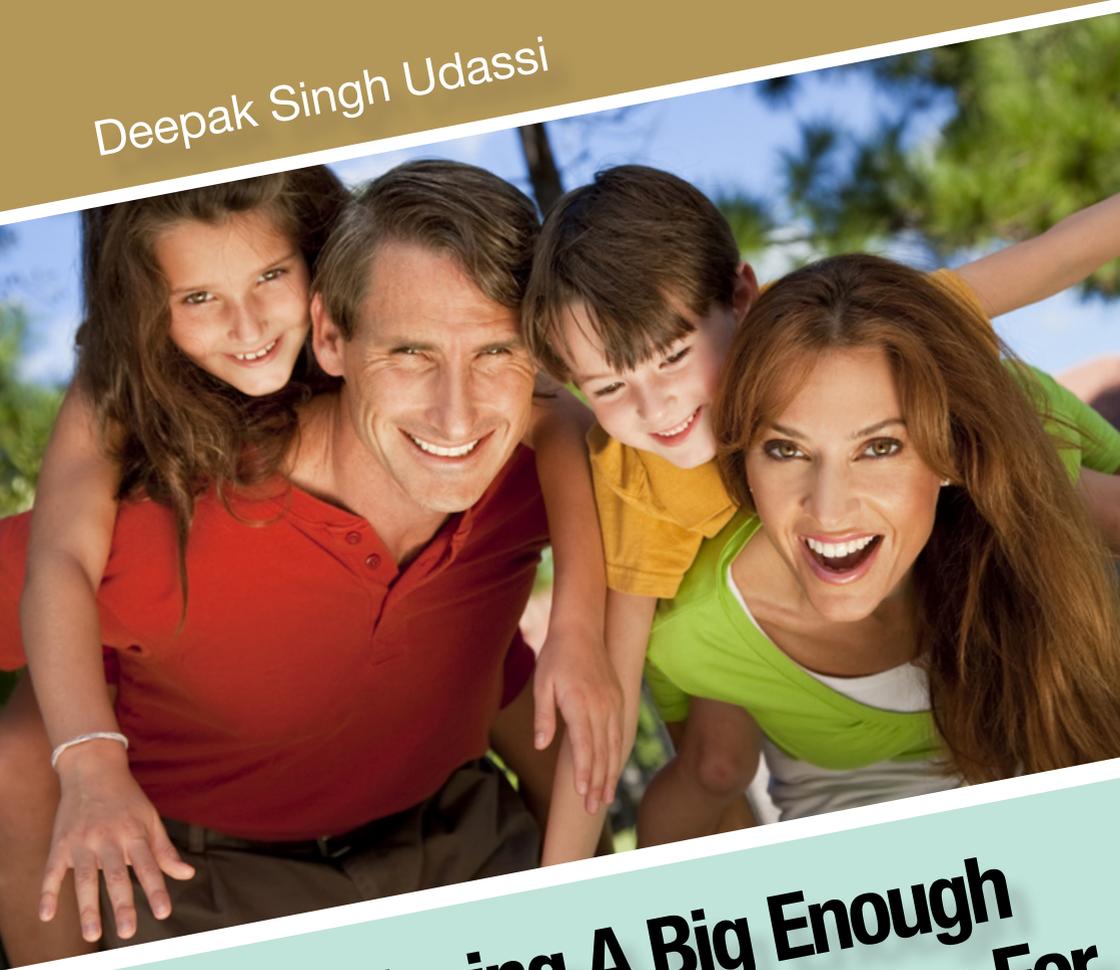
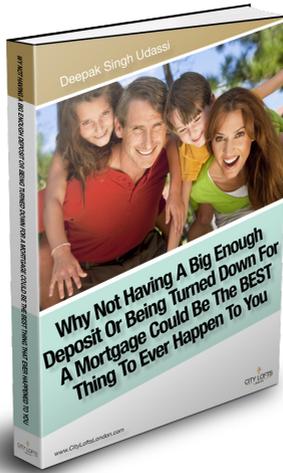


Deepak Singh Udassi



**Why Not Having A Big Enough
Deposit Or Being Turned Down For
A Mortgage Could Be The BEST
Thing To Ever Happen To You**



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Why Not Having A Big Enough Deposit Or Being Turned Down For A Mortgage Could Be The BEST Thing To Ever Happen To You

The housing market in the UK has made it impossible for people to move – for both first time buyers and home owners with equity in their property. The cost of buying and moving home is so extortionate that householders are looking for alternative ways of expanding their property to make more space. And loft conversions are proving to be a popular choice for a number of reasons.

