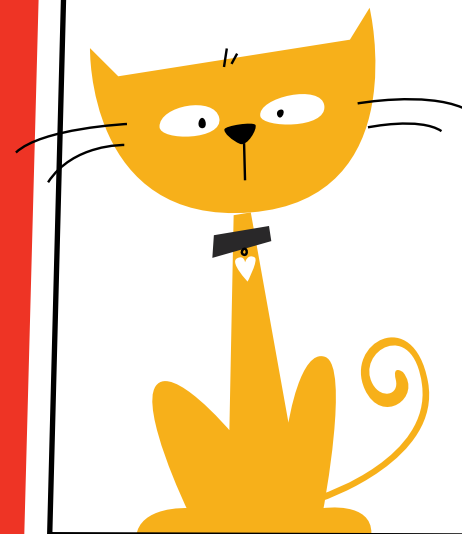
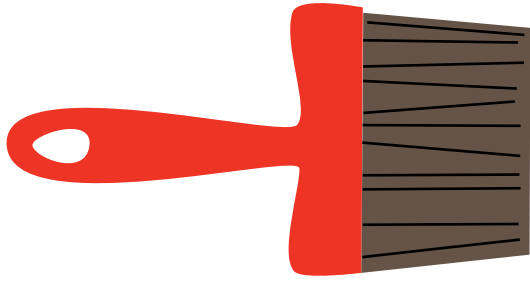


Guide to Improving Your Home



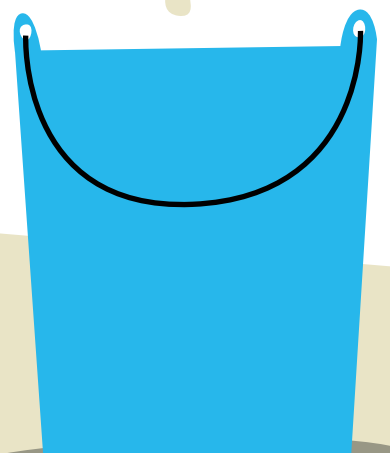
Sainsbury's Bank

WELCOME



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Where to start

Fix the obvious problems first

Address issues like squeaky floorboards or blocked gutters before you start on bigger improvements.

Keep on top of maintenance

Check roofs, chimneys and walls for cracks, as this could allow water to enter your home.

Do it right the first time

A botched job is likely to cost you more in the long term. Our guide to [finding a good tradesman](#) might help.

Ensure your home complies with the latest regulations

Have electrical circuits checked by an electrical contractor and gas appliances tested by an engineer on the [Gas Safe Register](#).

Get permission

Contact your local council for advice before you carry out any alterations or building works. The Planning Portal has advice in [England & Wales](#) and links to [advice in Scotland](#).

Think cost per square meter

Use tools like [Zoopla](#) to research local property values for your house type. Is the cost of the improvement worth the added value?

Speak to your neighbours

Let your neighbours know your plans before you start. Gov.uk has advice on what to do if you share a [party wall](#).

Update your home insurance

Your insurer should be able to tell you if any improvements or renovations you're considering will invalidate your policy.



