

# GUIDE TO HOME IMPROVEMENT COSTS

Bryan Spain

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# PREFACE

The dramatic rise in house prices in recent years has meant that more home-owners are choosing to improve and enlarge their existing homes rather than move to another house! This has led to an upsurge both in DIY activities and in work for building contractors operating in the domestic construction market.

The public is overwhelmed with cost information on domestic appliances, holidays and cars but hardly anything on the cost of home improvements is available. This book has been written to fill that gap.

There has never been more interest in DIY activities than at the present – see the number of magazines and TV programmes devoted to the subject. Whilst building professionals – architects, surveyors, builders and engineers – have had access to information on building costs through price books for more than 150 years – there are hardly any sources of building cost data available to the general public.

This book is written for two types of home-owner. First, for those who are too infirm or too busy to carry out their own improvements and repairs. The information in the book will tell them what they should be paying a contractor for a wide range of items of work and should reduce the chances of overpaying for work. Second, for those who are capable of DIY work but wonder what savings in time and money could be made if they carried out the work themselves instead of using a contractor.

The contents of the book are in two main parts. First, general advice on how to employ, pay and manage contractors plus a guide to cowboy spotting – unfortunately they don't always wear Stetsons and spurs! Information on contracts, planning permissions, building regulations, finance and grants are also included.

Second, hundreds of home improvement items are set out in tabular form displaying times, material costs and skill levels for each activity. Other sections include information on building your own house, total project costs and mensuration formulae. A glossary of terms and a list of useful addresses complete the contents.

## PREFACE

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There are many women working in the building industry these days and where the pronoun 'he' appears in this book, it is intended to apply to both men and women. Although every care has been taken in the preparation of the book, neither the publishers nor I can accept any responsibility on the result of the use of the information it contains.

I would welcome constructive criticism on the contents and scope of the contents for use in future editions. I have received help from many individuals and firms in the preparation of the book and would like to thank the following:

- Jeld-Wen Ltd
- Woodfit Ltd
- Build Store
- *Build It* magazine.

I would particularly like to thank John Craggs for his help and support on matters affecting planning permissions and building regulations, Eddie Millership of Aurora 2000 for tweaking the software, Simon Young for technical support and Martyn Hocking, editor of *Build It*, for permission to use the magazine as a source for some of the information in Part Four.

Bryan Spain  
January 2003

# INTRODUCTION

The most important section of this book is contained in *Part Three: Hours, materials and costs*. The information displayed here is unique and will allow the reader to make a judgement on whether he is paying the right amount to building contractors and also whether it is worth sacrificing his spare time to complete a home improvement task instead of paying for the work to be done.

Domestic construction work can be placed under two main headings, repairs and improvements. Repairs are essential and must be undertaken to preserve the value of the property and the integrity of the structure. Improvements, however, are usually optional and are carried out to improve the quality of the home-owner's lifestyle.

In this section the information is set out in tabular form under the following headings:

- Description
- Quantity
- How long? hrs:mins
- Material costs
- Skill level
- Builders' charges.

## DESCRIPTION

This column describes the work to be carried out and the items fall into two main categories:

- (a)** a complete operation usually involving only one trade or skill, e.g. repairing a broken roof tile;
- (b)** a cost per unit of an item, e.g. the cost per square metre of laying a concrete drive complete.

## INTRODUCTION

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Note that unless specifically stated, the cost of removing debris is not included in the rates. Item descriptions in the construction industry are usually derived from The Standard Method of Measurement but in this book the descriptions are set out using everyday words, but where technical terms are included, they are included in a glossary at the back of the book.



### QUANTITY

The items measured are described by volume, area, length or enumerated and the following abbreviations are used:

no	number
m	linear metre
m <sup>2</sup>	square metre
m <sup>3</sup>	cubic metre.



### HOW LONG? HRS:MINS

This is one of the key features of the book. The time necessary to carry out each operation is expressed in hours and minutes. Four hours twenty minutes, therefore, appears as 4:20.