First of all, let's take a look at the problems UK families are faced with...



Hefty moving costs

In the current economic climate, budgeting for a house is critical. Not only do buyers have to pay a deposit, there is also stamp duty and professional fees for legal services, surveyors and estate agents. On top of that there are typical moving costs. Surveys undertaken by property management firms calculate the average cost of moving house in the UK is between £9,500 and £25,000 depending on the region you live or want to buy a house.

Let's take a look at a typical scenario. Peter and Susanne are a young, professional couple living in Oxford. They want to sell their 2-bedroom starter home valued at £300,000, and move to a typical 3-bedroom semi-detached property in a quiet suburb on the outskirts of London. Peter has a new job in the City and the couple are hoping to start a family one day.

The price of the house they want to move to is valued at £450,000. This is a typical price for a 3-bedroom house in the south-east and on the outskirts of London. A breakdown of the costs involved in this particular scenario are as follows:

- 25% deposit – £112,500
- Stamp duty (3%) - £13,500



- Mortgage setup fee - £150
- Mortgage arrangement fee – £2,000
- Mortgage broker fee – £500
- Valuation fee - £400
- Home Buyer's survey fee - £600
- Solicitor's fees - £900
- Search fees - £300
- Telegraphic transfer fee - £45
- Moving costs - £500
- Agent fees of 2% - £6,000

Total: £134,695

The grand total as you can see is almost half the amount the home they are selling in Oxford is valued at. Deduct the deposit and the moving costs are £22,195 just for the transaction to go through and for the couple to move into the new property. With costs like these there is little wonder the housing market has slowed down. Householders that need more space have to look for alternative solutions.

Can't get a mortgage

It is often the case that sellers have no problem getting something near the asking price on their property. The problem is the massive layout of costs needed to move to a bigger



house. In some parts of London & the South East, houses with just one extra bedroom can be double the price.

In April 2014, banks are introducing new mortgage lending rules which examine the lifestyles of potential borrowers, making it even more difficult to get a mortgage. Therefore some home owners that want to move may not be able to because they cannot get the financing. The new rules involve the following:

- **Affordability test** (lifestyle quiz) – over and above vastly more rigorous income requirements, lenders want to know exactly how you spend your money. They look through years of bank statements and tally up how much you spend on coffee, going to the cinema, restaurants etc. and from there deduce whether your personal lifestyle will in any way encumber your ability to make monthly repayments.
- **Stress test** - if the lender agrees in principle to lend you money at 5% interest they will assess your income and expenditure to judge whether you can afford to make repayments if interest rates were to increase.
- **Mortgage interview** - you and your partner (if it is a joint mortgage) will be asked to attend a formal interview so the lender can examine your financial position and your



personal character. So assuming you 'pass' the lifestyle quiz and jump the stress test hurdle, you are then at the mercy of whether the lender likes you.

Fail any one of the above tests and you will be refused a mortgage. Countless applicants have already been refused financing for having children, expecting babies or planning to have a family in the near future. The lender takes into account costs typically associated with rearing children such as day-care costs, clothing, food, toys and school fees.

Housing dilemmas

Couples living in a one or two bedroom property and are planning to have a family or are expected a new arrival are therefore in a dilemma. They NEED extra space, but cannot afford to move. It is not unheard of for siblings to share the same bedroom, but problems arise during teenage years when your offspring are developing physically, emotionally and hormonally. If you have a boy and girl this can be a particularly concerning issue.

Families also have to consider how long their children will continue to live with them. Considering the costs above, how plausible is it for your children to get on the property ladder and buy their own home. With rent prices so high, they will



never be able to save enough money to buy their own property, particularly if they are saddled with student debts.

It is not inconceivable to have a situation where your two adult children are having to share the same room because the cost of moving house is unaffordable and restrictions placed by money lenders disqualify you from securing a financing to buy a bigger property. Can you imagine two twenty-something siblings sharing the same room every night? It is an impossible situation that could possibly become a reality!

