



**HOW TO MAKE A
HOUSE A HOME**





WELCOME

Since the first lockdown began in March 2020, we've spent more time than ever at home. Not only has it become our safe space but where we've worked, exercised, found new hobbies and got to grips with socialising via Zoom.

All the extra hours spent under the same roof got people thinking about exactly what it is they want and need from where they live, sparking a major rise in home improvements as people up and down the country set about on a mission to make their house a home. The nation has been in a decorating, building and gardening frenzy and just over half of UK adults (53%) have invested in items such as hot tubs, gym equipment, bikes and even pets for their household.¹

No matter the style of your home, you can be sure of one thing: there isn't another on earth exactly like yours. It's totally unique to you and that's what makes home improvements so exciting.

Making changes to your home – big or small – requires planning and by that, we don't just mean scrolling Pinterest for inspiration! There is always a risk of something that's beyond your control going wrong and unfortunately, no amount of preparation can prevent this. Therefore, when rushing to put your stamp on your surroundings, you mustn't forget to consider any implications it may have on your insurance or how you could be affected legally.

For renters, there are rules around how extensive improvements can be and ultimately, any changes are made at the discretion of the landlord. When buying a house, it's more straightforward, but it can be difficult to know where to start – particularly if you've taken on a big renovation project. If you're staying put, looking to add value to your home and bring out its full potential, there's also lots to think about.

Whatever your situation, use this guide to support you through the home improvement process. We've got tips for giving your home the 'wow factor' and helpful guidance on where you may need to seek professional advice along the way.

¹All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2180 adults. Fieldwork was undertaken between 28th - 29th April 2021. The survey was carried out online. The figures have been weighted and are representative of all UK adults (aged 18+).

Making a rental feel like a home.



Even if you don't own your property, your home needs to be a place where you feel relaxed and comfortable. A common complaint among tenants is that it can be difficult to make a property feel like their own. There tends to be limitations around how much you can alter but rest assured, there's plenty that can be done to make a rental house feel cosy and show off your individual personality. Here, we share our secrets of how to do just that, as well as more general advice on what you need to know about renting and keeping your property and belongings protected.

HOW TO MAKE A RENTAL FEEL LIKE HOME

Whilst most rental agreements only permit minimal changes to the property itself, there's still lots you can do to customise your home and make it a little more you. Temporary and inexpensive updates can make a huge difference – to both your living space and the way you feel.



ASK PERMISSION

Before starting any work, it's courteous to update your landlord of your plans. Rental agreements can differ enormously, so always be sure that you're informed of what's allowed contractually.

They may request that you put things back to their original state when you leave, so be prepared for this and be sure to get any agreement around home improvements in writing.

MAKE A STATEMENT

The interiors of rental properties are typically decorated in neutral colour schemes, with hard-wearing finishes and minimalist design. They need to have broad appeal, so simplicity is key.

This may feel a little uninspiring at first, but consider the minimalism as an opportunity – a blank canvas. Use statement furniture, soft furnishings, accessories and artwork to bring personality to each room and create a focal point. Mix up colours, prints and styles to create a unique and beautiful living space.



LIGHT IT UP

Any space can be transformed with the right lighting. By adding more occasional lighting such as lamps, updating shades, introducing fairy lights or LEDs, you can instantly change the ambience of your home.

Functionality is key too, so be sure to include good light in rooms where you'll need it and in those with limited natural light – it will make spaces feel bigger.



LOOK FOR HIDDEN TREASURE

You may not be able to paint the walls, but you can paint your own items or give some preloved furniture another lease of life. Keep an eye on Facebook Marketplace, sites such as Gumtree and visit local car boot sales – they're packed full of gems that just need some TLC.

Upcycled furniture can bring personality to a space and save you a fortune too. Just be sure to put down coverings so there's no chance you'll get paint anywhere!



GO GREEN

Adding some greenery to your home is always a good idea and indoor plants have never been so on-trend. Whether it's potted plants that require little maintenance and will help clean the air, succulents in colourful pots, terrariums or fresh seasonal flowers, there is so much you can do by bringing the outside in.

This is also ideal for rental properties with minimal outdoor space. If you have a balcony, consider vertical gardens that take little space and can be used to grow fresh herbs, as well as plants and flowers.

PROTECTING YOUR RENTAL PROPERTY

Just because you don't own the property where you live, doesn't mean that your possessions are any less valuable, so it's a good idea to ensure you're not going to have to pick up the financial pieces if anything happens to them.

