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uying a house is staggeringly expensive. Never mind the purchase price — when you factor in stamp duty, plus legal, survey and estate agents' fees, movers will spend an average of £11,000, and more than £30,000 in London, according to research by Lloyds Bank.

What if you saved that money by

staying put, then spent it on making your current home bigger, better or both? Another bedroom, perhaps, or that all-important new kitchen, or even giving the exterior a radical facelift. If you can add the features whose absence made you want to move in the first place, while adding value to your property, that's a win-win situation — and, no matter how challenging your project, by avoiding moving you're still saving yourself one of the most stressful experiences life has to offer.

Most of the costs listed here are





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based on an average three-bedroom house, using standard fittings rather than luxury options, and costs vary from one place to the next. As Home's renovation expert, Greg Toon, points out, the end result could be more satisfying than buying a new house: "With what you save, you have the opportunity to make those improvements you've been talking about, but putting off, for years." Move quickly, though — fees for planning application could rise by 20% from July (see page 6).

Why spend a fortune on stamp duty when you could be putting your stamp on your existing house?

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FOR £11,000

UNDERFLOOR HEATING

Lif your house is old and poorly insulated, and you extend with underfloor heating, the warmth could diffuse into the old part, particularly if your layout is open-plan. In an average house, underfloor heating for the whole of the ground floor should be within this budget, depending on what's already under the carpet or floorboards.

Tips and tricks

Underfloor heating is particularly useful in kitchens, where you need all the available wall space for units, utilities and glazing, not clunky radiators. It's most worthwhile for rooms in daily use, as the warmth remains long after the heating is switched off; in less frequently used rooms, you might be better off with a woodburner. Underfloor heating takes longer to warm up than radiators, so add a "smart thermostat" to switch it on the day before you get back from a trip. "Wet" systems (using hot water) are often used for large areas and electric mats for small rooms such as upstairs bathrooms.

GARDEN OFFICE

You can buy an off-the-peg version for well under £11,000, but if you want to add value, a bespoke version that suits your garden and property is worth the investment. "It's like having an extension without having to extend," Greg Toon says.

Tips and tricks

Go for an office with heating that you can use all year: if you plumb in a loo and a sink, you can work all day without leaving your sanctuary. You shouldn't need planning consent (but do check).

NEW KITCHEN

Olt's likely to be the most important room in the house, for you and for future buyers, so a new kitchen deserves serious thought. You could blow your entire budget on kit, so beware of "kitchen porn" brochures: the key element is a layout that suits daily life. Focus on the basic configuration first.

Tips and tricks

Kitchen suppliers often provide a free design service with no commitment to buy, so shop around until you find the layout that works for you.

ENSUITE BATHROOM/

Estate agents report that master suites are now a must-have, and private bathrooms for everyone are fast becoming the norm. A new bathroom typically costs £3,000, according to Homebuilding & Renovating magazine, but if you're sectioning off a bit of your bedroom to create one, factor in the cost of paying a builder or carpenter.

Tips and tricks

An underfloor heating mat takes up less space than a heated towel rail, if you can find somewhere else to dry your towels.

GARDEN MAKEOVER WITH OUTDOOR DINING AREA

A landscape designer could solve your lawn, planting, lighting and outdoor seating problems in one hit. The smaller the garden, the more important the quality of the planting and furniture, so spend a bit more. Start now to be dining al fresco this summer.

Tips and tricks

To find a local designer who knows your area and soil type, enter your postcode at www.landscaper.org.uk.

TRANSFORM THE EXTERIOR WITH CLADDING OR RENDER

An exterior makeover can transform a pebbledash duckling into a streamlined swan. Kerb appeal adds value, especially when yours is the best-looking home on a street of mundane properties. You can use a sophisticated weatherproof render or contemporary low-maintenance cladding panels in timber or metal; prices start at about £50 a square metre.

Tips and tricks

Check the local planning rules to see what changes are allowed.