Other nightmare situations include the need to look after elderly parents. If your aging parents need full-time or part-time care, the average costs are estimated to be between £100,000 and £150,000 a year, depending on which area of the country you live and whether your parents have residential care or move into a nursing home. Can you and your parents muster together £100,000 a year? How long will they live?

Sometimes the only option is for them to move in with you. But where will they sleep? This is particularly if you already have two children already sharing the same bedroom. Social services class living rooms as sleeping areas in which case many families are disqualified from re-housing. Is it plausible for you, your children or your aging parents to live in the living room? Probably not!



Housing solutions

Converting your empty loft space into an additional room provides an affordable and effective solution to all of the above housing dilemmas. Not only that, but it adds value to your property so that should you need even more space or want to move to a catchment area that has better schools, the extra cash gives you sufficient equity to cover moving costs and satisfy mortgage lenders that you are in a position to repay the loan.

Moving house or renting is dead money. It is quite possible your children will not be able to afford their own house and leave a legacy for their children. Therefore the house you have now - or can potentially buy with the extra money you make having installed an attic room - is likely to be in the family for generations. In essence, the legacy of future generations is entirely in your hands.

This is why planning your housing situation now is so critical. It therefore makes perfect sense to invest in your current home so you can cope – and future generations – can cope with potential housing dilemmas. A loft conversion is THE ideal solution.





How to Build a Loft Conversion Without Making Mistakes

A loft offers you much more than a storage space – it can be used to make money! We are not just talking about rummaging through and finding some buried treasure that you can sell on eBay or at the local car boot, we're talking about an investment with thousands of pounds in potential returns.

We are of course talking about converting your loft space into an attic room. You may need an extra bedroom for the children, or you could take in a rent-paying lodger. Maybe you need a place to work or just a quiet place to relax in a sun-filled heaven.



With the advancements in design and technology anything is possible these days and with the value of property on the increase, you may as well make best use of the space in the roof that you have already got rather than thinking of moving.

If you are going to convert your loft make sure you do it correctly as mistakes can be costly.

The first thing you need to decide is what you want to convert your attic space into and what you want to benefit from it. If the loft conversion is intended to increase the value on your house, make sure you meet the qualifying criteria. Let's have a look at the benefits you can get from converting your loft space into something of use.

THE BENEFITS OF A LOFT CONVERSION

The cost of property in the UK is so high that it is difficult for first-time buyers to get on the property ladder or for young families to upsize. University graduates are burdened with student debts and many of them are returning home to their



parents. There is a growing need for UK families to create more living space in their home and a loft conversion offers a great option.

It is far less expensive to convert a loft than it is to purchase a new home and it is possible to renovate attic space with plumbing and wiring for electricity and running water. Attics make ideal bedrooms with ensuite bathrooms!

An insulated loft is energy efficient and keeps the heat inside so cuts down on your energy bill. A professionally done loft conversion will improve the natural heating and cooling system of your house.

Adding another room to your home also increases the value of your property, but it must meet legal regulations to qualify as an additional room. Sliding a metal ladder through a hole in the ceiling does not qualify as an extra room even if you have hung curtains and wallpaper.

A properly converted attic can be legally rented out as an



attic room, or an entire studio if your loft is big enough to accommodate it. With the cost of living in metropolitan areas on the rise, more people are renting homes rather than buying their own property and a spare room to offer tenants can give someone a roof over their head and give you a bit of extra cash in your pocket.

Maintenance costs can also be kept to minimum when renovating a loft as any plumbing, electric or heating operates off the mains in the house without the need for additional equipment that might breakdown or malfunction.

So now you have considered the possibilities of what you can do with your attic, let's take a moment to consider what can go wrong and will go wrong if you go about refurbishing your roof space without being prepared.





13 BIGGEST MISTAKES HOME OWNERS MAKE WHEN BUILDING A LOFT CONVERSION

1. Appointing an everyday builder in place of a professional loft specialist

Converting a loft is a job for a specialist and not something just anyone in overalls can have a stab at. If you need to rewire your electrics, you don't ask a plumber! There are specific things you need to know and do when converting a loft so you are better off with a professional loft specialist than a Jack of all trades – and we know how that saying ends! Sack Jack off and get a pro on the job!