If you think you don't have that much stuff, wander around your home and count it up. You may be surprised just how much you own and how much it's worth. We've created a contents calculator to help you tot up the value of your belongings – you can find it on page 20. Tenants contents insurance is designed to meet the specific needs

of those living in a rented property and protects their belongings if they're damaged or stolen. It can provide cover for a tenant's personal belongings and includes tenants' liability insurance, which means the tenant is protected should they need to cover the cost of any accidental damage to the landlord's fixtures and fittings.

Buying a





Buying a home is considered one of life's landmarks. It's a big decision and can take years of planning and saving but it's a brilliant investment in your future. Purchasing a property also means you can change it until it completely meets your needs – design the space to work for your lifestyle, paint the walls any colour you desire, attach permanent fixtures and decorate your home according to your taste.

This is liberating but can be overwhelming – here's our advice for getting started on the journey to creating your dream home and what to look out for along the way.

PUTTING YOUR STAMP ON THINGS

After buying a house, you'll likely have a wish list as long as your arm. For the DIYers amongst us, it's an exciting prospect of many a weekend spent working tirelessly on bringing the vision to life. Others though, who may not be so keen on the mess that comes with renovation or simply don't have the budget to make big changes straight away, will still be keen to make their new property feel like home quickly – and there are plenty of ways to do so.



GET BACK TO BASICS

It may sound obvious but unless you've moved into a new-build, the house will have signs of wear and tear and be decorated to the previous owner's taste. Upon moving in, spend a few days deep cleaning the property so you know that any dirt moving forward, is yours!

After this, it's often a good idea to give everywhere a fresh lick of paint – it doesn't matter if you're undecided on your final plans for the interiors, just start with white to freshen everywhere up – you'll be surprised what a difference this makes.

GIVE THINGS A FACELIFT

Nothing dates a property more than an old-fashioned kitchen and bathroom cupboards, or fitted wardrobes. Replacing these altogether can be expensive but with a bit of imagination, you can make them your own on a budget.

By sanding down and painting cupboard doors in a colour you love and changing handles and knobs, you can create a stylish space in a style that suits you and doesn't cost the world. You can even paint tiles and buy DIY worktop covers – check out Pinterest or Instagram for inspiration and YouTube for tutorial videos.



WOW WITH WINDOWS

Windows are a focal point in any room yet they seem to be overlooked a lot of the time. By dressing windows stylishly, you can really elevate a room. Dare to go bold and graphic with printed blinds or curtains, keep things more neutral with sheer cotton and linen, or bang on-trend with plantation shutters – the options are endless.

Be mindful of maintaining privacy in overlooked rooms and darkness in bedrooms and bathrooms.

RESTORE ORIGINAL FEATURES

Original features are incredibly desirable so restoring them to their former glory can be a huge selling point. The previous owners of your home may have covered up some original detail and uncovering this character could add both interest and value. Fireplaces, doors, flooring and details such as cornicing and mouldings can all be reconditioned to create beautiful interior features.



LOOK OUTSIDE

Even if your home doesn't have a big garden – you can still get inventive with your outside space. You just need to be creative. You can create an amazing place to relax and unwind with outdoor furniture and accessories such as rugs, cushions and throws.

If you want to make more of an impact and have more to spend, consider a pergola, outdoor heaters or even a hot tub. Your garden could eventually become your favourite part of the house!

PROTECTING YOUR NEW HOME

When you've settled into your new home, you should make sure you're protecting your investment and the things which matter to you, by getting the right type of insurance in place.

Home insurance can cover lots of different things, so it's essential to double-check exactly what is protected by any policy you take out. Buildings insurance will cover the property itself, in the case of an event like a fire, flood, storm, or other damage. You can usually add cover for accidental damage, such as drilling into a pipe, or putting your foot through a ceiling while in the loft.

Imagine picking up your house, turning it upside down and shaking it. Most of what falls out is what

contents insurance is for. This kind of cover will protect your belongings which are not part of the building, e.g. any furniture, clothing, carpets, electronic devices, or appliances.

Some home insurance policies will include both buildings and contents insurance. However, the small print in certain policies might mean they only pay out under very particular circumstances, meaning you might not get the cash you need. Seek professional advice to make sure you've got the cover to suit you and your home.

If you're about to start some home improvements, it can be really challenging to know where to start on the budget. It's so important to get an idea of the cost of your project and make sure you stick to it along the way.

Create a spreadsheet that includes both estimates and actual costs and keep an eye on the spend as you go to ensure things don't get out of control. If you're using subcontractors, such as decorators, be sure to get several quotes and check out online reviews.

Unless you have an unlimited budget, it's not always possible to do everything you'd like to straight away, so set some priorities to make things feel more realistic and achievable. Another reality is that you're likely to spend more than you plan to! There are usually one or two issues that arise unexpectedly, so put a contingency plan in place to avoid financial problems. Add an extra 10-20% onto your existing budget or reduce your budget to allow for this buffer to be available should you need it.





