

# first home

BY NANNY ELIANA

"Young couples dream of having a home that looks like the posh ones featured in magazines, but they don't realise that it can actually take years or even a lifetime to build a dream home," says Noor Azmah Soeb, a design consultant with Hamid & Sons General Contractor. This is often the case when they realise that they cannot finance the renovation on their own and would need to take on a bank loan or other types of financing.

## THE GAME PLAN

"For a young couple just starting married life, it's best to be practical," she adds. "It's always good to start with a financial plan. How much you can afford will determine the scale of your renovation."

She also advises, "Some of the questions that you should be asking as a young couple are: Do you have cash at hand to invest in your renovation? If so how much of it are you willing to invest in your renovation? Are you eligible for a bank loan? And if so, what is the interest that you'd have to pay? Which bank

gives the best interest rate?" It is the usual practice for banks to run a check on the renovation company that you have selected as the disbursement of funds would be made in its name.

"Look for a company that has a long-standing relationship with the banks to assist you with the application and expediting of bank loans, like Hamid & Sons General Contractor," she adds. Jimmy Seowseet, principal design consultant from Yonder, adds that young couples must not forget that the renovation budget is not only for knocking down walls, tiling and building cabinets. Your budget should also include soft furnishings, bathroom fittings, appliances and sound systems.

"After working out your budget, set your priorities," he further advises. "Don't rush to sign the cheapest quotation. Such quotations are often very deceiving; they do not always reflect a clear picture of the renovation works required of your home in its entirety. I would advise any young couple to engage a trustworthy design consultant who is above all a good planner to help you avoid over-spending."



Picture courtesy of Hamid & Sons General Contractor



Picture courtesy of Nicole Kow, Nic & West Builders

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Picture courtesy of Yonder Interior Design

Brian Kow from Nic & West Builders agrees and emphasises that reputation is the most important thing when looking for a design consultant. “Bear in mind that reputation always comes with a price. A good measure of how reliable an interior designer is is the number of references that he has. It’s better to pay a little bit more but have peace of mind that your design consultant has everything covered and you know exactly what to expect from him.”

#### HIRING A CONTRACTOR

Jimmy adds, “Above board communication with your design consultant is very important, so choose carefully. You do not want your design consultant to surprise you with new costs that should have been considered at the very onset of your discussion. Ask as many questions as possible on what you need and what you want and what each process entails so you can understand why the cost is incurred in the first place.”

Noor Azmah emphasises that it pays off to do research on your own before engaging a consultant. “Be familiar with the materials that the design consultant has proposed, their attributes and most importantly the maintenance and costs involved.”

Portfolios of 3D drawings and stylised photos of previous clients’ interiors may make the design consultancy seem impressive, but it is recommended that young couples take the extra step to view the homes in question if possible, to personally ascertain the quality of workmanship.

“A design consultant’s credibility is determined by how long he has been in the industry, the quality of his workmanship as well as how well he is able to manage the expectations of his clients and satisfy their requirements,” adds Noor Azmah. “Take full advantage of any access that you might have to the clients of the design consultants you are considering to engage for the renovation of your home. Take this opportunity to talk to them on their first-hand experience working with the design consultants.”

#### DIFFERENTIATE WANT FROM NEED

To prioritise, it is best that you list down the items that you need such as flooring, washing machine and kitchen hobs, and on another list, write the things that you want. You will have to decide which options are best suited for your budget; whether you should buy better quality needs and then buy your wants



Picture courtesy of Hamid & Sons General Contractor

when you receive your year-end bonus, or buy very basic quality needs and then splurge more on your wants or not spend all that much on your first home at all but wait till you are able to afford to upgrade to a larger home.

“Sure, you need flooring and kitchen hobs, but do these need be branded? Perhaps it’s a better idea for you to postpone the purchase of such items till your next promotion,” says Noor Azmah.

It is recommended that you work closely with your design consultant for every purchase that you intend to make and do not make any decisions without consulting each other. With a limited budget, making large purchases in a snap can make it difficult for your designer if he has to make adjustments in the planning that would affect the fundamentals of the overall design of the house, hampering the renovation process.

#### **PERSONALITY CHECK**

What kind of couple are you? Your social and day-to-day living habits will definitely shape the space that you live in and give you an idea on which areas need more funding than others. Even if you cannot immediately afford it, it is

best to have it on your wish list. Setting such targets will give you something to look forward to, especially when it is something you can enjoy in the comfort of your own home.

For example, if you love to cook and entertain and can usually expect to have guests over the weekend, channelling some of the renovation budget to the living and kitchen area is advised. This is where you might want to invest in a good quality multi-function oven and large capacity refrigerator and ensure that your dining area is ample and well-designed.

“A family member who regularly visits, such as your mother-in-law, can influence how you renovate your home. You may want to install hot and cold water taps in the kitchen so as not to aggravate her arthritis, for instance,” Noor Azmah says.

If you are both career-driven people who prefer a good night’s sleep over organising cookouts and parties at home, then perhaps a good mattress and bed and well-designed bedroom and study area for the piles of paperwork from the office would make a better investment than a semi-professional kitchen. As you earn your promotions and bonuses, you can opt to dress up the living room and even re-fit your bathrooms to reflect your tastes.



*Picture courtesy of Nicole Kow, Nic & West Builders*

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## Sprucing Up Cheaply

With a little bit of creativity and common sense, sprucing up your home doesn't need to cost you an arm and a leg.

- “Keep to light neutral colours. You may have a dark or strong-coloured wall but be careful not to get carried away as dark colours tend to make spaces look small,” says Noor Azmah. Darker colours tend to absorb heat too, and this can become quite obvious if the space is exposed to the sun and you're not in the habit of using air-conditioning when in that space.
- Brian says that home accessories such as paintings and ornaments can help personalise your home. “If you've planned your honeymoon in Asia such as Thailand and Vietnam, look for opportunities to explore flea markets and artists' villages; there are usually several unique and inexpensive paintings and home accessories on display which you can buy at a bargain.”
- Use decals or wall stickers for your feature wall as a focal point for your entire flat.
- “Let your space fill up organically and at your own time. Do not rush to fill in every empty nook and cranny,” says Noor Azmah. Don't be fooled into investing in pieces of furniture that are expensive or fashionable but not necessarily a reflection of your personality or tastes; you don't want to end up throwing huge wads of money away for something that you're not able to enjoy.
- With your design consultant, devise space-saving storage areas so that the clutter is kept out of sight. Keeping the home neat and tidy will help with making spaces look bigger.
- Brian suggests that with a bit of flair, old and abandoned items such as chalices can add a personal and often inexpensive touch to your home. “When you're young, you'd have the time and energy to embark on such creative projects. Go to the Salvation Army and garage sales and look out for interesting things; such as an antique chair frame or an old lamp base. It's amazing how you can breathe life into an old piece of junk if you sandpaper it down and give it a new coat of paint, or recycle it for some other use. A sturdy, wide-mouthed old wooden vase can be transformed into an umbrella holder, for example.”
- Resale flats are older and inevitably come with many unwanted cracks and uneven walls. Put aside some funds to plaster the walls of your flat especially in the living room. More even walls tend to make an old place look new and a new coat of paint will make them seem even newer.