2. *Appointing the wrong contractor*

You will naturally approach your loft conversion like decorating any other room in the house and seek the help of a contractor so you want to make sure you are getting one that you trust and feel happy with. By all means follow up recommendations by other people, but the bottom line is your loft specialist should be able to inspire you.



You are about to embark upon a major transformation of your home, which you have probably been saving towards for a long time, so you want to be damn sure you will not be disappointed when the jobs done. Therefore shop around and appoint a contractor you feel is the best qualified and that you click with.

Don't forget, the person you choose to do the job will be working on your property for around 7-9 weeks. In our experience the

right contractor does far more than just build a loft to your specifications, they get to know you and understand the vision you have for your home. They should be flexible, open-minded and willing to do everything possible to make your idea into a workable design.

3. Poor use of space

Approaching a loft conversion is similar to a kitchen or bathroom – you have to use the space wisely as you have limited room compared to traditional rooms. There is an optimum way to configure any conceivable loft space. The trick is for the architect to harness the your needs and wishes and integrate them into your preferred loft design.

4. Poor use of natural light

Perhaps the most overlooked aspect in the design process is the use of light, but being in the roof, the attic has the most potential in the entire house to benefit from a sun bath. Homes are more enjoyable to live in when they are well-lit house and



there are lots of clever and cost effective ways to maximise the level of natural light entering the property.

Design measures such as roof domes, light wells and cleverly positioned Velux windows open up the entire loft conversion and emit an uplifting natural light surge which you can also have spilling into the first floor level if you choose to. Light brings an entirely new level of beauty to the whole property by day - and by moonlight.

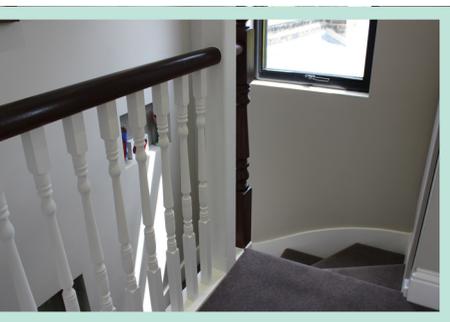


5. Not maximising head height

Before you start renovating your roof space you must be realistic about the possibilities so get your tape measure out and make sure there is at least 2.3 metres of headroom between the floor and the ceiling. If you haven't then your options are limited.

You may walk into some loft rooms and they feel ‘boxy’ and tight. This is not a good feel for a loft room. Even though the actual floor area is big enough, a low ceiling takes up room space and causes the ‘boxy’ feeling. Upon designing the loft conversion, always look for the best way to maximise head height, so the loft feels like walking into a 2nd floor room rather than squeezing into a shoe box.

6. Incorrect positioning of new staircase



The positioning of your staircase case is crucial as it impacts on the design of the first floor and needs to be fastened securely. For any given loft type, there is an optimum position to installing your new

staircase up to the loft room in order to give your property the best balance between usable living space and non-usable ‘swing’ space.

All too often you will find staircases unnecessarily encroaching

onto a bedroom and not making best use of ‘dead space’ –which could otherwise be put to better use for the benefit or comfort of the home owners.

7. Failing to upgrade the heating system

Heat may rise to the roof, but not every home has a heating system powerful enough to warm the attic room as well. A professional loft specialist will be able to tell you the best way to get maximum heat capacity not your loft extension. All too often a home owner spends thousands on realising their dream loft conversion, only to find that the shower doesn’t work in the new en-suite or the radiators don’t get hot. Moreover the radiators in the rest of the property don’t work as well as they used to either.

Why? Because the boiler that has been providing heating & hot water so reliably over the years, has all of a sudden been rendered insufficient to meet the new demands of the household. It’s like a horse pulling a cart - if the cart is



overloaded the horse has to work harder to pull the load behind him. Either the horse will slow down or just collapse. Just like the heating system. But if you add a horsepower than the cart can be pulled comfortably.

