

Calling In Professionals Recommended For Budding Home Improvers

Those looking to make improvements to their home should exercise a degree of caution, it has been claimed.

April 13, 2008 (FPRC) -- According to a spokesperson for B&Q, makeovers in the kitchen and bathroom are two of the property modifications that Britons are looking to carry out the most. In addition, painting rooms, laying down new wooden flooring and renovating the garden are projects consumers are said to have their eyes on.

It was stated that although most home improvements carried out will boost the value of a consumer's home, there are some which "are more profitable than others". In particular, installing a conservatory or refurbishing kitchen and bathroom space were indicated as being able to particularly improve the worth of a property. Moves to install central heating and increase natural light were also recommended, as was fitting a garage.

Furthermore, it was claimed that since the introduction of home information packs last year, more people are looking to carry out renovations which are in line with improving the energy efficiency rating of their property. Such work was indicated as including the laying down of loft insulation, with the representative pointing towards claims by estate agents that such features are being increasingly sought after by home buyers.

For those consumers looking for an effective way to fund this and other modifications to their property, taking out a home improvement loan might be effective.

Meanwhile, the representative advised homeowners to check that the terms and conditions of their home and buildings insurance includes accidental damage cover before any construction work gets under way.

However upon incurring a renovation disaster, should consumers discover that they have an insufficient home insurance policy - or indeed they lack cover entirely - it may be possible they will have to dip into their own pockets to make amends for mishaps. This could impact upon their capacity to meet other demands on their spending in areas such as mortgage repayments, personal loans and household bills.

She said: "The golden rule of home improvements is to be realistic. Even the most gifted amateur cannot hope to complete every task alone. If a potentially dangerous task requires more skill than you can realistically offer, then do play safe and call in an expert. It's not only health and safety concerns that may lead you to call in a professional: timing, budget or even the law may require it."

As such the B&Q representative claimed that consumers should not attempt to install gas appliances by themselves. Meanwhile, budding Handy Andys and Nick Knowleses were also advised against trying to demolish load bearing walls or doing any work that could "compromise the structural stability of your home such as sawing through ceiling joists".

For those looking for an effective way to finance carrying out developments on their property, taking

out a homeowner loan might prove to be of assistance. By getting a home improvement loan consumers may find that they are able to purchase the building material necessary for a renovation, for example a new bathroom or kitchen extension, in addition to being able to afford qualified tradesmen to carry out such work.

Meanwhile, a recent CreditExpert study indicated that 31 per cent of homeowners between the ages of 25 and 34 are looking to carry out major improvements to their home. In addition, it was revealed that a consumer aiming to revamp their property is set to splash out an average of 11,142 pounds on this work during the next six months.

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