These figures reflect the likely time necessary for an average DIY enthusiast to do the work. The word average is important in this context and should be taken as someone who has a basic knowledge of the use of tools coupled with an interest and enthusiasm for DIY work.

The word average should also be applied to the standard of finish achieved. A DIYer who is a perfectionist and looks for a mirror finish on paintwork will obviously take longer to carry out a task than someone who just wants the job completed to a reasonable standard of finish.

To summarise, the times represent the average time it should take the average person working in average conditions working to an average finish. If two people are involved, the times can be halved.

Time spent preparing the work, lifting carpets, moving furniture and clearing up at the end of each work session are not included. The times stated assume that the place of work can be reached easily and an extra 20 to 30 per cent should be added if it is necessary to work off ladders.

## INTRODUCTION



### MATERIALS COSTS

The costs are based on the average prices of small quantities of materials available at local DIY supermarkets that are part of a national chain. Sales, end-of-season promotions and other factors can affect these figures but the regional differences in material costs are not so pronounced as they used to be.

If buying materials from smaller outlets, however, the costs may be significantly higher. Based on an average material cost index in this book of 100, the following adjustments should be made:

England	
East Anglia	86
East Midland	85
Inner London	110
North	88
North West	87
Outer London	102
South East	93
South West	88
Northern Ireland	81
Scotland	85
Wales	86

Readers in East Anglia, therefore, should reduce the material costs by 7 per cent but for most purposes, the costs included should suffice.

Skill Factor

### SKILL LEVEL

Each activity is awarded a 'skill factor' grade ranging from 1 to 10 indicating the skill level needed to carry out the work. For example, scraping off wallpaper is level 1 – the simplest of tasks – but plastering is rated at 8.

Generally speaking, tasks that are rated 8, 9 or 10 should only be attempted by experienced DIYers. Breaking out openings in load-bearing walls should always be carried out by professionals and the same rule applies to anything but simple electrical work.



### BUILDERS' CHARGES

There are two types of costs affecting builders' prices and it is important to understand the difference between them. Construction costs are the result of adding together the total cost of labour, materials, plant, tools and overheads.

## INTRODUCTION

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This figure, plus profit, is what a contractor should be charging for his services and that is the figure that appears under this heading.

But this figure can be influenced by other factors such as the builder's workload. If he is busy, he will quote you above the going rate, if he is slack, he won't.

The size of the job can also influence the quotation. For example, it may only take a plumber a matter of minutes to replace a washer, and should charge, say £4. But if he has travelled an hour each way to do the job, you can expect a much higher bill than that!

Most builders look at the time it would take to do small jobs in terms of half-day units and will charge accordingly. The benefit of competitive rates will only appear when a few days' work is involved.

There are three main groups that carry out home improvement work:

- (a)** small firms having a manned office and registered for VAT;
- (b)** a one-man firm working from home;
- (c)** a tradesman who works in the evenings and weekends outside his full-time job.

In this book it is assumed that the firm in (a) above will carry out the work although VAT has not been included in the costs unless stated.

The assessments of labour hours and material costs are based upon the author's knowledge and experience and it is unlikely that all of the figures quoted in this book will apply to every reader. The information should be accurate enough, however, to provide a valuable source of information to help home-owners in the upkeep and improvement of their properties.

# PART ONE

## USING A CONTRACTOR

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Choosing a contractor	5
Obtaining estimates and quotations	6
Making payments	7
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Making a simple contract	9

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# 1

## USING A CONTRACTOR

### WHEN TO USE A CONTRACTOR

The cost of having major improvements done to your house is in the same league as buying a car – something that needs to be done carefully and only after much thought and planning. When spending large sums of money, you will want the finished product to be of a high standard so, unless you are experienced at DIY work, you need to give some thought on whether your skills will be able to produce the standard of finish you want.

If you have no DIY skills at all, or if you do not have the time to undertake the work, then you must employ a contractor to do it for you. But if you are reasonably experienced and believe that what you lack in experience you can make up for in common sense and enthusiasm in some parts of the work, you should make a list of the parts of work you could carry out yourself. Take a single storey brick extension, for example.

