

There are a huge number of things that need to be sorted out before you start a renovation or extension on your home. It may be easier than moving home, but there is a lot you need to take into consideration before you begin. Here is our list of considerations to prepare you for your upcoming building work:

- **Should I stay or should I go?** Whether to move out or not while work is going on in your home is a tricky decision for anyone to make. There are both positives and negatives to leaving your house unoccupied while works are ongoing. If you go, the work will get done quicker, builders won't have to spend as much time each day tidying away and then having to get set up the next morning, this could save you time and money overall. If you're there during the works decisions can be made a lot sooner and you're around to deal with problems as soon as they crop up. On the other hand, if you don't have access to the kitchen and/or bathroom then it may be advisable to leave while works are going on. Also, your insurance premium may go up if you do leave the house unoccupied for a period of time, so it may cost you more to leave.
- **What should I do if I go?** If you do decide to leave your property unoccupied it is always good advice to stay as close as you possibly can. This will allow you to be able to frequently visit to check that the work is going as planned and also so you can provide answers to any questions the builders may have. If you go but aren't nearby you will waste time on your project as the builders will be having to wait for responses from you or worse they may end up having to redo work, wasting time and money, because you weren't there to oversee it. Don't forget to let your insurance company know that your home is unoccupied and that you are doing renovation work. You will also need to insure your contents in storage and in your temporary home.
- **What should I do if I stay?** If you decide to stay in your home while the building work is happening then it is very important to set up boundaries. You need to clearly tell the builders what rooms they have and don't have access to as well as spaces where they can put their tools and materials safely. There will be lots of dust and mess. It will get everywhere – be prepared! Even if you stay in your home you still need to tell your insurers that work is being done to your property.
- **When do I contact a builder?** There is no point talking to builder about the work until you know exactly what you want done. Get every last detail planned and organised with an architect first, they will produce a document for you to send out to builders which will include drawings, measurements and possible materials, this will allow them to give you an accurate quotation on how much the renovation will cost. Check that the architect has Professional Indemnity insurance cover. You should also make sure that the builder has suitable Public and Employers Liability insurance to cover the work being carried out.
- **What contract should I use?** While most home improvement work is done through a contract set out by the Joint Contracts Tribunal. For smaller jobs a minor works contract will be sufficient to protect you and the builder.
- **How should I pay for the work?** It is important to structure payment for the work so you only pay a fair amount for what has been done as you get to each stage. Do not pay a large deposit or upfront payment. If you only pay for what has been done you are protected if the builder goes bust or you fall out with them.
- **How do I make sure my project is insured?** You need to let your insurers know that you are doing work on your home. Most insurers will either cancel your cover or restrict the cover that they provide to fire, lightening, explosion and aircraft risks (also known as FLEA). You should consider buying a Construction Project policy which will cover your existing home and the works. This will cover the risks that are more likely to arise including theft, flood, storm and malicious damage. This type of policy is normally in Joint Names with the contractor as it also covers damage to the new structure whilst it's being built. JCT Insurance Expert can help arrange this for you – call us on 01825 745 410 for details.

- **What are my responsibilities?** As the property owner your main responsibility when having a renovation or build on your house is to ensure that all the health and safety regulations are complied with during the construction. Whilst you are required by law to do so, however you don't necessarily have to organise it all yourself. In most cases the 'principal designer' (normally this is the architect) will create a file or document which outlines all the health and safety issues that need to be covered, however you should still check with them.
- **Do I really need to know every last detail before building work starts?** The short answer – yes. You'll need to go through everything with the architect. You'll need to go into full depth detail, even the small things like where are the light switches and power sockets going. An important detail that can be overlooked is where is the skip going to go? Insurers will want this to be a good distance from the house and emptied weekly. It is good practice to check through the builder's schedule so you know exactly what is supposed to be happening week-by-week. This is especially important if you need to choose, for example, a light fitting before an electrician is due to come in, you can waste their time and they might have to make them come back again, slowing your project down.
- **Should I worry about noise?** There are some building work noise restrictions if it is audible for neighbours and the like to hear. These restrictions limit work from 8am-6pm Monday to Friday, 8am-1pm on Saturdays and no building work should be undertaken on Sundays or bank holidays. This is to prevent you annoying your neighbours and people around you. There are a couple of things you can keep tabs on noise wise. Music is the main one, make sure it's at a reasonable volume, and also the hours which the builders are using heavy machinery should try and be kept to the middle of the day if at all possible.
- **How important is communication with my builder?** Good communication is essential. The majority of mistakes and the cause of a lot of work to be redone is poor communication between homeowner and builder. The builder can assume one thing, while you're expecting another. Make sure you both know what is supposed to be happening and when it should be happening. Make sure you're always able to answer the phone and that you talk regularly to check how it is going.