Spruce up your home.

Traditionally, homeowners in need of more space would usually look to move to a bigger house, but these days more and more people are choosing to invest time and money in their existing home rather than buying a new property. A shortage of stock on the housing market is a key contributing factor, as well as financial uncertainties brought on by the pandemic and the general cost and hassle of moving home.

Staying in your home rather than moving isn't just less risky and costly, it offers additional benefits. Requirements for a home change as life evolves and when it comes to renovations, the options are endless. You may consider a garage or loft conversion, extension, summerhouse, landscaping or a new kitchen or bathroom. In this section, we'll explore the perks of renovation and what to look out for.

WHY RENOVATE RATHER THAN RELOCATE

Renovating a home can be overwhelming but so can selling up and moving. If you're not happy with your current home, you'll likely be weighing up the pros and cons between investing in home improvements and buying a new home that already what you need. It's a tricky decision to make but several key factors could influence your decision:



YOU LOVE YOUR HOME

It's no surprise that most homeowners who opt for renovating over relocating do so because they want to keep the home they're used to. It's sentimental when so many memories have been created somewhere.

There's a financial aspect too, as when you buy a new home, you open the door to a world of unknown. There could potentially be costly upkeep and repairs, whereas in your own home, you're used to how it runs and these costs are more predictable.

YOU LOVE YOUR NEIGHBOURHOOD

Location, location, location. There's a lot to be said for getting used to a specific area, its amenities and the local community. Moving means getting used to somewhere new, which may take some adjusting.

If you're a family with school-aged children, moving to a new home could mean having to change schools, which can be extremely disruptive, both socially and academically.



YOU WANT TO SAVE MONEY

For many, paying for home improvements is more affordable than buying a new home. Of course, this will depend on the specifics of the project, but keep in mind that there's always a cost to moving, as well as closing costs associated with taking out a new mortgage.

When you consider an estate agent, as well as the fact that there may be some jobs to be done to get your home ready for viewings, renovating could be the more economical option.



YOU WANT A RETURN ON INVESTMENT

If you consider your existing property to be your forever home, you may not be so concerned with its resale value. However, you never know when you might have to move unexpectedly, so it pays to be mindful of return on investment.

With careful planning and creative thinking, you can carry out renovations and improvements to your existing property to create a home that you'll not only be happy in for many years to come but will make you a healthy return.



YOU WANT TO CREATE SOMETHING UNIQUE

Renovating offers a great opportunity to personalise your home and create features and designs that may be hard to find elsewhere. If you move in an attempt to capture those elements, they may not end up being exactly what you want, at which point you're paying for something you don't fully benefit from.



WHAT YOU NEED TO KNOW ABOUT IMPROVING

Making improvements to your home is exciting – but it can also be stressful, throwing up unexpected issues and costs. From planning permission and insurance to unhappy neighbours and unreliable tradespeople, there are a lot of potential hurdles to overcome. Here are some things you'll need to consider before starting work to give yourself the best chance of things running smoothly, on time, and within budget:



PLANNING PERMISSION

12% of UK adults are planning to extend their homes before 2031² and 20% plan to make their properties more eco-friendly³. Bigger renovations like this usually require planning permission while others can be carried out under permitted development. Always speak to an expert to understand what's needed.

If you go ahead without permission, you risk significant fines or the project being demolished after it's complete, which can mean thousands of pounds in losses. Many homeowners don't acquire planning permission because they don't think their project's big enough to warrant a permit, but you'd be surprised to learn just how many structural changes require the council's go-ahead.

KEEP YOUR INSURER UP TO DATE

You shouldn't need to let your insurer know about any basic DIY jobs, such as replacing carpets or decorating. However, if you're doing building work that affects the value of your home, your insurer may need to know. This covers anything structural like loft conversions or extensions to replacing the windows for double glazing. You'll find more information on this in the next section.



DO YOUR RESEARCH ON CONTRACTORS

Renovations are a major investment and sadly, there are many horror stories around 'cowboy builders' who can leave families and their homes in devastation – it's vital to work with someone you trust. Ask around for a positive personal recommendation if possible and if not, make sure you request some examples of the builders' recent work. Always make sure you have a contract in place with the contractor which details exactly what work you expect from them and to what standard. It should also clearly outline all payment conditions and budgets.



^{2&3}All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2180 adults. Fieldwork was undertaken between 28th - 29th April 2021. The survey was carried out online. The figures have been weighted and are representative of all UK adults (aged 18+).

TELL THE NEIGHBOURS

If your building works impacts on the structure of a shared wall, a party wall agreement between you and your neighbour is a legal requirement – you will have to serve notice and complete the relevant paperwork.