Improvement ideas around the home

Outside

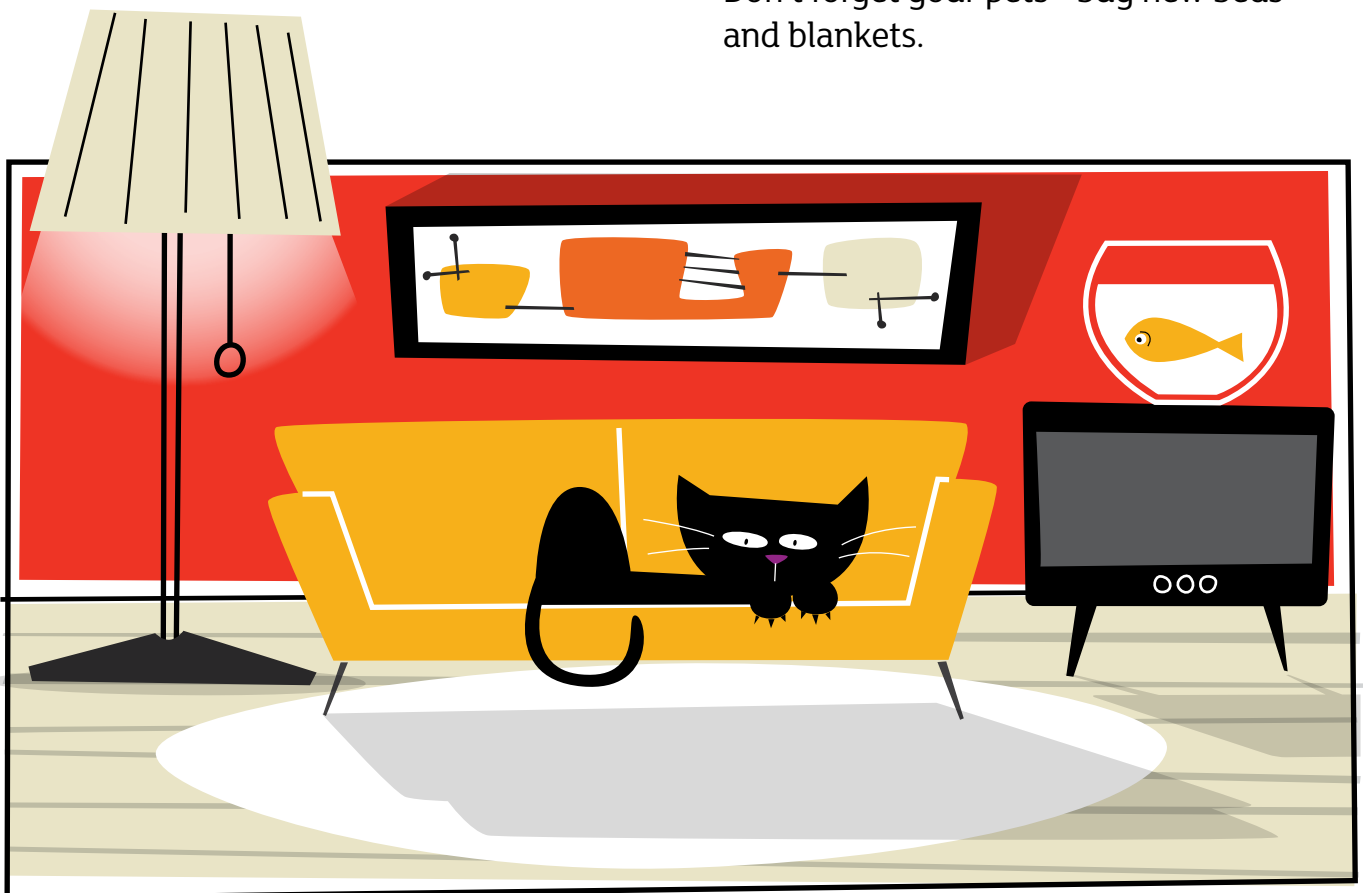
- Paint your front door and polish hardware - first impressions count.
- Add a driveway or new path - check whether you need a [dropped curb permit](#).
- Revamp your garden. How about planting a wildflower meadow, a butterfly garden or adding a bee hotel?
- Expand your living space with decking or a patio. You could consider bi-fold patio doors which fold right back for more light, bringing the outside in.
- Add a garden room or shed for entertaining, or as a home office or gym.