A reliable option is near infrared heating which can be installed as part of the design of the conversion, as boards in the ceilings for example or heated panels designed as a mirror that hangs on the wall. A good designer will be able to tell you the most cost efficient ways of building your dream room.

8. Putting cost before quality – builder and material

Although it is important to consider cost and not spend over your budget, you do not want to skimp on poor quality materials that are not sufficient for the job. It will only end up costing you more in time, money and hassle later down the line.



The old saying, “pay peanuts, get monkeys” and “what goes around comes around” rings true in the building business. If you scrimp and go for the cheapest option, you will get poor quality results. There is always a reason why a building company’s quote is cheap! If it sounds too good to be true, it will be 100%.

A professional loft specialist knows that there is a bare minimum cost any job could be completed for, and if a quote is low, then invariably the contractor will be clawing back the difference by cutting corners with inferior materials, illegal or dangerous installations and all in all a rush job because they have no motivation to finish the job well because it is unprofitable.

For example, selection 0 standard felt roof with only 1-2 layers is a poor quality material with a short life span and will inevitably start leaking the first sight of heavy rain. A high spec rubberoid roof on the other hand is more expensive but has a 40 year life span and is durable. The difference between the two is far less than you will have to pay to repair the water



damage so in the long run it is always cheaper to pay for quality from the outset.

9. Not leaving provisions for storage

If you use your current loft space for storage space it is easy to overlook where you are going to store your belongings. It may be that you can have a spring clean and get rid of a lot of things you no longer have a need for, but you must consider you will still need to use space in the attack as storage.



You there need to think of practical and creative ways of using space as storage, which without sufficient experience and imagination is rarely achievable. An experienced professional loft company will be able to integrate otherwise 'dead space' and convert fully usable and practical storage space for items without leaving a clutter.

10. *Insufficient sound proofing*

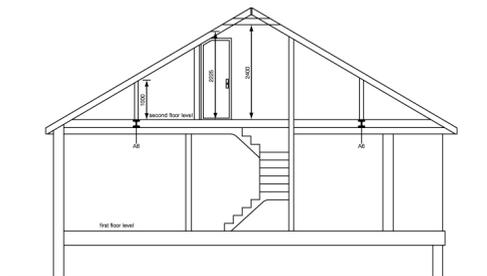


It may depend on what you intend to use the room for, but attic space is most often used as a retreat where you can pass the time in peace and quiet. You also have to consider that people residing on the lower floors will be able to hear every footstep, toilet flush, shower and movement if the room is not sufficiently sound-proofed. Materials are available that you insulate the room and block noise so you can warm the room and confine noise at the same time.

You should also consider noise coming from outside the house too so if you are planning on filling the room with light make sure you have a sufficient budget to cover the cost of double glazed windows.

11.Failure to get the correct planning permissions

Local council require home owners to apply for planning permission if they are planning changing the structure of the building.



Councils have bi-laws with their own rules and regulations so not one rule book fits all and different areas will be required to go down different planning routes.

The planning process itself can be quite involved in some circumstances and it is critical that your loft specialist team has a robust system in place to achieve a successful result with the council's planning department should any adaptations be required. If the homeowner is been ill-advised on planning permission requirements and goes ahead with the construction of a fully fitted loft conversion, the council can deny you permission and order you to demolish the renovations at your own expense.

12. *Badly designed layout*

The layout of an attic room is even more critical than any other room in the house because of the limited space. For example, you have to be careful where you position the plug sockets so they are accessible, but that can easily be reached for conveniently plugging in electrical items such as alarm clocks, coffee makers and phone chargers.

Even smaller attics have dead space that can be utilised. This may even allow you to renovate your attic into an ensuite bedroom with the bathroom door opening into the landing to create a second bathroom. This also gives you a usable wall area to hang a plasma TV, bookshelves or pictures.



When considering the layout of your room try to get the design to enhance the purpose of the room. For example, if you work from home and intend to convert your loft into

an office, bespoke work benches can be designed to make greater use of the space available. You can also run cables into the roof so that you can connect to super-fast broadband and watch TV.

