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FINANCIAL PLANNING



10 straightforward DIY
jobs around the house



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One of the biggest social changes over the last 50 years has been the rise in the do-it-yourself (DIY) approach to jobs around the house.

This has resulted in the rise of DIY superstores, along with any number of books and TV programmes encouraging you to sort things out for yourself rather than get someone in to do it.

There are several obvious benefits of doing it yourself:

- It can save you a lot of money. Your labour is free, so all you're paying is the cost of materials.
- It's often quicker to do it yourself. Rather than having to wait for a tradesperson to find a space in their diary, you can start when you're ready.
- Doing it yourself can be very rewarding and give you a real sense of achievement.
- It can help reduce your stress levels and keep you active.

Here are 10 common DIY tasks that you should be able to manage around the house. They are all straightforward and there's a wide range so you can build up confidence in a series of different fields such as plumbing, electrics, and woodwork.

Throughout this guide, you'll also find some handy general DIY tips, and some key safety notes to help you avoid injury or a DIY disaster.

2 important things to check before you start

Before you get started on your DIY adventures, there are two things you need to check.

1. Find your mains water tap

This will normally be in a cupboard under the stairs near the gas and electricity meters. As you might need to turn it off in an emergency, check it's loose enough. You might need to use some spray lubricant to loosen it.

2. Find your fuse box

Again, this will be in a cupboard or under the stairs. It'll consist of a series of fuses plus a mains switch. Hopefully, the fuses will be labelled to show the electrical circuit they are for.

It's always advisable to leave a torch near the fuse box, so if you have a power cut you know where to find it.



6 key safety tips

1. If you discover a water leak anywhere in your house, turn off the water at the mains tap before you start investigating and potentially trying to sort the problem.
2. Know your limits and don't take any chances. Electricity can kill and water can cause massive damage, so if you're not sure what to do, it's better to get an expert in.
3. If you get started on a DIY job but start doubting your ability to finish it, stop. By ploughing on if you're not sure what you're doing you may make a situation worse.
4. If you're using a ladder, double-check it's securely in position before you use it. A collapsible metal platform can be an effective alternative for jobs inside the house.
5. If directions call for two people to do a job, don't try and do it yourself.
6. Whatever you're doing, remember it's always better to be safe than sorry.

The essential equipment you should have in your toolbox

Every DIY job will call for different tools and equipment, but there are some basic items that every toolbox should contain.

With these available, you'll be able to carry out most small jobs around the house.

- A hammer
- A selection of screwdrivers – flat and cross-headed
- A simple circuit tester
- A selection of screws and nails
- A selection of Rawlplugs
- Two saws – one small, one large
- A pair of pliers with integrated wire cutters
- An adjustable spanner
- A spirit level
- A retractable tape measure
- A spare three-pin plug and set of fuses
- A Stanley knife
- Latex gloves.

Other tools and equipment

As well as the contents of your toolbox, here are some other items you'll find useful:

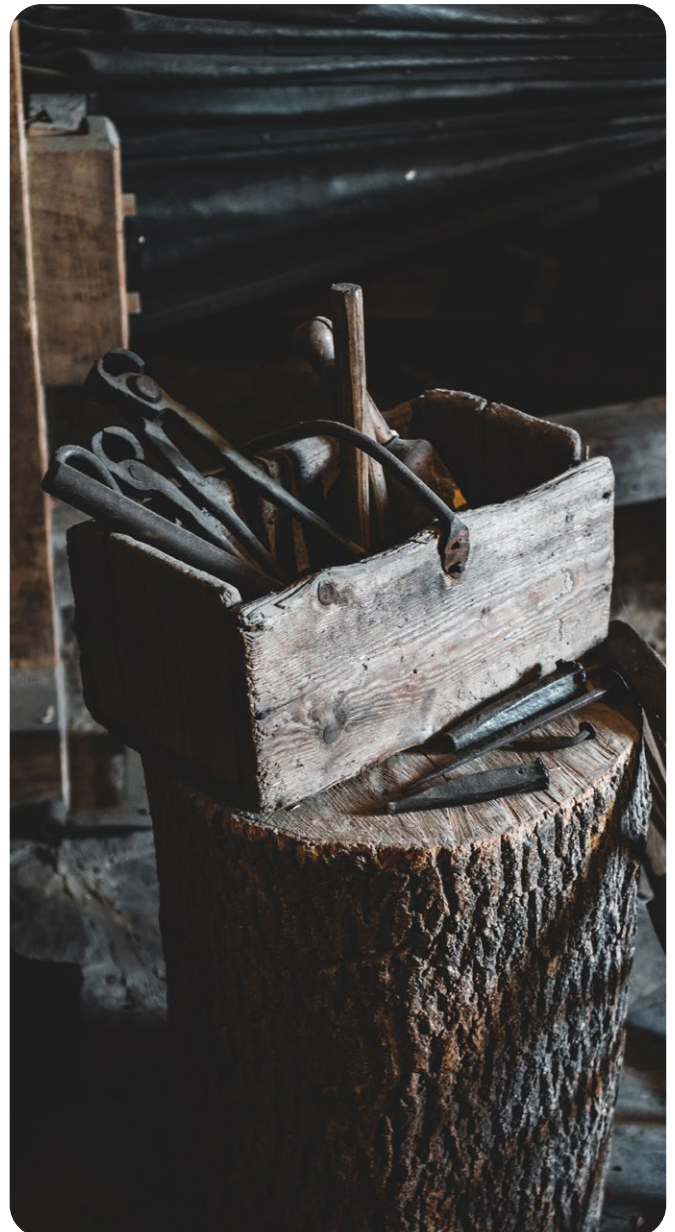
- An electric drill – a cordless one with a battery charger is best for DIY jobs
- An auger – also known as a "snake"
- A bucket
- A decent-sized torch
- A step-ladder or foldable platform
- A can of spray lubricant
- Tubes of waterproof sealant, filler, and strong glue.



DIY TIP:

If you're putting together flat-pack furniture, save any excess screws, Allen keys and so on, in your tool box.

Likewise, if you're dismantling something, keep the old screws and fittings.



10 DIY jobs around the house

We've deliberately picked simple jobs for this guide. Armed with the right tools and a bit of patience, you should be able to sort out these tasks.

They cover a cross-section of different DIY disciplines, including plumbing, electrics, and woodwork.

By starting with these 10, you'll build up confidence in a particular field and then be able to expand your repertoire.

Before you start any of them, make sure you've got all the tools you need to hand, and then work slowly and methodically.

What we've provided for each of these 10 jobs is a basic outline assuming everything is straightforward. If you're in doubt, it's always best to double-check for anything you need to do. These days, there's a YouTube video for practically every DIY job, and plenty of websites you can search through.



DIY TIP:

Ask experienced staff at a DIY shop, or in specialist electrical or plumbing shops for advice: "I'm doing this - what do I need?" More often than not they'll think of something you hadn't realised. If you do need help, they may be able to recommend someone.





1. Putting up shelves

Tools for the job:

- Electric drill
- Screwdriver
- Tape measure
- Spirit level

Unless you're very handy and want to buy materials separately, the best shelves to put up if you're a DIY novice are those you can get from any DIY store. You'll need shelves and brackets – which will come with the correct fittings.

When you've decided where you want the shelf, use one of the brackets as a template and mark in pencil on the wall where you need to drill holes. Use a spirit level to check the holes are vertically straight.

Then mark the holes for the other bracket. To help you ensure the shelf will be horizontal use your spirit level and hold the shelf itself up between the holes.

Before you start drilling, double-check the holes will be in the right place.

If you're drilling into solid wall you can use normal Rawlplugs, but if the wall is hollow then you'll need to use special plugs that expand as you screw the fittings in.

Once you have the holes drilled and Rawlplugs in place, you can screw the brackets to the wall and put the shelf up.

There are a whole variety of different shelf designs to choose from, including brackets you can attach more than one shelf to, and specialist shelves for alcoves.



DIY TIP:

Make sure the shelves you buy are strong enough for the intended use.



2. Assembling flat-packed furniture

Tools for the job:

- Screwdrivers
- Hammer
- Spirit level

The secret to putting together flat-packed furniture is to be methodical.

Make sure you have enough space, and then open the box or boxes and take everything out. Try and keep items that are the same together. Check all the components against the list of what you should have.