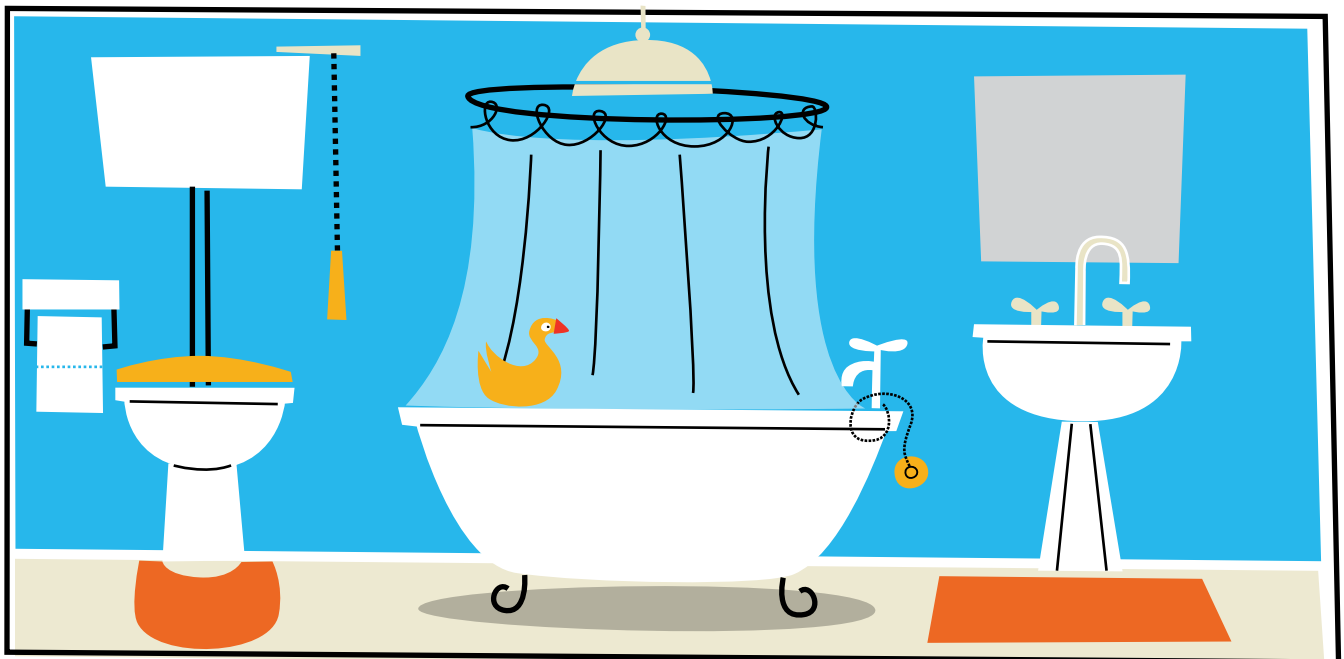
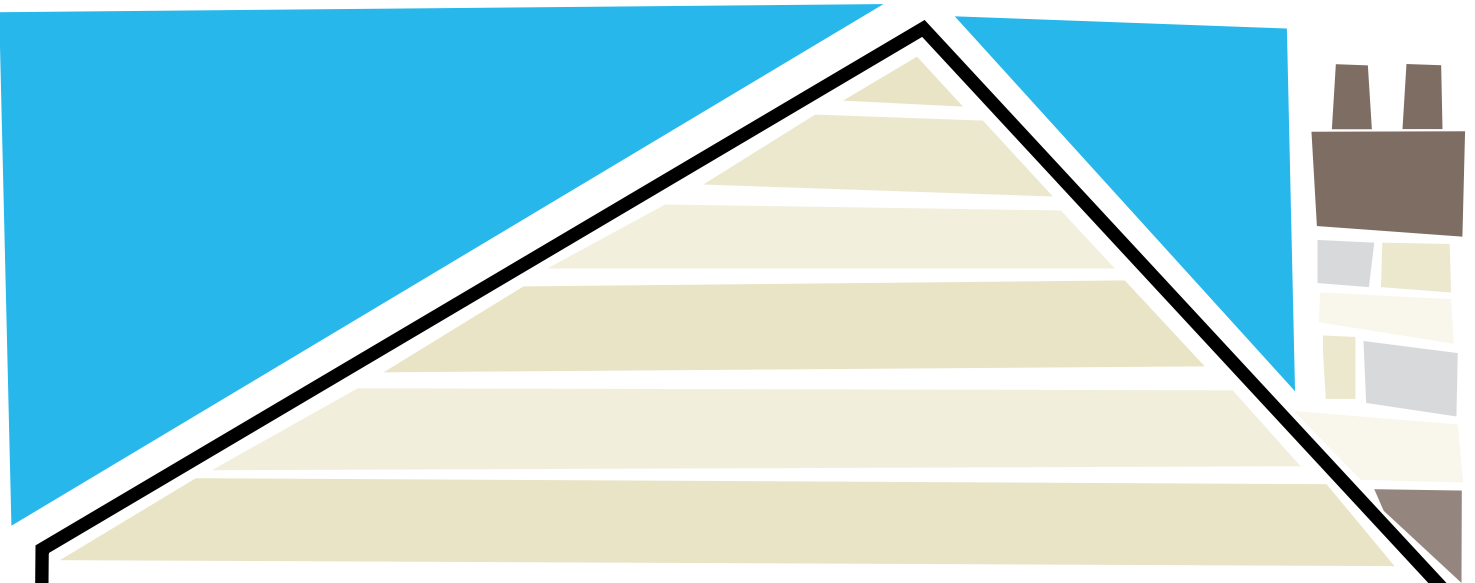
Kitchen