13. Party wall oversights

If your own property with an adjoining neighbour such as a semi-detached or terrace house you may be obliged to consult your neighbour of you renovation plans under the terms of the Party Wall Act 1966. The act stipulates that you have a duty to inform an adjoining owner of your planned building works and gives them the right to be involved in the choice of contractor. Failure to carry out the conditions under the terms



of the act can result in delays to the building process and your neighbours can apply to court to prevent you from undertaken a loft conversion.



FAQs

1. How much does a loft conversion cost?

Your property is as unique as you so it is not possible to provide an exact figure for your dream room. For instance, you may set your heart on the Rolls-Royce of bathroom suites over and above a standard suite, which would of course impact the price.

City Lofts can provide provisional estimates upon inspection of your property, but to give you an idea of cost now, a standard loft conversion in a 1930's three bedroom semi in the suburbs of London would be amount to somewhere in



the region of £40-50k subject to architectural survey, design choices, furniture, fixture and fittings.

2. Will a loft conversion increase the value of my property?

Most industry commentators and property market professionals such as Estate Agents will say with high certainty levels that a loft conversion will increase the value of your property significantly. The property market is of course different around the country & around the capital, so it's always best to check with your local Agent first.

3. How long does it normally take to complete a job?

That again depends on the size of your property and the complexity of the design, but we can typically finish a job in 9-12 weeks for most standard properties



4. How soon can you start?

The lead-in period before building work actually starts is usually 9-12 weeks to allow time for the council to approve the building works and for our loft convertors to become available.



5. Do I need planning permission?

If your loft is no more than 40 cubic meters in size, you will be allowed to proceed with the project almost immediately under what is known as ‘Permitted Development.’ This allows building work to start before the relevant planning consents have been issued. In our experience it’s better to seek consent before starting anything because there will be a lead in period of 9-12 weeks anyway so it is better to use this time to get the consent (called Certificate of Lawful Development’) in sooner rather than later.



6. Can I live in the house whilst the work is being done?

Absolutely, but you do not have to stay in all day. For 80% of the project, builders do not need to set foot inside your house as they enter & leave the

work area via scaffolding on the side of the house. All services will be working as normal (gas, water, heating electrics) and the property will be safe and secure at all time.

7. Can you complete the loft conversion over winter?

Yes we can unless severe weather conditions prevent us! If there is heavy snowfall blocking the roads we may not be able to travel to your property and heavy winds could delay work on the roof. However, no matter what the weather is doing we always make sure that your property is safe, warm and secure throughout the winter months.

8. How much disruption will there be to my house?

The impact of builders in your roof actually causes minimal disruption, much less than you would expect. About 80% of a loft conversion project is completed before the builders even step foot inside your house - this will happen when they're ready for the new loft conversion to be joined to the existing property with the new staircase. Therefore the only other time your property will need to be accessed is to connect the new electrical, heating and plumbing services to the existing network, but this is a fairly quick job and causes next to no disruption whatsoever.



9. Do I need an Architect?

Definitely! It is highly recommended that you use a specialist loft conversion company that will manage the whole process

as a matter of course. A professional designer can help you realise your vision on paper and give you a very clear view and what your loft conversion will actually look like. They also have the expertise to make best use of space and give you expert advice how to keep costs to a minimum.

The Architect is responsible for producing the drawings and submitting them to the local planning department, as well as producing the full building regulations drawings and structural calculations that are required by the council and loft builder.

10. *Can I have an en-suite in the new loft room?*



Sure, why not! 90% of loft conversions can be designed to accommodate an en-suite bathroom and some home owners can build an extra bathroom.



QUESTIONS YOU SHOULD ASK POTENTIAL CONTRACTORS

We mentioned at the beginning of this eBook about the importance of finding a loft conversion company you can rely on and feel comfortable with. We appreciate you are new to hunting down reliable loft specialists and may never have even sought out a contractor of any kind before so to help you make a decision it is important to ask the following questions before hiring a contractor.

1. What are the alternatives to a loft conversion?

That depends what you intend to use the loft conversion for.



Naturally you intend to put the space in your attic to better use, but if you find a loft conversion is not doable, what other options do you have around the house to fulfil your dream. Do you have a garage or side extension you could convert, or space in the rear of your property on which you can build a garage or an extension. Or you could just move to a bigger house, but all the alternative options to a loft conversion of more expensive and a lot more disruptive.