Set aside the bag of fittings and lay them out on a tray or plate so they're in one place and you can easily see them.

Read through the instructions before you start to give yourself an idea of the process.

Then take it slowly, step-by-step, double-checking everything you do.

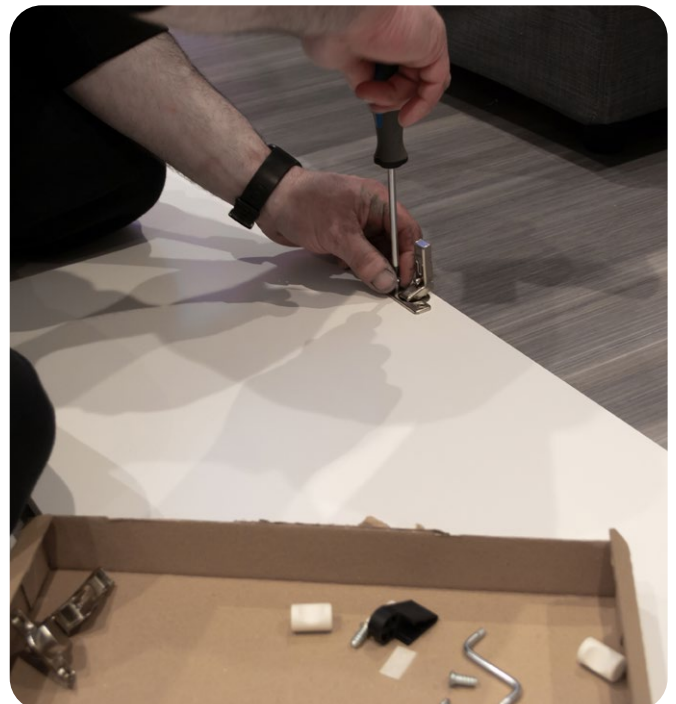
If it's a quality item, it shouldn't be a struggle to fit the pieces together or tighten anything up. So, if it's not straightforward and something doesn't feel right, then you've more than likely gone wrong. Maybe you're using the wrong size screw or have a panel the wrong way round.

Most flat-packed items come with most of what you'll need to assemble the item.



DIY TIP:

If the instructions say it's a two-person job then make sure you have someone ready to help before you start. You might only have to call on them for one part of the job, but you don't want to get started and not be able to finish!



3. Fixing a dripping tap

Tools for the job:

- Adjustable spanner
- Screwdriver

A dripping tap can drive you to distraction and can cost you money in wasted water. Eventually, you need to grasp the nettle and get it sorted!

The first step is to turn off the water supply to the tap. There should be separate hot and cold isolator taps under the sink. If there are no taps under the sink, then you'll need to turn off the mains tap.



DIY TIP:

Before taking the tap apart, put the plug in the sink so screws and fittings don't end up going down the plughole.

Turn the tap before you cut the supply to make sure all water is drained out of the tap.

As most taps now work on mixers, you'll need to check which tap is dripping by a process of elimination with the respective supplies.

Prise the cap off that covers the screw, unscrew it, and take the tap off.

This will reveal the headgear mechanism that you'll need to undo with your spanner.



The state of this will tell you what needs doing. In most cases it's likely to have corroded or seized up so will need replacing. Take it to a plumbers merchants or DIY store for a replica.

Alternatively, you'll need to replace a washer if that's worn. Again, take it with you to ensure you get the right size.

Once you've fitted the replacement, put everything back together and turn the water back on.



DIY TIP:

If you have a friend or neighbour you know is handy, ask them to help. They'll be flattered to be asked and buying them a drink for their troubles costs less than the call-out charge for an expert.



4. Changing a light fitting

Tools for the job:

- Pliers with integrated wire cutters
- Screwdriver
- Step ladder or platform

Always respect electricity. If you make a mistake with a plumbing job you'll just end up getting soaked, but a mistake with electricity could be far more serious.

Always start by turning off the power at the mains. The electricity in your house runs on a series of circuits, and, theoretically, you could just switch off the circuit in question. However, it's better to be safe than sorry.

As with all jobs, be methodical as you take off the old fitting.

Take the bulb and light shade off, and unscrew the ceiling fitting.

