

# The Telegraph

## How garden improvements can boost the value of your property

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Charlotte Beugge explains why a hot tub could help your home to sell - but a swimming pool might not.



*Paula and David Tanner*

This month's Chelsea Flower Show will be the 100th held at the Royal Hospital Chelsea. No expense will have been spared on the show gardens.

And despite one of the worst winters for years, British gardeners are still spending huge sums on their own patches. Figures from Homebase show that Britons have invested more than £80bn in their gardens. A separate survey from Lloyds TSB Insurance said the typical garden was worth £1,928.

A quiet property market and an increase in socialising at home means more are spending money on luxury items such as hot tubs – which can cost from a few thousand pounds up to more than £16,000. Built-in barbecues and pizza ovens – a top-of-the-range model can cost more than £9,000 – are also becoming popular.

Around 10pc of Britons have hot tubs and 22pc trampolines; 8pc have summer houses. Two fifths of Britons say they wouldn't even consider buying a home if it didn't have a big enough garden, while one in seven says the garden has added to its value.

Damian Gray, from estate agents Knight Frank, said: "The pretty house with a decent south-facing garden is always in great demand. Whether it's a cottage or a country house, buyers will always ask about the garden. It's always near the top of their list."

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However, spending huge sums on swish garden features can be a waste of money. Buyers may be put off by expensive to maintain pools and features. But Jonathan Haward from County Homesearch said a nice garden would always attract interest and could add up to 20pc to a home's value.

But he added: "Home buyers should be careful of the burden a garden can be when buying a property. In the country, a large well-manicured garden of an acre or more, designed by the likes of Gertrude Jekyll, may be a vital selling point with stripes on the lawn and ornate topiary. But nobody wants to be a slave to it because of the extensive maintenance. If you want to keep time for yourself, long-term cost implications can escalate to as much as £20,000 a year when considering the amount of equipment, soil and professional labour needed to maintain a garden to the highest possible standard."

Peter Rollings, the chief executive of London estate agents Marsh & Parsons, said: "In summer it is much harder to sell a house without a good garden than it is in winter. Londoners value outdoor space, and that includes balconies and roof terraces.

"A garden that has been landscaped can add value and a wow factor to a house. However, maintenance can be an issue and a town garden that contains grass will need a mower and a shed in which to lock it. A low-maintenance patio may be just as desirable."

While a swimming pool might be an aspiration for lottery winners, it can be a huge expense and put off buyers. Those with young children may see it as a hazard and the running costs – which are about £10 a day for an outdoor pool – can be a deterrent, particularly as you may be able to use it only for a couple of months a year. Installing a heated, fully tiled sunken pool could cost more than £40,000. If it's indoors the installation cost will be even higher, and the maintenance costs will be around £15 a day.

Mr Haward said: "On the one hand, a pool is a great selling point, boasting luxury. But in reality it is expensive to maintain because of the cleaning costs and heating bills. Sellers should be prepared to keep their property on the market for longer as a pool is not always an investment buyers want."

A much cheaper and more reliable way to make your garden attractive to buyers while adding to its selling price is to plant nice flowers and have a tidy lawn. Plants that can increase saleability are listed above. But most people don't have to resort to the expense of a landscape gardener – basic weeding, pruning and planting are likely to have the desired effect.

Tracey Nicholls, the manager of estate agents Haart in Grantham, Lincolnshire, said: "We generally don't get people who purposefully landscape their property in order to make it more saleable, although we do have one couple who are keen gardeners and have put their house on the market with us because they want to move to Devon because the soil is better there, apparently."

## Take cover

If you are spending money on your garden, you need to make sure that you are insured. There were nearly 1.4 million thefts from gardens and outside spaces last year, a 17pc rise over the past five years. Most of the thefts are opportunistic. Yet according to Lloyds TSB Insurance, 43pc of home owners do not have proper locks on their gardens.

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Tim Downes, senior claims manager at Lloyds, said: "When it comes to protecting our properties, home owners must remember that what is on the outside also counts and that taking some steps could help prevent having to fork out to replace garden goods should the worst happen." Most garden items should be covered under a home contents policy but only if proper security measures are taken: if your state-of-the-art lawnmower is stolen from an unlocked shed then don't expect a full payout.

And if you've expensive items then double check your cover. Andrew Cheney, senior risk and valuations adviser at insurer Hiscox, said: "Requirements vary from home to home so consumers should check their policy carefully to make sure they understand their level of cover. It is also worth checking whether payouts are limited for each incident or item as most insurers will impose a cap."

He said Hiscox's limit was £5,000 for each incident or £250 to replace any one tree, shrub or plant on its standard home contents policy.

## Case study

PAULA TANNER lives with husband, David, in Brighton. The couple, whose two grown-up children have left home, have recently made lots of improvements to the garden that extends all around their bungalow.

They've had a hot tub fitted and several areas of decking, meaning they can spend long periods out of doors. They also enlisted the help of a local gardener to help plan their garden and have two greenhouses, where Mrs Tanner raises plants from seed rather than buying them.

Mrs Tanner, a community matron, said: "The hot tub comes into its own in the winter. The longest I've ever spent in it was five hours, when I was engrossed in a book."

She estimated that the couple spent around £1,400 for the decking and a few thousand pounds on the hot tub, but said she expected all the work to have added to their home's value.

Link: [www.telegraph.co.uk/finance/personalfinance/insurance/buildingsandcontent/10058256/How-garden-improvements-can-boost-the-value-of-your-property.html](http://www.telegraph.co.uk/finance/personalfinance/insurance/buildingsandcontent/10058256/How-garden-improvements-can-boost-the-value-of-your-property.html)