

Complete Guide to Renovating a House

PART ONE: FINDING & ASSESSING A PROJECT

In the start of a major new series for those taking on old houses, **Natasha Brinsmead** reveals the key ways to find the right house for you

GETTING STARTED

All renovation projects start, of course, with a house that needs some work. It might indeed be the house you've lived in for years, or it might be that a house has caught your eye on account of its location or acreage. It might simply be because you want to make your own individual mark on a house, or perhaps it's because you want to climb the property ladder

by adding value. Whatever the motivation, the original house is key, because if you choose badly, then your work will almost certainly be in vain. So what you're after is that magic word – 'potential' – and assessing that from the hundreds of thousands of properties for sale each year isn't as easy as you might otherwise think.

info

As not all renovations require planning permission, it is difficult to get exact figures, but current estimates suggest that around 300,000 homes are renovated or extended each year

HOW TO FIND ONE

In the world of property search engines, the key is not so much finding properties as sifting through what's on offer. Not all agents recognise the potential that some homes have, so be generous in your parameters — two bedroom detached bungalows being a good starting point for small homes on bigger plots that

have lots of scope for improvement, for example. Also, drive around and identify potentially empty properties — track down the owners, who may be willing to sell to you in order to save on estate agent's fees.

Also, don't forget the key marketplace for run-down homes — auctions (see RIGHT).

LOOK ONLINE

In addition to making filtered searches on [Rightmove](#) and the other main sites, check out [Plotfinder.net](#) and [pickupaproperty.com](#) for more tailored results



how to

How do you track down the owners of an empty house? Firstly, search the Land Registry online. For £3 they'll let you see the title register if the house has been sold since 2000. If it hasn't, turn detective. Ask neighbours and mailshot the house itself

AUCTIONS

Auctions remain the best source of homes in need. Identify the key auctioneers in your area through the local press, or check out [plotfinder.net](#) for details on larger, regional auction houses (Allsops and Roy Pugh being two).



Does it Make Sense Financially?

What Condition is the Roof In?

Should the Cracks Put Me Off?

How Much to Replace the Windows?

Could I Extend It?

How Can I Make it Look Better from the Front?

quick tip

The cheapest renovations are those that make the most of what's already there rather than relying on extending to add space. Bungalows, especially those built pre-war, that tend to have large roofs, are prime renovation material as extra bedrooms and bathrooms can potentially be added using what's already there, minimising costs and maximising value



ASSESSING POTENTIAL

Before you even begin to assess the structural condition of a property, there are a few basic things to ask yourself. Is it in a good location? This could mean that it is in an area known for its good schools or transport links, away from any main roads or next to land that is likely to be bought up by a developer. Check out the scope for off-road parking where there isn't any and whether neighbouring properties have been recently extended (indicating that local planners are open to the idea). These are all things that are fixed and can't be changed, unlike rotten windows and a damp problem.

Once you have ascertained whether or not it is worth even stepping foot in the property, an assessment of the structural condition of the house is essential — not only in order to work out how much work is going to be required or whether it is even a viable project, but also to give an idea of whether the asking price is a fair one. Often there seems to be a premium for houses in need of

modernisation and often, once the costs of the renovation have been taken into account, the figures do not stack up. Even if you are confident that you can spot any structural defects, unless you are a very experienced renovator (or a surveyor), you should always commission a building report from a Chartered building surveyor before buying. However, bear in mind that a surveyor will not be able to uncover any hidden problems and will not usually give an idea of the costs of the works required. Arm yourself with a checklist of the most common problems found in old properties and what it is likely to cost to put them right. There's one on the following pages — but bear in mind you'll almost certainly get a few surprises once you move in.

info

A structural survey to assess a home's condition will cost around £500 (find one at ricsfirms.com) while a lender's Homebuyer's Report, giving you little more than a valuation, will cost £150-300