Aside from this, building work can be disruptive – there will be some noise, vans coming and going and there might also be some mess in the short term. It's courteous to inform your neighbours of what to expect and keep them in the loop regarding timescales.

BANG!

BANG!

BANG!



PROTECTING YOUR IMPROVED HOME

If you've been living in a property for some time, you should already have the necessary buildings and contents cover in place. However, as mentioned earlier, home improvements can have an impact on your insurance.

You're probably hoping that the work you're doing will increase the value of your home and this could have an impact on the amount you'll need to be covered for. What's more, insurers may be concerned about building work that could damage valuables or compromise your home security. Also consider that if you're moving out while work is completed,

your insurance will become invalid after a certain amount of time, so you may need to request empty buildings cover.

If in doubt, speak to your home insurance provider. Every policy is different so it's always worth checking.

SEEKING PROFESSIONAL ADVICE

Hopefully, we've given you some food for thought but remember this is just a guide to help you along the journey to making home yours. If you're about to make changes, whether you're renting, moving, or improving – speak to the experts where necessary.

In case you're worried about how to find a good adviser, here's some things to find out before you take the plunge:

WHO ARE THEY AND WHAT ARE THEIR CREDENTIALS?

It might sound obvious, but make sure the person you're speaking to has the right experience and expertise to guide you in the right direction. A good place to start is to ask family and friends if they have any recommendations. If not, it's good to ask about what they specialise in, who they've helped (examples and case studies are always a good sign), and how they can help you. You could even ask them to put you in touch with a previous customer so you can get some feedback on their experience.

ASK YOURSELF IF YOU'VE GIVEN THEM THE FULL PICTURE

It's a good idea to make sure you tell the adviser as much as can about your personal circumstances, plans for home improvements or moving, and what's important to you. The better information they have, the better informed their decision will be. How much do you have in savings? What's your income and your outgoings (be honest)? What's your appetite for risk? What are your long-term goals?





WHAT PRODUCTS ARE AVAILABLE AND WHICH ARE BEST SUITED TO YOU?

Ask for a simple explanation of the range of products out there, how they differ, what they offer, and which ones fit your brief the best. Be sure to question what they mean if there are any words or terms you don't understand. The more information you have, the better informed you'll be when coming to a decision.

HOW DO THEY WORK?

What methods do they use when helping you come to a decision and what kind of relationship will you need to establish – is one meeting sufficient? What kind of updates will you get? And how much contact will be made throughout the agreement?

THE ALL-IMPORTANT QUESTION: HOW MUCH WILL IT COST?

Find out how much the overall cost will be, including any costs for the advice you're receiving. You need to ensure that the product matches your requirements, so cheap isn't always the best route; however, the adviser should help you to make sure anything they recommend is something you can afford.

HAPPY HOMEMAKING!

We hope you've found the tips in this guide useful. Please remember to seek professional advice before making any major changes to your property – it's always best to ask the experts.

HOW MUCH ARE ALL YOUR *things* worth?

The total value of your contents might be higher than you expect

BEDROOMS

Furniture	£
TVs	£
Shoes and clothes	£
Jewellery and watches	£
Carpets and curtains	£
Soft furnishings	£
Pictures and art	£
Mirrors and ornaments	£
Accessories	£
Other	£
TOTAL	£ _____

LIVING ROOM

Sofas and chairs	£
Furniture	£
TV, computers and laptops	£
Stereos & speakers	£
Games consoles	£
DVDs, video games and books	£
Digital downloads inc. music	£
Carpets and curtains	£
Soft furnishings	£
Pictures and art	£
Mirrors and ornaments	£
Other	£
TOTAL	£ _____

KITCHEN

Fridge freezer	£
Furniture	£
Oven	£
Washing machine	£
Tumble dryer	£
Microwave	£
Kettle and toaster	£
Coffee machine	£
Blender	£
Pots, pans and utensils	£
Pictures, mirrors and ornaments	£
Other	£
TOTAL	£ _____

DINING ROOM

Furniture	£
Carpets and curtains	£
Soft furnishings	£
Pictures and art	£
Mirrors and ornaments	£
Other	£
TOTAL	£ _____

OUTDOORS

Patio set	£
Gardening equipment	£
Tools	£
Bikes	£
BBQ	£
Other	£
TOTAL	£ _____

THE REST OF THE HOUSE

Cabinets and shelves	£
Soft furnishings	£
Phones	£
TableTs	£
MP3 players	£
Handheld games consoles	£
E-readers	£
Cameras	£
Sat Navs	£
Printers	£
Toys	£
Other	£
TOTAL	£ _____

GRAND TOTAL: £ _____

¹ABI.org.uk Insurance and savings

Notes...