Then detach the fitting from the circuit wires by undoing the small screws, and then unscrew the fitting from the ceiling.

If the new fitting is the same size as the old one you can use the same screw holes. If you need new holes the existing holes will give you an idea of the location of the wooden joist into which you can screw.

Once the new base is attached to the ceiling, pass the lead through the hole, connect the wires into the new fitting and screw it onto the base. You may need to trim the wires back or wrap them up so they fit.

Then attach the light shade and bulb.

When you're finished, switch the mains power back on.



DIY TIP:

Take a photo of the connected wires with your phone before you unscrew them, so you can make sure you reconnect them correctly.

5. Clearing blocked sinks, toilets, and drains

Tools for the job:

- Bucket
- An auger
- A plunger
- Latex gloves
- An old cloth

These aren't the pleasantest jobs, but they're liable to be emergencies and you can save yourself a hefty call-out charge by doing the job yourself.

A blocked sink

Most sink blockages can be cleared with a plunger. Don't forget to block the overflow with a cloth, otherwise, the air you're trying to send down the pipe will simply escape there.

If the plunger doesn't work you'll need to disconnect the U-shaped pipe under the sink. Don't forget to put a bucket underneath before you start.

That will probably expose what's blocking the sink. If it's a large item be careful as you remove it in case there's water trapped behind it.

A blocked toilet

For blocked toilets, the auger (snake) is your friend. It's a long pliable wire that unrolls and goes down the toilet. In most cases, it'll shift whatever is causing the blockage.

If you haven't got a snake, you can improvise with a coat hanger.

If you think something solid is causing the blockage, the other option is to put on latex gloves and reach around the U-bend yourself to see if you can dislodge it.



A blocked drain

The most common drain to get blocked is the one outside your backdoor where the waste water from your kitchen goes. Waste will gradually build up and, eventually, the drain will need clearing.

Again, you'll need latex gloves for this job. Remove the drain grille and reach down to clear the muck and debris. Have a plastic bag or bin liner ready to put the rubbish in.

Once it's clear, pour down bleach and hot water to clean the drain out.



DIY TIP:

If removing the debris doesn't clear the drain, it's likely you have a more serious blockage that could be affecting other houses as well as yours. You'll need to contact your local water company to get this sorted.



6. Painting and decorating

Tools for the job:

- Wallpaper stripper
- Old sheets
- Paintbrushes
- Roller and roller tray
- Ladder or platform
- Paper cutters
- Paper brush or sponge
- Spirit level

Preparing the walls

Preparation will depend on your decorating plans.

If you're putting paint on a painted wall then you'll just need to ensure the wall is clean and free from dust and off you go.

Similarly, if you're putting wallpaper on a wall that's previously only been painted, the preparation can be equally straightforward.

Removing wallpaper can be laborious, and you might want to consider hiring a wallpaper stripper from a local DIY store.

Once the paper is removed, if the wall is in a poor condition it'll need to be plastered. If you do that, before painting the wall put on a light covering of whitewash – paint mixed 50/50 with water – to create a better surface for the new paint.

Painting

Even if you're using "non-drip" paint, always cover the floor with old sheets before you start.

Using a good quality roller can save you a lot of time, but it is worth using brushes for the edges and for when you're going around cupboards or shelves you can't remove.

Use masking tape to cover other surfaces when you're "cutting-in" up to ceilings or picture rails. Likewise, if you're painting wooden rails or door frames cover painted walls with tape in the same way.



DIY TIP:

Most wall paints are water-based so can be cleaned under a tap. Oil-based paints need to be cleaned with thinners, but they'll stay soft for a time if you wrap them in clingfilm and put them in the fridge.

Wallpapering

Although it's possible to do it on your own, if you're not used to wallpapering it can be easier if there are two of you.

If you're putting up a patterned wallpaper, you're best off starting in a prominent and visible place in the room, so you have a complete piece of paper showing rather than one that's cut or going around a corner.

To make it easier to manage long strips of paper, concertina them as you're pasting – paste-on- paste.

Applying a thin coat of paste on the wall as well to make it easier to manoeuvre the paper into place. Use your spirit level to check the pieces you're putting up are vertical.

Once you have put a piece in place, use a brush or sponge to remove any bubbles – working from the middle to the edge.