- Is a replacement kitchen necessary? Consider new flooring, work surfaces, tiles, cupboard doors, sinks and taps.
- Make a design statement with modern or colourful A+ rated appliances. If you can't afford to replace, clean appliances or bring in a professional.

Living space

- Deep clean carpets, sand-down original floorboards, or install engineered wood laminate.
- Restore original features such as fireplaces and cornicing.
- Maximise space - open up living and dining rooms. You will need a professional to check whether walls are supporting upper floors or roof trusses.
- Don't forget your pets - buy new beds and blankets.





Bathroom

- Upgrade that old suite. White or cream is usually recommended as the best colours. You can brighten things up with towels, plants and pictures.
- Go eco - low water toilets and showers may help you reduce your fuel bills.
- Think about replacing lino or carpets with tiles; these now come in all types of colours, even wood effect. You could also opt for underfloor heating.

Bedrooms

- Create a master suite - think about a seating area if you have space.
- Freshen up - small changes, like new curtains, duvets and pillows can give the room a whole new look.
- Consider adding an en suite. This doesn't need to be hidden away; how about installing a freestanding bath in your bedroom - just like a hotel room.
- Add more! Either as an extension or in the attic - see our section on [making more space](#).

Get more space



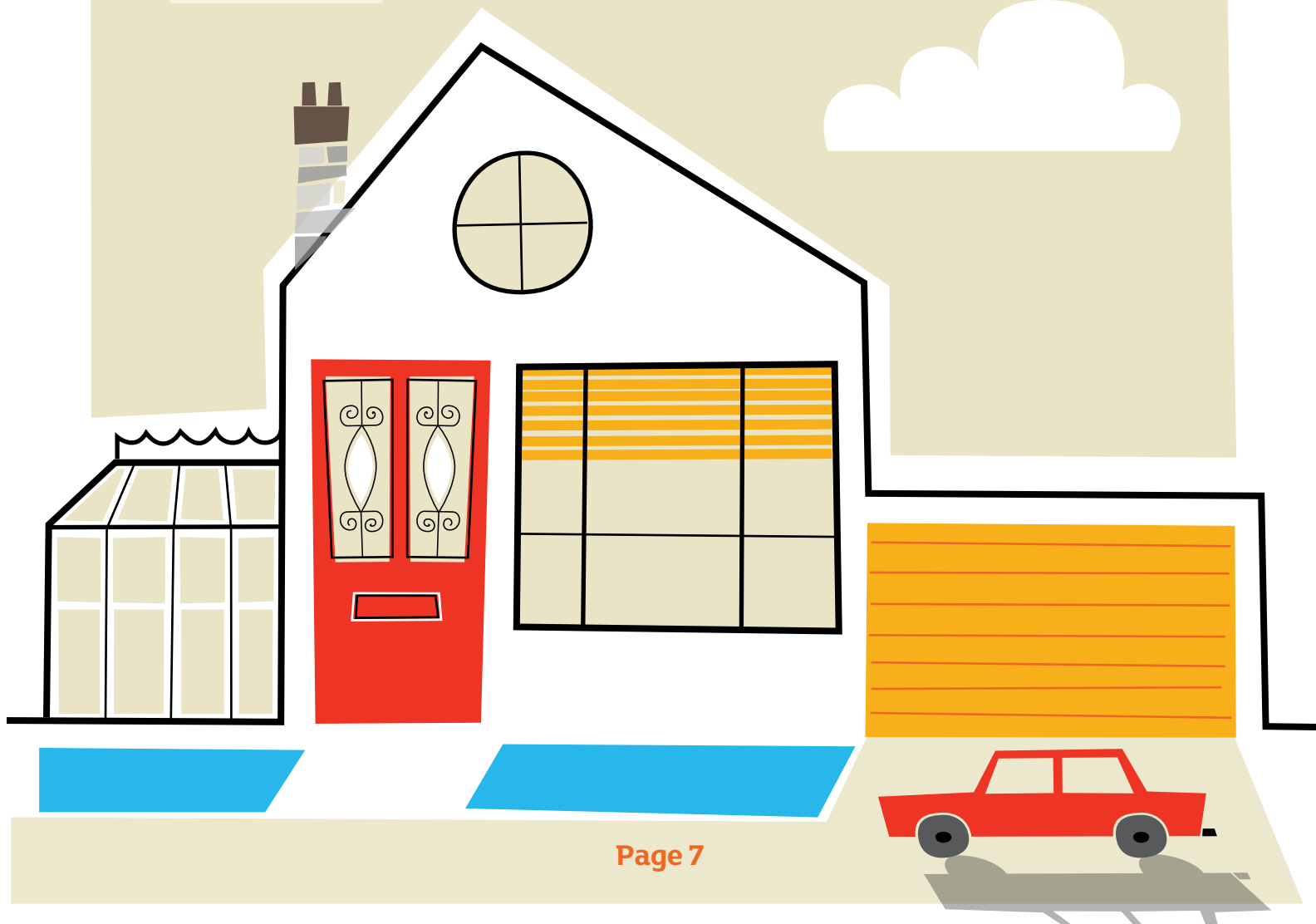
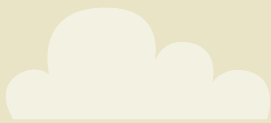
Add an extension

- Start by speaking to a building professional, such as a chartered surveyor, an architect or a building design service.
- Is planning permission, listed building consent or a building warrant required?
- How large can your extension be, and where can it be located?

Convert a garage

You will need to think about the following:

- Whether you are able to park your car in a driveway, or on the street.
- Removing and infilling the garage door, and fitting new windows.
- Whether you need to review the garage's foundations; construction is usually lightweight and you will need to guarantee that your new living space is safe.
- Installing a new floor for damp proofing.
- Insulating walls to ensure the room is adequately heated.



Get more space



Convert your attic

Your conversion will need to be assessed by a registered builder to ensure it meets building regulations. A builder will check, among other things:

- Whether the roof construction is strong enough to accommodate an additional floor - supporting beams may need to be added.
- If there is suitable and safe access, in terms of fire safety.
- If there is enough headroom to stand - the roof might need to be raised or the attic floor lowered.
- Whether you will need additional windows or dormers.