7HI-TECH WINDOWS

Investing in low-emissivity glass or triple glazing could be worthwhile if you want to reduce noise from outside or improve energy efficiency — especially if you have north- or east-facing rooms. "Low-e" glass stops heat escaping and

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reflects warmth back into the room. In a small property, you could get the most important windows replaced, if not all of them, within the £11,000 budget.

Tips and tricks

Anyone worried about south-facing glazing causing overheating in summer should consider solar-control glass. Find out more at myglazing.com.

OGLAZE YOUR BACK WALL

O You don't have to extend to get sliding doors onto the garden: for £11,000, you could knock out a section of the back wall and replace it with glazing. Expect to spend about £1,000 per panel for doors, plus £2,000 for fitting. For contemporary industrial chic, have a look at slim-framed aluminium window sections and a glazed door instead.

Tips and tricks

Altering load-bearing walls can be a serious business: if a steel beam is required, then building control will need to see the structural calculations. When it comes to the glass, precision is everything. Use a glazing specialist, rather than a general builder.

FOR £30,000

LOFT CONVERSION

☐ This has topped home-improvement lists for years as the most worthwhile financially, with research by Nationwide in 2016 showing that a loft bedroom and bathroom can add more than



A new kitchen, above, is top of many people's wish lists, and it needn't blow the budget — save money on the carcasses and spend on worktops, doors and handles. Below, a loft conversion with a bedroom and bathroom can add 20% to the value of your house



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David Butler: David Churchill

Broaden your horizons A glazed ground-floor extension, left and above, will transform your living space, especially in a narrow terrace, as seen here in the Slot House, in west London (au-architects.com). Or create smart storage that suits all the family, right



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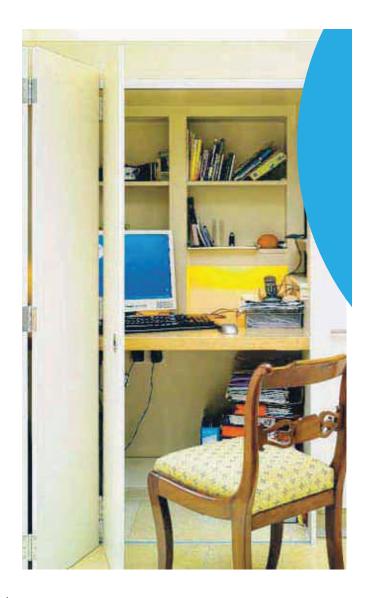
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Creating a small office space, above, will add value to your home - and change the way you use it



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20% to the value of a three-bedroom home. For £30,000, particularly in London, it's only possible if you have the right roof type: one with enough space for skylights and/or a dormer. The good news is that Victorian and Edwardian semis often have good-sized lofts. You could sneak in a no-frills ensuite on this budget, but a luxe bathroom would break it.

Tips and tricks

You'll need to include stairs in your costings. Keep furniture to a minimum: sloping ceilings could mean you have to ditch the wardrobe in favour of a hanging rail and drawers. The guide to loft conversions offered by the HomeOwners Alliance (homeOwners Alliance (homeOwners Alliance (homeOwners Alliance (homeOwners Alliance (homeOwners.uk) is a good starting point.

2 GROUND-FLOOR EXTENSION FOR UTILITY ROOM AND OFFICE

Nobody wants the tumble dryer rumbling when friends drop in for a glass of wine, or the kitchen table covered in papers. Now that our kitchens have become entertaining zones, utility rooms and home offices have moved up the wishlist. With clever use of space, you can have both within a three-metre extension under permitted development rights. However small, they'll add value and make the house easier to sell.

Tips and tricks

Use a Velux skylight for the utility room, where you need light, not views, but spend money on a glazed section in the office, linking it to the garden to create somewhere you won't mind spending time. Sliding doors can save vital space.