DIY TIP:

Always measure wallpaper slightly longer than necessary. It's much easier to use a sharp knife to cut it to the exact edge you want than rely on a specific measurement – especially in an older house with potentially uneven walls.



7. Installing a new washing machine

Tools for the job:

- Screwdriver

Most new washing machines will be delivered and installed for a charge. But if you've collected a new machine yourself it's a relatively simple job to fit it.



DIY TIP:

Be careful when you're pushing the washing machine into position not to snag any of the pipes.

One word of caution, however, is that they're difficult to manoeuvre so you might need a second person to help you.

Remove all the packaging and read the instructions carefully. There'll be transit locking screws you'll need to take out before you can use the machine. The number can vary, so make sure you remove them all.

Your new machine will come with two hoses: red (hot) and blue (cold). These will need to be connected to the corresponding outlet sockets in the back of your machine, and the two water pipes you're plumbing the machine into.

Make sure the taps on the two pipes are turned off (90 degrees to the pipe) before you start connecting them.

In each case, you should be able to tighten the connectors by hand.



Once they're connected, turn the taps on and check no water is leaking. If there is a leak, you can wrap some thin plumbers tape around the thread for a better seal.

There will also be a waste pipe coming out from the back of your machine. Previously these were often run through a wall straight into a drain outlet. These days, they are fitted to a connection in the pipes under your sink. Push the pipe onto the outlet socket and tighten the metal collar with a screwdriver to hold it in place.



DIY TIP:

Unless it's an emergency task, whatever job you're doing try and start in the morning. You'll be more awake and alert, and won't have to rush as you get to the end of the day.

8. Replacing felt on a shed roof

Tools for the job:

- Hammer
- Tacks
- Adhesive

Exposed to the elements, the felt on your shed roof doesn't last long.

To keep what you're storing in the shed dry, and stop the roof from rotting, you'll need to change the felt regularly.

Replacing old and tatty felt also gives your garden a visual lift. You can buy rolls of felt very cheaply in DIY stores and garden centres.

Start by stripping off the old felt and removing all protruding nails.

Then measure the length of the shed, add six inches, and cut a length of felt. Attach this to the roof, starting a couple of inches from the top. The extra six inches will give you plenty of overhang at each end and along the edge where you can tack the felt to the shed roof.

Do this on both sides.

Then cut another piece of felt the same length but about half the width. This piece lies over the top of the shed and you can either tack it to the roof or use adhesive for a better seal.



DIY TIP:

Roof felt can be the same consistency as sandpaper, so you'll want to wear gloves when you're using it.





9. Fitting smoke detectors

Tools for the job:

- Screwdriver
- Step ladder or platform
- Electric drill

Smoke detectors are essential in any house.

Many are connected directly to your mains electricity. Unless you're an electrical expert you're best off getting a professional to fit these as, understandably, they need to be installed correctly.

However, you can also get battery-powered detectors that are simple to install.

You should have one on each floor of your home, including the loft or basement.

Separate the base plate from the cover and attach it to the ceiling. It'll have holes for screws so mark through the holes onto the ceiling with a pencil and then drill holes and fill them with Rawlplugs.

You need to avoid drilling through wires, so keep the smoke alarm well away from lights.

Screw the baseplate into the ceiling. Then connect the battery and slot the mechanism onto the base plate.



DIY TIP:

The best places to install smoke alarms are in the downstairs hall and on the upstairs landing. Test the batteries regularly and replace them immediately if required.

10. Insulating your loft

Tools for the job:

- Scissors or a sharp knife

Insulating your loft is easy to do and, as 25% of the lost heat in your house escapes through your loft, it can really save you money in heating costs.

Although the recommended minimum insulation is 15 – 20cm, don't be shy of exceeding it.

One key thing to remember is that fibreglass insulation material is incredibly itchy. So, when you're using it, gloves and long sleeves are necessary. It's also worth trying to do the job on a cool day or first thing in the morning as your loft will get hotter as the day goes on.