Work to be done by the DIY enthusiast:

- excavation;
- concrete foundations and sub-floor;
- roof joists;
- fascia and soffit boards;
- rainwater pipes and gutters;
- floor tiling;
- kitchen fittings;
- glazing;

## USING A CONTRACTOR

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- painting;
- external paving.

Work to be done by contractor/tradesmen:

- brickwork and blockwork;
- plasterboarding;
- plastering;
- doors and windows;
- plumbing work;
- electrics;
- drainage.

Many of these items of work can be interchanged depending on the particular skills of the home-owner, but if enough thought is given to the allocation of work at the planning stage, working to a programme will be made much easier. In the above example, it would be unusual to find a contractor who is willing to carry out only part of the work. Self-employed tradesmen, however, would find the arrangement acceptable.

An important point to remember in planning a project is the likely effect it will have on the rest of the household. In the best situation, the property will be empty and in the worst, there will be young children in the house. Upgrading a bathroom or kitchen needs particular thought. Even if you have the skills to do the job but can only work at weekends and the work will take three weekends to complete, it sounds like a job for a contractor. After all, a family cannot operate normally without a bathroom or kitchen for three weeks or more.

If you did decide to build an extension in tandem with various tradesmen, you must make every effort to complete your sections of the work on time. Building even a simple structure such as a small extension still requires the work to be done in a certain order and each trade follows on in a prescribed sequence. Failing to meet a deadline would have a knock-on effect and tradesmen may not be able to fit in with your revised starting dates.

In the construction of a single-storey extension, there are two tasks that must be carried out by specialists. The first is the electrical work and although it may seem straightforward enough to fix a few plugs, there are stringent safety regulations to be observed, and the needs of insurance companies and possible future owners of the property need to be considered.

The second category of work is breaking out the opening between the existing building and the new extension. Unless the opening will be created

## CHOOSING A CONTRACTOR

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within the width of an existing opening where the existing lintel will continue to support the overhead wall, this work must be carried out by a specialist.

Another factor to be considered in the decision on whether to use a contractor or do the work yourself is the question of cost. Can you afford to employ yourself – assuming, of course, that you are capable of doing the work? If you are self-employed or benefit from paid overtime, you may decide that it would be cheaper to employ a contractor.

## CHOOSING A CONTRACTOR

Everyone has heard stories about builders being unreliable although most of them are apocryphal! Nevertheless, careful thought should be given to appointing a builder because he will become part of your household for a while, so you must make sure that you are happy with every aspect of this arrangement, not only the financial side of things.

The best way to engage a builder's services is by recommendation. Someone who has worked satisfactorily for a relation, friend, work colleague or neighbour is obviously the first choice.

The worst choice is using someone who knocks on your door. Reputable firms and tradesmen have no need to adopt this approach – their order books are usually filled with repeat orders from satisfied clients or from recommendations.

A typical line would be, 'Excuse me, but we have just finished a job round the corner and have some tarmac left over. I've just been looking at your drive and we could do it for you for about £400, that's a 75 per cent discount! We could start straightaway if you moved your car and have the whole thing finished in a couple of hours. So if you'll just move your car...'

First, they haven't just finished a job round the corner, unless it's another rip-off. Second, it will cost you more than £400 – that's just for openers – they'll find some extra work to charge you for. Third, it isn't a 75 per cent discount or anything like and it will probably cost you more to put right their shoddy work afterwards. Fourth, don't move your car!

Don't argue with these people. Just say no, but if they persist, say you'll have to ask your partner who works for the Police/Inland Revenue/Customs and Excise – any mention of these occupations and your doorstep will quickly become a cowboy-free zone!

