

Homeowners Have 'Fallen For' Open Plan Living

Millions of Britons are looking to create open-plan living within their homes, according to new figures.

January 29, 2008 (FPRC) -- Data released by Halifax Home Insurance shows that some 2.9 million rooms over the past five years have been knocked down in order to increase the amount of open space inside a property. However, it was suggested that even more homeowners are looking to demolish walls, as a further 2.2 million rooms are set to be renovated over the course of this year.

According to the financial services firm, some 590,000 dining room walls are to be knocked through over the course of 2008, the most popular room earmarked for demolition. Should this trend continue, it was suggested, the traditional dining area could be extinct by 2020. The findings also showed that 125,000 studies are to be combined with other rooms, with 190,000 living room walls to be lost to make a larger lounge area.

Those looking to finance such work in an attempt to increase the amount of space that they have may wish to apply for home improvement loans to fund the cost of materials and hiring professional builders.

David Rochester, head of underwriting for Halifax Home Insurance, said: "Britons have clearly fallen for open-plan living and are looking at ways in which they can make better use of the space inside their homes. In many ways it's sad to see the decline of the formal dining room, but it appears that they may have become superfluous to modern living where people are perhaps less likely to eat together. Not only do we urge homeowners to make sure a qualified person carries out any structural work to their home, we also recommend seeking the advice of a qualified structural engineer before progressing work to knock down any walls."

Mr Rochester advised that any damage incurred on a weight-bearing wall may cause a home insurance policy to become invalid. He added that consumers considering major alterations to their home should first get advice from their local council on building regulations, otherwise they may find that they have problems in selling the property in years to come.

Those living in Wales and the west of England have led the way in terms of taking down walls during the past five years, with 12 per cent of homeowners from this part of the country doing so. Meanwhile, people in the north are looking the most towards doing this work in 2008. An estimated 13 per cent of consumers in the region are aiming on increasing the amount of open space, followed by Britons in the south-east (12 per cent) and Scotland (11 per cent).

However, it was suggested that consumers looking to get such work done should employ a qualified tradesperson to do so. The firm claimed that people aiming to knock a wall down themselves risk invalidating their home insurance policy as any internal changes can have an impact upon the level of risk associated with the property. In addition, Halifax reported that homeowners should always notify their insurance supplier before undertaking a renovation project.

To finance expanding a room or carrying out any other type of improvement work to a property, applying for a homeowner loan could be advisable. In applying for these type of loans, borrowers

may not only be able to fund the cost of materials but also to hire professionals to carry out the work for them. Taking out a UK home loan might also help people to make their house kinder to the environment. A recent Co-operative Bank study revealed that more Britons are looking to introduce green measures into their homes such as cavity wall insulation, draught-proofing and rainwater catching facilities.

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