Improve your home's energy efficiency

Cutting down your home's energy use could have a big impact on your energy efficiency and reduce your fuel bills.

Find out how much energy your home is using

Get an energy monitor. They are free from some energy suppliers, or around £20 on the high street.

Think about your [Energy Performance Certificate](#)

Just like appliances, all homes available to buy or rent in the UK require an EPC. This rates your home from A (very efficient) to G (inefficient), and tells you how much it will cost to run your home each year. Gov.uk has further information on EPCs. Even if you are not thinking of moving, making energy efficiency improvements will up your EPC rating.

Get an audit

Use the Energy Saving Trust's [Home Energy Calculator](#) to work out what you could save by making energy efficiency improvements.

Understand payback periods

This is how long energy efficiency improvements take to recoup the cost through your energy bills.

Choose the improvements right for you

[On the next page](#) are some of the most common energy efficiency improvements that can be made, with their payback periods.

Improve your home's energy efficiency

Here are some of the most common energy efficiency improvements that can be made, with their payback periods:

IMPROVEMENT	APPROX COST	ANNUAL SAVING	PAYBACK PERIOD
Low energy lighting	Varies	£30	Short
DIY draught proofing on doors and windows	£120-£290	£25-£35	Short
Thermostats: room, radiator, boiler	£20-£200	£80-£165	Medium
Loft insulation	£285-£395	£135-£240	Medium
Suspended wooden floor insulation	£300-£750	£30-£95	Long
A-rated glazing	Varies	£40-£160	Long
Solid wall insulation External wall	£5,000 to £18,000	£145-£455	Long
Solid wall insulation Internal walls	£3,000 to £14,000	£145-£455	Long

Source: [Energy Saving Trust](#)

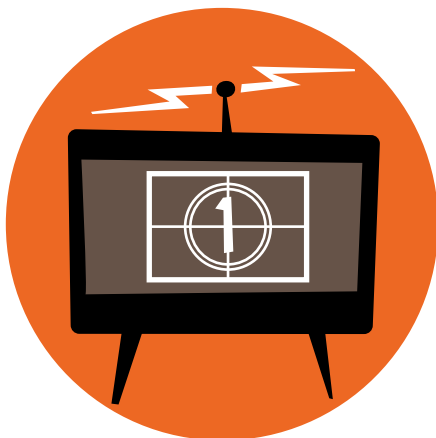
Modern conveniences

Make your home smart



Remote control your heating

There are a number of products available in the UK that allow you to control your heating whilst you are out of the house, via the internet and smartphone apps. They usually work with your existing system, so you won't necessarily need to change supplier.



Go wireless

Whether it is charging a phone, receiving a TV signal, or having music streamed around your home, you can now do it wirelessly. Wireless connections have even been integrated into furniture - removing wires for good!



Integrate your safety and security

Your safety and security can now be incorporated into one system to monitor smoke and carbon monoxide - which you can check and silence via an app, when out of the house.

Modern conveniences

An alternative to your heating



Wood burning / biomass stove

Whether you wish to heat one room or power your hot water system, wood heating may work out cheaper than traditional fuel sources. You will need to choose a low pollution stove, be able to install a flue and have space to store wood safely. Wood heating is also a low carbon option, if you are looking to [go green](#).



Heat pumps

Heat pumps work by extracting heat from the air or ground - like the reverse of your fridge - heating air rather than cooling it. Air source pumps are attached to the rear of your house and ground source pumps use wires under the ground. Contact your local council for advice on planning permission.



Solar water heating

If you are just looking to heat water, rather than generate your own electricity, think about installing 'solar thermal' panels on your roof. You will need a roof that generally faces south (although east to west will work too) and is at least 5 square meters. You will also need to have a hot water tank to store water for when you want to use it.



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