MONEY-SAVING TIP

If you're needing finance, your lender will insist on a valuation. If you also want a full structural survey, tell your lender to see if your chosen surveyor is on their panel for valuation reports and, if not, if they could recommend one locally who is. It saves paying for two different surveys, saving £100s

A Visual Inspection
Things serial renovators look at first of all when assessing a property's potential include **useable roof space** (in this case ripe for conversion), need for **replacement windows** (essential here) and **room for extension** (lots, in this case)

VALUES

The cost of any works should make sense when compared to the end value of the finished house (which you can get from the selling agent). While getting fixed costs before you have bought is impossible, do check out homebuilding.co.uk for ideas on task costs (e.g. rewiring). We'll also be looking at costs in-depth in a later issue. Extensions typically cost between £1,200-2,000/m².

A Bit of Imagination

Homes come in all different forms and so do renovation projects. In this case, a 1930s home has been given a very modern makeover. Approaching projects with a bit of imagination is critical to unlocking potential

DESIGN POTENTIAL

The first place that most people would go for design help is a professional designer or architect, but it doesn't make sense to spend on design fees before buying a house — so the duty falls on you, the potential homebuyer, to work out what can be done in the name of renovation and improvement.

Firstly, what are the basic things that need to be done in design terms to bring the house you're considering up to your requirements? How many extra bedrooms or bathrooms will it need? What about kitchen size (the smaller kitchens common in older properties being the number one 'room for improvement'?) These 'essentials' will form the basis of any renovation works (although don't assume they necessarily require an extension to achieve).

Secondly, number and size of rooms aside, what are the problems with the layout and look internally? Do the rooms flow? Have previous extensions created 'corridor' rooms that seem awkward? What about orientation and room positioning? Do the main living areas overlook the garden or view? What about the position of what will become the master bedroom? Is the only bathroom downstairs?

Lastly, consider the exterior. Assess windows not just for rot, but aesthetically. Can the external cladding be improved? Is there room in the roof for conversion? Is the garden big enough?

All of this will help you begin to form an idea of what you would want to do to the property — planning permission allowing (see RIGHT).

It doesn't make sense to spend on design fees before buying a house — so the duty falls on you

know this

Planning permission is a critical factor in a home's future development potential. One of the first bits of research you should do having identified a house is to see if any planning applications have been taken out by a previous owner (search the local authority's planning website). Do the same for neighbours — it will be a useful steer on future work

A TYPICAL ASSESSMENT



Editor Jason Orme talks us through his recent assessment of a home in need of renovation

After the discussions about whether we liked the location and views (we did, very much!) we then made sure the finances stacked up before a first viewing. Accompanied by a video camera, we had already produced a list of key questions (was it on mains, what was included in the sale, etc.) for the agent. We used this viewing to get a sense of the scope of the property, views from each room and the superficial state of the bathrooms and kitchen — could we live in it? (no, was the answer).

You can be overwhelmed with taking so much in on a 30 minute viewing, so the video really helped us go back over key areas for discussion later on. We also checked the home's planning history and did all we could to find out as much as possible online before a second viewing, on which we had a barrage of structural things to check in detail and were accompanied by a relative with experience in renovating old homes. He helpfully pointed out that the copper pipes had all been stolen — something we missed first time round! A final external viewing after hours to get a sense of it again helped — you can't see enough, really.





SUBSIDENCE

Subsidence does not always mean there is no hope for a property. Tell-tale signs include big cracks that seem to have grown from smaller ones, particularly when they get wider and appear in the corners of window and door openings. Cracks that are more than 3mm wide in the exterior of a building should also raise the alarm. Look too for rippling in the wallpaper that has not been caused by damp and doors and windows that have begun to stick (although timber does contract naturally, too).

According to a Halifax survey, 70% of subsidence cases are caused by tree roots. Other causes include leaking drains and in rare cases, older properties that have been built over mines or quarries.

