Robert Gardner, Nationwide's chief economist, says: “Having more useable space is generally thought to be consistent with better-quality accommodation, and people are prepared to pay for it.

“A 10 per cent increase in floor space adds 5 per cent to the price of a typical house, while adding space equivalent to the size of a typical double bedroom to a two-bedroom house can add around 11 per cent to its value.

“A second bathroom also remains a favourite among homeowners, and our research shows it can add 5 per cent to the value of the average house. Homeowners who add a loft conversion or extension incorporating a double bedroom and a bathroom can add about 20 per cent to the value of a three-bedroom, one-bathroom house,” Gardner says.

Robin Chatwin, the director of residential sales at Savills in Battersea, southwest London, agrees: “Putting bedrooms in the loft is one of the most profitable ways of adding value. They are relatively easy, and you can go in from above without too much disturbance. If you spend £50,000 to £100,000, you are likely to get your money back and potentially make a good profit.”

Research by Savills shows that a loft conversion in a London house worth between £1.5 million and £2 million is likely to add between 10 and 15 per cent

to the value. Out of London, a property worth £500,000 to £1 million will gain between 5 and 10 per cent.

It's not all about knocking down walls, though. According to Savills, a “complete cosmetic redecoration” can add between 10 and 12 per cent to the value of a house in London and 5 to 7 per cent elsewhere. “In prime southwest London, in a good market, an extreme cosmetic makeover could add as much as 20 per cent, depending on location and style,” says Chatwin.

A conservatory can add space and value without the need for too much building work. “A conservatory is a plus, particularly if added on as more of an orangery to extend a kitchen or dining room, which adds to the square footage of the house,” says Charlie Kannreuther from Savills in Chester. Again, the gains are more pronounced in London, where value is boosted by 10-12 per cent compared with 5 per cent elsewhere.



Not everything guarantees a return, however. A swimming pool can make a property “pretty hard to sell,” says Chatwin, while cinemas and gym rooms, although expected at the top end, are not welcomed by everyone.

The big trend is for extra bathrooms, with buyers in the prime market expecting one for each bedroom.

“Such is the desire for sufficient bathroom space, it's not uncommon to see them added rather cleverly,” says Chatwin. “We estimate the addition of a good en suite bathroom to a London home valued around £1.5 million could be between 3 and 5 per cent — between £45,000 and £75,000. Bathrooms are creeping up on the list of must-haves for prospective buyers: there must be a separate shower to the bath with high-pressure water flow; double sinks if possible and great natural light.”

However, Gardner says, no amount of repainting or renovating can help if a house is in the wrong place. “Location remains key to house values, but other factors such as the size of the property and the number of bedrooms it offers are also important to homebuyers.”

Carol Lewis