

## **Garden Improvements ‘Add Privacy And Value’**

*Taking out a cheap loan to pay for some improvements to a garden could enable potential house sellers to raise the value of their home, with the aesthetic pleasure, privacy and protection offered by a well-developed garden often an enticing proposition for those looking to buy a property.*

August 31, 2007 (FPRC) -- According to comments from a partner of chartered surveyors Cluttons, while putting money into your garden solely for the purposes of adding value to a house is not that common, it would more likely be used to offer privacy or block out eyesores, especially in areas of the country where gardens are small and properties and buildings are close together.

“For example, if you’ve got an ugly block of flats behind you, or if you’ve got another house really, really close to you looking into your garden, it’s quite nice to do something that’s going to take your eye off that and give yourself some privacy from whatever’s going on behind, [by] maybe planting a tree or something like that,” said Alasdair Mackenzie, the Cluttons partner in charge of sales for Clapham and Battersea.

While cheap loans could be a good way to fund any large developments to a garden, any money borrowed should not just be focused on the back of the house. Presentation of a home, especially when it comes to making a sale, can be crucial, with people “always quite keen on how their house looks from the outside”, according to Mr Mackenzie.

Crucial in any changes to gardens or even the interiors of a house, Mr Mackenzie said, is the need to create a feeling of space. The partner suggested that it is not necessary to improve the actual space that is on offer in a garden, rather enhance the perception that there is space beyond the kitchen window, through choosing the right flooring to match the garden, something that could be paid for through a cheap secured loan.

“Very occasionally people will do their garden, if it’s quite small, in a way that it blends in with the house. For example, they may have a wooden floor going on to decking or a slate floor with a slate patio beyond it. That’s quite good because it gives more of a feeling of space,” Mr Mackenzie said. He also added that some people like the idea of bringing the garden into the home, using concertinaed glass doors that offer a view on to the garden.

Any homeowners that are considering splashing out on any improvements to a garden or house should certainly avoid store cards when purchasing their goods from DIY shops or garden centres. Earlier this month, Martyn Saville from Which? said that unless consumers plan to pay off the entire balance of the store card once the bill comes in, they should “avoid store cards altogether”. Which? is attempting to get credit providers to use scenarios for customers to see the outcome of, for example, leaving a balance on a store card, some of which carry APRs approaching 30 per cent.

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