If you cannot find a recommended contractor, look in *Yellow Pages* for a member of one of the following organisations:

Federation of Master Builders (0207-242 7583)  
Institute of Plumbing (017108 472791)  
Electrical Contractors Association (0207-229 1266)

## USING A CONTRACTOR

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Before accepting a quotation, always discuss the matter of insurances with the builder. He should have current cover for Employer's and Public Liability and All-Risks and ask to examine the policies. The Federation of Master Builders offer a MasterBond insurance that includes cover for the extra cost of employing another contractor if the first one goes bankrupt.

### OBTAINING ESTIMATES AND QUOTATIONS

There is a general misconception that estimates and quotations are different but they are the same in the eyes of the law. But because this misconception is widespread, it pays to make sure that you and the builders have the same understanding on the documentation.

Some builders regard an estimate as an approximation of the value of the work and a quotation as a firm offer to carry it out. The quotation should be as detailed as possible because it can be a useful tool in the valuation of any variations that may occur.

The quality of the quotation is directly related to the quality of the enquiry document. If the enquiry was '...just build me a kitchen extension...' you shouldn't be surprised if the quotations vary by as much as 100 per cent.

Providing drawings and a specification should produce more accurate quotations but for small parcels of work, it is probably sufficient to present the builders with a list of the work you want carrying out and talk them through it. Whichever way you decide to do it, make sure that all of the firms bidding are given the same information otherwise their offers will not be comparable.

Ideally, you should invite three or four firms to tender but don't place a firm on the list that you are not happy about because, as night follows day, it will make the lowest bid! When the bids come in, you should examine them carefully to check that the offers cover the scope of the work you want carrying out.

You may not decide to accept the lowest offer for a number of reasons but when you have made a choice, invite the contractor to your house and run through the work list again to avoid any misunderstandings. For example, sort out who is responsible for moving the furniture and clearing away the rubbish.

Discuss working and access times. The question of toilet arrangements and brewing-up facilities all need to be settled before work commences. Unless the work is small enough to warrant only one payment on completion, you will need to agree to stage payments.

Finally, if you are happy to go ahead, accept the offer in writing (although a verbal acceptance is enough) including all of the points that were agreed at the meeting.

## MAKING PAYMENTS

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### MAKING PAYMENTS

Most disputes that occur on small building works are related to money and payments so it is important that there is a clear understanding with the contractor before the work starts on how much and when the payments are to be made. There are three main ways of paying for building work: up front, stage payments or on completion.

Payments up front are not recommended! It is hard to imagine any circumstances where money should be paid out before the work commences. Some contractors or tradesmen may ask for an advance payment but it should always be refused.

If a firm is so financially insecure that it can't afford to fund the early stages of a project, it should not be in business. It would be extremely difficult to persuade a struggling firm to return to the job later on to carry out some remedial work!

Perhaps an advance payment could be made to a tradesman operating a one-man-business who is well known to you and completely trustworthy. But even then you should not make a payment by cash or cheque. Most requests for advance payments are based upon the need to buy materials to start the job so, if you decided to help, open an account at a local merchants and give the tradesman the authority to order materials on the account.

Place a ceiling on the account to match the value of the materials needed to carry out the work. The benefit of this arrangement is that if things do go wrong at least you would be the legal owner of the materials.

Paying by stages is the normal method when the value of the work is over say, £4000. But there is a right and a wrong way to pay for work this way. The wrong way is to make the payments on a time basis. For example, if a house extension is worth £12 000 and the period for construction is three months so it is agreed that you will make three payments of £4000 on the last day of each of the three months.

Due to the builder's inefficiency, bad weather and the late arrival of materials, the work is only half completed after month two. So the value of work done to date is £6000 but £8000 has been paid producing an overpayment of £2000.

If things continue at the same pace only two thirds of the work will be completed by the end of month three, the value of work will be £8000 but the payments will be £12 000, with an overpayment of £4000. The situation now is that the builder has been paid in full but there is still a third of the work to complete! Can you imagine the energy the builder is going to put into finishing the job knowing that there is no more money to come!

Never arrange stage payments based on time. Never divide the contract sum by the contract period and pay the resultant figure monthly. Never enter into any arrangement that does not relate payments to progress.