2. Will a loft conversion increase the value of my property?

Providing you loft conversion is built correctly and qualifies as an additional room, then yes, loft conversions are an excellent means of getting a better return on your property when you come to sell. If you don't enjoy the benefit of creating a place of solitude in your home somebody else will when they move in and according to experts, including TV's Phil Spencer, converting the loft is THE #1 way to increase the value of your home.

(<http://www.telegraph.co.uk/property/buyingsellingandmoving/7906602/Phil-Spencers-top-20-ways-to-add-value-to-your-home.html>)



4. Is the contractor a loft specialist or just an everyday builder?

This is a critical question to ask as an everyday builder does not possess the knowledge or skill required to build a loft conversion safely and efficiently. Any building work must meet the British Building Regulation Standards and as you can imagine the legislation makes for heavy reading. This can be dangerous for you and the property. There are also intricate details you need to know as a loft convertor and you only acquire this knowledge after years working the same job day in day out. A jack-of-all-trades may be good for fixing odd jobs around the home, but when it comes to a specialist project like building a new loft you want a seasoned professional who knows exactly what they are doing.

5. Can I trust the builder?

The question of trust is always going to creep into the back of your mind and if you are hiring a contractor from outside your social network this is a natural feeling to have. To put your mind



at ease do some research on the contractor and the company. Always seek social proof that your contractor is as good as they claim so get references and ask to see evidence of their work. Also only work with builders you feel comfortable with and are happy to communicate with throughout the course of the project. Remember, you will be seeing them every day for about three months.

Three hot tips to picking a good builder are:

- A good builder **won't** be able to start tomorrow
- A good builder **won't** price the job straight away
- A good builder **won't** be cheap - quality craft comes at a price and cutting corners will invariably cost you more in the long run

6. Is the builder insured against accidents at work?

If a contractor has an accident on your property during the course of his employment you may be liable for damages if the accident is deemed to be your responsibility. Even if it



not your attention or on the scene of the accident you can still be held liable for having caused the accident. For example, if you mop the kitchen floor and do not tell the builder, and the contractor then slips on the wet service and breaks his arm you could be liable to pay damages for loss of earnings and pain and suffering.



However, if the contractor has public liability insurance, you will not be responsible to pay damages as it will be covered by the building companies insurers. A professional loft specialist should divulge this information without you having to ask, but don't be afraid to ask for proof for your own satisfaction. If the builder is not covered it is not worth the risk hiring them.

7. May I visit your (builder's) 5 most recent loft conversions please?

A loft specialist is only as good as his last project so do



your homework and inspect theirs. It may not always be possible for contractors to showcase their work, but reputable companies should be able to provide evidence of previous loft conversions.

8. What exactly does the price include and what does it exclude?

In short, a quality loft conversion is not cheap. If you're getting in a couple of quotes and one looks too good to be true, it's a no-brainer to conclude that it is. The cheaper quote would almost certainly have excluded certain costs from the overall price just to make it appear more affordable. However, not all builders include additional items such as architect fees, decorating materials, planning fees and admin etc so their

initial quote is not the sum you are going to pay. We give you one price which is agreed and fixed before building work commences.



9. Will the building work cause my neighbours a problem?

If you live in a terrace house or semi-detached you will share what is known as a 'party wall' with your neighbour. This is the wall that separates your property from theirs, but forms part of both properties. It is very likely that the party wall will be needed to support steel beams used in the construction process of the loft conversion. Therefore they need to be served a 'party wall notice' advising them of your intention to install a new loft. Although your neighbours cannot stop you from building your loft conversion they do have the right to say which hours of the day building work can be conducted and have the right to be involved with the appointment of a contractor. It has been known for projects to be delayed because issues with the party wall between neighbours has not been handled well.

10. Will there be a legal contract in place?

There should be! It goes without saying that any professional



loft conversion specialist will ask you to sign a contract for the project. This is for your own protection and peace of mind should anything go wrong with the renovating and also confirms the amount payable for the project.

11. Does the loft conversion have a guarantee?

A professional loft conversion specialist should offer you a 10 year guarantee on their work. A general builder won't offer you any.





Request a quotation from City Lofts

To contact City Lofts, please visit our website at

www.cityloftslondon.com

