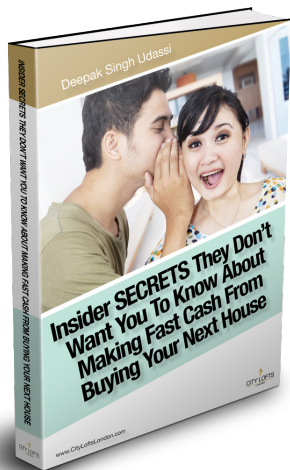


Deepak Singh Udassi



**Insider SECRETS They Don't  
Want You To Know About  
Making Fast Cash From  
Buying Your Next House**



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## ***Insider Secrets They Don't Want You To Know About Making Fast Cash From Buying Your Next House***

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Buying a new home isn't such a simple process these days. It seems that downsizing to something a little more modest is the only option for some people, but with the overpriced housing market in full boom, is moving to smaller property the best thing to do in terms of long-term financial benefits and legacies.

Although it is much easier to buy something smaller with a lower mortgage, there are alternatives such as home extensions you can rent out to earn extra income to cover mortgage shortfalls – and put a little extra cash in the pocket



for every day essentials. Loft conversion also add value to your property so you can benefit in the long run when the time comes to sell – particularly if you do intend to upsize again at some point.

For home owners looking for that next step up the property ladder in the present climate are practically priced out of the option due to high house prices and extortionate costs involved in buying a house. A 3 per cent stamp duty together with solicitor's fees and estate agent costs add a further £15,000-£20,000 on your initial outlay.

Whatever your reasons for moving you want something that is ideal for your situation and protects your investment - otherwise what's the point? The property market is a tough place right now. Money is tight and it's harder than ever to get a mortgage. Yet demand is sky high and competition is fierce. For the time being prices will continue to rise until the bubble bursts and homeowners lose £1000's off the price they paid for it overnight. Money they are unlikely to recover for years, if ever at all. The housing market cannot continue like this forever, something has to give – so make sure it's not you!



## How to generate more cash with your existing property

If you own property already, you are in a good position to make more from it than you probably purchased it for all those years ago – pre 2003 at least! There are in fact more ways to get more cash out of your existing property before you sell it. Home improvements and renovations can add notable value to your house – and with an eye-catching design are a great selling point.

Property experts will tell you that a loft conversion is the most rewarding home investment you can make. Using better space of your attic will typically cost you upwards of £10,000, but the value of your home could increase by up to 25%. That means an extra £30-£40k on the average 3-bedroom home at £500,000. While a pricier home could get you double that or more.

When you consider these figures it is hardly surprising that loft conversions with a fitted en-suite bathroom are the most sought after home improvement for householders. It gives them a chance to get more from a smaller house and allows you to sell your property for more.



## **Make your next home better, before you move in**

Alternatively, you can change your approach to buying. Another option is looking for a smaller house than you had originally planned - and then make it bigger with a loft conversion. This way you can pick a home in an area you like and make the necessary changes so you don't compromise on space. And with all that dead space not being put to use in the roof, it is an economic and energy efficient solution.

If you can't afford a big enough house for the family in your dream area, this could be the solution for you. Instead of looking at 3 bedroom houses in your favourite spot, take a look at a 2 bedroom home somewhere else instead. You'll notice a distinct drop in house prices, but you'll still have that empty loft space to work with for affordable renovation costs.

Then you're just a loft conversion away from your 3 bedroom house in an ideal location. Aside from the lifestyle that might otherwise be out of reach, this gives you a shot at your dream home while adding value to the property with immediate effect – and if you like before you even move in! Add up to 25% on your property investment in that lucrative area and you could



be quids in pretty quick.

## **Climbing the property ladder**

There are no rules saying you have to stay in your new home either. Move yourself into a more lucrative area, increase the value of your new property and you're in a much stronger position for your next sale – whilst property prices are high. You can get a good deal on a house price at auction which also keeps stamp duty low and eliminates estate agent fees. You may even decide to become a landlord and a loft conversion is a definite selling point and gives you an extra room to rent. Using the example earlier, if you increase the value of your £500,000 home by 25%, you're looking at a £625,000 sale price. That's £125,000 clean profit for your next buy. Move onto a £625,000 home and you can increase its worth by 25% to over £781,000. That's a big jump from your original £500,000 budget.

This is why so many property experts recommend loft conversion as the go-to home improvement. The way the market is going, it's the most rewarding investment you can put into your own property. And while demand for loft conversions





is so high, now is the perfect time to do something with that unused space.

### **The convenient, hassle-free conversion**

Another real benefit to loft conversions is the general convenience compared to other types of renovations. Even if you live in the property while you convert your loft, there's no need for workers to enter your property. They can access the loft space from outside and let you and the family get on with life.

Better yet, if you're converting your next house you can get the conversion done before you move in and avoid any inconvenience altogether. Loft conversions are also easier to take on because the building regulations are so much simpler. You're not necessarily extending your property or adding to it (although you can extend your loft if you wish providing it complies with building regulations in your area). In most cases you do not need planning permission for your local council as loft conversions are classed as "permitted development," which cuts through the red tape and avoids unnecessary delays.



Whilst your new loft can be fully customised to meet your tastes and needs, it is also one of the best features for future resale. If you intend to stay in this house you can use the space as you wish. Maybe you don't need the extra bedroom after all, but a home office or pool room might take your fancy. Otherwise you can take the safe option and aim for maximum value upon resale.

Your classic loft converted bedroom, complete with fitted ensuite bathroom and whatever bells and whistle you want to put in there is a guaranteed winner on the housing market. With the stylish design concepts professional loft conversion specialists can create these days, attics rooms have massive sell-on appeal and can add around 25% to the asking price.





## ***How to Build a Loft Conversion Without Making Mistakes***

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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***

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## ***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.

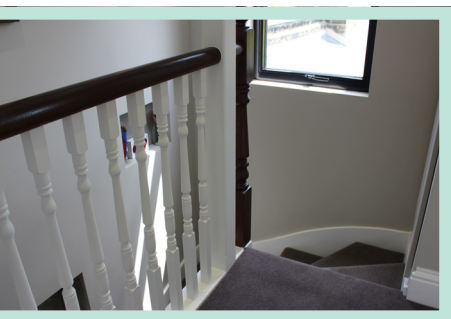


## ***5. Not maximising head height***

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.

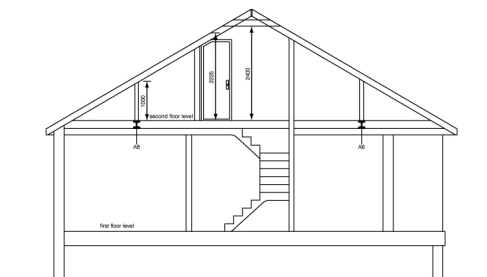
You should also consider noise coming from outside the house too so if you are planning on filling the room with light make sure you have a sufficient budget to cover the cost of double glazed windows.





## ***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

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### ***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**

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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>)



### ***3. Will I have any storage space?***

This is a valid question and an issue that can quite easily be overlooked when converting a loft. Attics are generally used for storing seasonal decorations, old furniture and toys from when the kids were young, together with boxes full of sentimental value. Converting a loft gives you the chance to throw away items you no longer use, but you will probably find you still have a fair amount of belongings that require storing somewhere.



Given they already have their place in the loft you probably want to keep them there, but a specialist loft convertor with years of experience behind them will be able to work storage space naturally into the design of your new attic room.

#### ***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](http://www.cityloftslondon.com)