SMALL EXTENSION WITH NEW KITCHEN

This is one of the most common projects under permitted development (though you should check whether you need consent at www.planningportal.co.uk). On this budget, most of the money will go on the build, but you can stretch to a new kitchen if you're canny.

Tips and tricks

"A new kitchen can cost as little as £1,500-£2,000, plus fitting, for a small property," says Michael Holmes, author and editor-in-chief of Homebuilding & Renovating magazine. "The carcasses of a basic contract-quality kitchen are almost identical to those of a designer one." He advises spending money on good-quality worktops, unit doors and handles: the things people notice most. Think carefully before putting a low-cost kitchen into a small but high-value property, as future buyers will demand a certain standard.

4 GLAZED EXTENSION INTO GARDEN

The "glass box" at the back of the house is a good way to add space, light and value, especially in narrow Victorian terraces with dark rooms and small rear windows — and it can look more elegant than bifold doors. "Even extending 1.5 metres with glazing can make a big difference to a smallish house," Greg Toon says. That's well within the limit under permitted development rights of three metres (or four for a detached house), but be careful: when it comes

to glass boxes, planners vary in their interpretation of the rules. "Ask your planning department for a certificate of lawfulness before spending money," says Hugo Tugman, co-founder of Architect Your Home. "It they rubber-stamp your plans, then they're agreeing you are within permitted development."

Tips and tricks

Feeling bold? Make your box stand out by framing it with powder-coated aluminium in the colour of your choice. Before you plump for hot pink, it's worth bearing in mind that you can't change it once it's left the factory.

GARAGE CONVERSION

Modern cars are often too big to fit in a garage, and their paintwork can survive outside. And now buyers think in pounds per sq ft, turning it into living space is a no-brainer. Make sure it blends in with the house: done badly, it'll look like a garage conversion and reduce saleability.

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A good design will cost £20,000-£25,000, with fees and furnishings on top.

Tips and tricks

Get the detail right and the rest will follow. Blend the exterior bricks, windows and decor with the rest of

the house, and raise the floor so it's level with the adjacent room. As with lofts, it's worth looking for a specialist conversion firm.

BEDROOM EXTENSION OVER GARAGE

This is another high scorer for adding value if you have an attached garage — common in houses built in the past 50 years. You'll need planning consent because of the extra height and the change to the roof line, but that shouldn't be a problem if other houses on the street have done the same.

Tips and tricks

It can come as a shock to discover that garage foundations aren't deep enough, nor blockwork walls strong enough, to support building on top, so check before you set a budget. It may be easier to pull down the garage and rebuild.

7BASEMENT CONVERSION

I You won't be digging out a basement on this budget, but you can convert a cellar or storage area into a home office, cinema or playroom — the type of room where light and ceiling height aren't top priorities. In cities, where space is at a premium, the value added will almost certainly be worth

the cost, but that's not necessarily the case in country areas.

Tips and tricks

To avoid issues with damp, employ a specialist basement conversion company, which will be able to advise on whether your space needs tanking. If you lower the floor level, the work will be treated as an extension, so planning permission may be needed.

Ogo reconfigure

O You don't always need to extend to get the space you want: knocking out walls and changing layouts can transform a house as much as adding square footage. Hallways often waste living space, so consider dispensing with a corridor by taking out a wall — in the new open-plan space, you could upgrade the staircase to create a statement piece. Or why not ditch the cupboard under the stairs and put in a laptop ledge with shelves for work or homework?

Tips and tricks

"Bespoke carpentry is a luxury, but it's worth spending money on a good joiner to create exactly what your family needs, such as the ideal storage for your space," Toon says. "Anything that moves needs to be perfect, so a fold-away 'office' could cost several thousand pounds."

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Tim Mitchell; David Butler

Reconfiguring existing spaces can be an alternative to extending. Gain inspiration from these interiors by Architect Your Home, above and right



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Sliding doors, right, can save valuable space