Loft insulation comes in rolls, and you simply unroll it and lay it between the joists. Two important things to remember are:

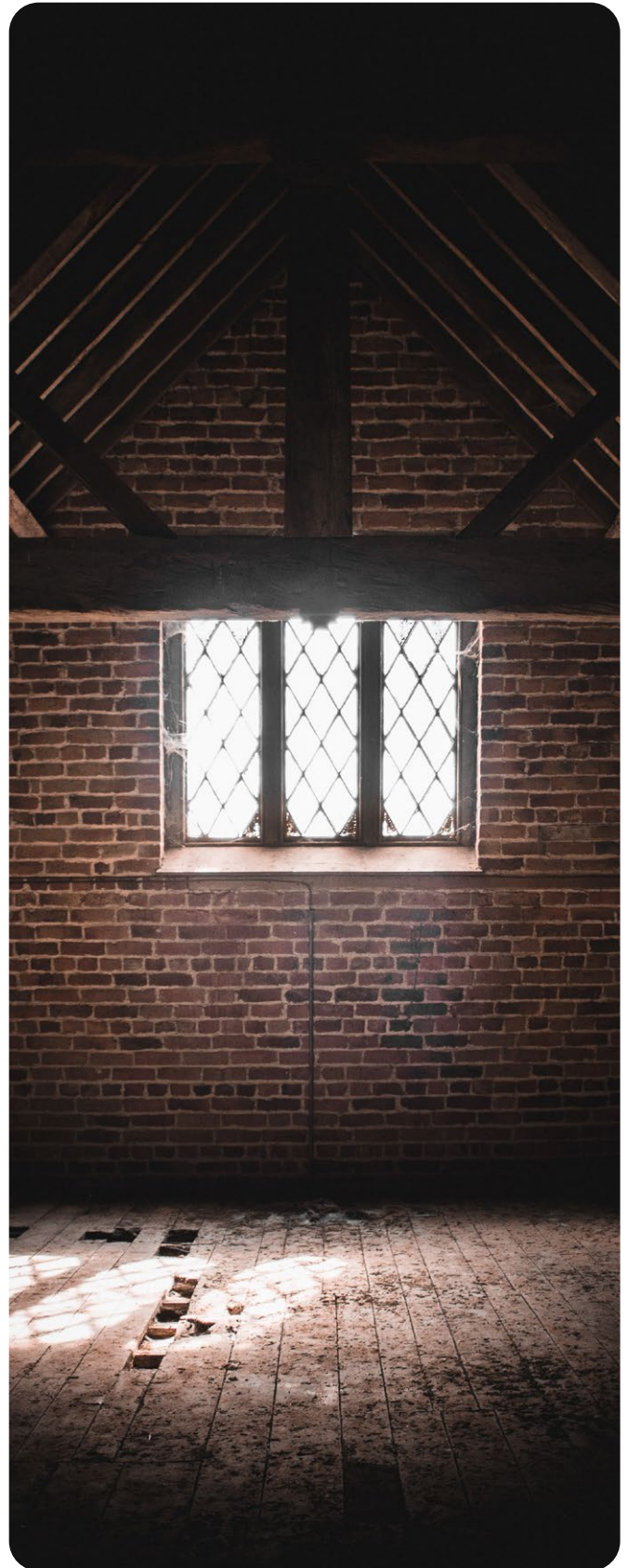
- Put the insulation material under any wires running on the loft floor.
- Don't cover over light fittings. Cut the material away from fittings leaving them exposed.

If you want to add an extra layer of insulation, put this at right angles to the joists so you're laying it over them. Again, go under wires and leave light sockets uncovered.



DIY TIP:

Rather than balancing on the joists, take boards up to walk on.





Do you want to take on a larger home project?

While DIY can help you tick off smaller jobs around the house, there are times when you'll need to work with professionals and pay for their services.

Whether you want to add an extension to your home or convert the loft to create additional

living space, you may need to pay a sizeable sum for the work. If you're unsure about how to access your savings or want to discuss borrowing more through your mortgage, we can help answer questions you may have about financing projects.



Please contact us to discuss your plans:

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Disclaimer: The information in the guide is meant for general information only. While every effort is made to ensure that it is correct, it should not be relied upon as accurate.

It is the responsibility of anyone following the advice contained in this guide that their level of competence is appropriate for the task they want to complete. You should be aware of current regulations on buildings, gas, water, and electrical works.

If you have any doubts we would advise you to research further information and get expert help.