If subsidence is revealed, the main issue will be that it will be hard to obtain buildings insurance. The options are to either try to buy the property at below the market price and pay for any relevant treatment yourself, then get insurance, which is likely to have a big premium. Or, get the seller to make a claim against their insurers, allowing work to be carried out under their policy.

In terms of treatment, all that may be needed is for trees to be removed or drains fixed. However if the building has already started to fail, then underpinning may be required, which could cost £10,000+.

Structural Checklist

Rewiring

Electricians in old buildings will often require updating – look out for old-fashioned fuse boxes, light switches, round pin plugs and fabric-coated flex. To rewire a typical three bedroom terrace measuring around 100m² will cost between £2,500-3,000. This should include removing the old wiring, installing a new consumer unit and lifting and replacing the floorboards. It will not include re-plastering.

No Heating

No radiators in a house should immediately alert you to the fact that there is no heating system in place. Sometimes, there may be electric storage heaters instead. Adding a wet radiator, gas central heating system to a three bedroom terrace will cost around £2,500-5,000.

Dry and Wet Rot

This is a type of fungus that can destroy timber. Loving badly ventilated conditions, it is often found in the roof space or under floorboards in old houses. Look out for cotton wool-type masses and a strong musty smell when you lift the carpet. Getting rid of it will cost around £1,000. Wet rot is not so much of a problem, occurring in timber exposed to high levels of moisture. Timber will feel spongy to touch and dry timber will crumble easily. The problem should not return if damp problems are solved and ventilation is improved.

Cracks

Although people immediately assume all cracks are bad, they are not always the sign of subsidence. Cracks which are in just a single brick or are in

know this

An easy way to check the age of a home's electrical system is to go on a little hunt for the consumer unit. If the property has one, chances are it has been rewired in the past decade or so.



info

The time between an auction property going on the market and being sold is usually no more than four weeks – so act fast. You'll need to arrange finance, viewings and legals as soon as possible



Structural Checklist (cont.)

plaster by a window or doorway are not usually signs of a structural issue. However, more extensive cracks that seem to follow a pattern, such as through several bricks, can point to something more worrying. Investigate for signs of movement within the building, such as window frames that have come away from the walls, doors that will not close and uneven floors. Causes can be linked to subsidence which may require underpinning. However, in very old properties, twisting and warping can be nothing more than harmless ageing.

The Bathroom is Downstairs!

Downstairs bathrooms are very common in old houses. To create a new bathroom on the first floor to replace an existing bedroom should cost around £1,500-2,500 – but this will mean you lose a bedroom.

Cracks in Render

Small cracks are usually just cosmetic and are inexpensive to repair. However bigger cracks could be a sign of structural movement and if the render has started to fall away from the wall it will need to be replaced – costing approximately £14-18m².

Roof Damage

Look out for broken or missing roof tiles, flashings or underfelt and worn pointing. Replacing just a few tiles or slates will only cost a couple of hundred pounds, but if the damage is extensive, a new roof may be required – a job which will cost about £2,000-3,000 for a typical three-bed house.



PRO CHECKS

- **Roof space** for an idea of the state of the roof timbers and if roof tiles are missing;
- **Floor joists** (if possible) a common place for timber rot. At the very least, do the old 'jumping' test to see if they bounce;
- **Junctions** of walls and roofs and new/original parts of the house to see if there is any movement;
- **Windows and doors** to see if replacement is required.



THE 60-SECOND VERSION

Almost all properties have some potential for renovation – the key is assessing design and financial potential before committing. Be realistic about factors you can't change, and be bold about what you can.

An assessment of a house you're interested in should involve at least two viewings (one of which should be recorded for future analysis) so you can get as many questions answered as possible. A structural survey is a great starting point but you need to carry out a comprehensive analysis of where the key problems are, before turning your mind to the key areas for development might lie.

Almost all structural problems are solvable to some degree, but the more severe will impact on your ability to finance the project and insure the end result. The key is in getting the most out of viewings.