



SIMPLY MORTGAGE

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WINTER

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We've spent far more time in our homes in 2020 than in previous years. So, whether you've grown tired of your living space or discovered a love of home improvement in lockdown, you're probably thinking about ways to change your home environment for next year. Here are some design ideas that fit with our changing lifestyles.

LITTLE LUXURIES

This winter, if you're looking for ways to make your home cosier and more comfortable without making major changes, you can invest in thick knitted blankets, oversized fluffy cushions, and luxurious scented candles.

LOCAL ITEMS

Small businesses are suffering due to prolonged closures this year, so a great way to support them while upgrading your living space is to invest in locally designed or locally produced items.

ADAPTABLE PIECES

With the movement towards working from home comes the need for furniture to fulfil multiple purposes. Think foldaway desks, chairs that are comfortable to work in or lounge in, and storage solutions that blend your work and home lives.

FEATURE WALLS

If you're spending a lot of time on video calls, adding a feature wall could give you a talking point to break the ice. Some ideas include an alcove with floor-to-ceiling bookshelves, a bold wallpaper, or a gallery wall with family photos.

SUNSHINE SHADES

Counteract the winter darkness by bringing bright, sunny colours into the areas you spend the most time, such as your living room and home office. Add pops of yellow and orange with wall art, accessories, or area rugs.



RELAXATION ZONES

If you find it hard to switch modes after you've finished your workday, you might find it helpful to create a distinction in décor between your workspace and living areas. So, if you've introduced sunshine shades in the office, balance this with cool and soothing blues and neutrals in your bedroom to create an entirely different mood.

TOUCHES OF NATURE

Time spent outdoors is now a luxury, but you can always bring a taste of the outside into your home. For many people, greenery has a mood-enhancing effect, so think about adding decorative houseplants. Or you could grow small crops such as tomatoes, herbs, and chillies in your kitchen. If you'd like something more colourful, make a project out of drying some flowers.

OUTDOOR LIVING

If you're lucky enough to have outdoor space, but don't usually make the most of it in the winter months, this might be the year to invest in garden furniture or a patio heater. For smaller budgets, get creative. You could move old and unwanted furniture, like a rug and armchair, outdoors.

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

BUYING A RENOVATION PROPERTY

What should you consider if you're buying a doer-upper?

When viewing properties, some buyers are drawn to newly built, freshly finished homes that are ready to live in, while others like the challenge and potential of a renovation project. There are certainly great advantages to buying a doer-upper but you should be sure you're ready for the work involved. Here are some of the pros and cons to consider.

PRO: RENOVATION PROPERTIES CAN BE BOUGHT CHEAPLY

Buying a home that needs renovation will typically cost less than buying a newly built property or a home that has already been extended and improved.

Though you'll need to factor in the additional cost of the work that's required, you have the option to buy now and then start saving again before beginning renovations, so you can spread the cost. It's also up to you how much to spend on the renovations, rather than having that decision made by an owner who made improvements previously.

CON: RENOVATION PROJECTS CAN BE TIME-CONSUMING

If your aim is to save money, you should be prepared to put a lot of your own time into the renovations, which can otherwise be expensive. You may need to learn new skills, either to carry out work yourself, or to oversee and manage the project.

Plus, for the duration of the extension or renovation, your home may not be all that comfortable to live in, and you'll need to be prepared to make this sacrifice.

PRO: RENOVATION PROJECTS GIVE YOU FLEXIBILITY

When you buy a renovation project, you have an opportunity to make your mark on the property and design it around your exact needs. For example, whether you want a home gym or a home cinema, this is your chance to install one.

You also have more flexibility over the long term. You can buy a two-bedroom property that suits your needs perfectly now, and plan to add a third bedroom in a few years when you want to grow your family. This might save you the time and hassle of moving house because you've outgrown your current property.

CON: RENOVATION PROJECTS COME WITH UNCERTAINTY

Though properties that have already been renovated will cost you more upfront, you know exactly how much you're paying, which isn't necessarily true if you plan to carry out work yourself.

Often, your renovation budget will change once work begins, due to problems that come to light during the project.

It's not just the budget that is uncertain, but the end result. You may be unable to complete the work you had planned because of unavailable materials or a structural issue.

PRO: RENOVATIONS CAN INCREASE THE VALUE OF YOUR HOME

For many people, the key benefit of renovations is that they can increase the market value of your property. While an extension isn't cheap, if it allows you to add an

extra bedroom to your home you could add up to 20% to the future sales price.

However, there is typically a ceiling on how high the price of a home can go in any particular area, so this is something to consider before buying a renovation project. Homes that are already among the highest priced for their location are less likely to increase in value than homes at the other end of the scale.

CON: PLANNING PERMISSION CAN STILL CAUSE PROBLEMS

While many renovation works come under the permitted development rights, you can still run into problems if your project doesn't. This is particularly likely if you live in a listed property or in a conservation area, as in both cases you'll usually need to apply for special permission before carrying out work on your home. If permission isn't granted, you won't be able to complete the work as planned.

Even if your project doesn't require planning permission, you should be mindful that it may require Building Regulations approval, particularly with extensions.

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HOW TO SELL A HOME WHERE PETS LIVE

Top tips for successful viewings, remember not all buyers are animal lovers



Pets can be wonderful additions to family life, but when it comes to selling your home, they have a downside. Unfortunately, not all buyers are animal lovers, so signs of a pet in the property can accentuate the negative and mean that they're less likely to make an offer. If they do make an offer, they might feel that they're in a stronger position to negotiate on price.

Here are some tips to help you sell your home if you're a pet owner.

REPAIR ANY DAMAGE CAUSED BY PETS

For anyone who's selling their home, it's a good idea to make a list of any easy repairs you can carry out to get your property looking its best. If you own a pet, this will likely include repairing some of the minor cosmetic damage that animals can cause, such as scratches on the floors or woodwork, or holes in the garden.

STORE DAMAGED FURNITURE

You might have furniture that's been badly scratched or otherwise damaged. Even if this is not included in the property sale, it could harm the perception of your home, giving an overall impression that it has not been well cared for. So, consider putting these items in storage during the period you have viewings.

KEEP YOUR HOME FUR-FREE

As well as being unsightly, animal fur can trigger allergies for some people, so it's considerate to remove all traces before viewings. This is simply a case of vacuuming thoroughly when you're expecting potential buyers to visit.

REMOVE UNWANTED SMELLS

It's possible that you've become used to the smell of your pet in your home, but for unfamiliar noses, it can be overpowering.

To be confident that your home smells fresh and inviting, it's worth having your carpets and curtains professionally cleaned or hiring the equipment to do it yourself. You can then keep these areas smelling pleasant with air freshener or scented candles.

GET A PET MINDER

Home viewings can be distressing for pets and even those that are usually well-behaved might act up. Your potential buyers could be put off, or even afraid, by their presence and this can shape their perception of the property. Give yourself the best possible chance to secure good offers quickly by having your pet stay with a friend or neighbour for just a short while.

HIDE YOUR PET ACCESSORIES

Even if your pet is not there, signs of their presence (such as water and food bowls, leashes, pet toys, litter boxes, etc.) can ring alarm bells for some buyers. They'll be extra vigilant for signs that your pet has damaged the property in some way and be ready to see flaws. Hiding all these accessories can help them maintain a positive outlook.

TIDY YOUR GARDEN

It's unpleasant for visitors to see the mess that pets, particularly dogs, can make of your garden. Add this to the list of areas you will clean immediately before viewings (along with other last-minute tasks such as clearing clutter from your hallways and emptying the sink of dishes).

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