

FROM HOUSE *TO HOME*

As the property market recovers, many of us are thinking about moving or improving.

Olivia Greenway has bought, sold and refurbished houses for 40 years and here shares lessons learned, plus some expert tips and selling tricks



**FOR
SALE**

I was only 24 when I bought my first house. Now, I'm about to buy home number nine, nearly 40 years later, and I can't help but wish I knew then some of the things I know now about buying and renovating property. I never saw any of my houses as investments; they were homes for my family and me. This is my moving (and buying and selling and living) story.

1977: Maidstone, Kent. Price: £9,950 for a 3-bed Edwardian semi

Along with our small savings, my husband and I borrowed £200 from three relatives to get our deposit together. As first-time buyers, we had a large mortgage. The house had a gas fire in the dining room, the only heating. We were so hard-up, we didn't even have a sofa. We couldn't afford curtains, so I got some from a jumble sale. We lived near a carpet mill that sold offcuts, so all the floors were covered in garish stripes of multi-coloured hideousness, fitted by us with tintacks. We redecorated ourselves, mainly with white paint, because it was cheap. We lived here until my husband had a job move to central London.

1979: Tufnell Park, London. Price: £19,500 for a 2-bed modern flat

For house number two, we were able to get a slightly larger mortgage because I had had a pay rise. But on our budget, we struggled to find anything we could afford. In the end we bought an ugly 1960s top

floor flat in a road of otherwise attractive Edwardian houses. The flat was all-electric with just a one-bar wall heater in the lounge. Still sofa-less, we were young and didn't realise how foolish this purchase was. We installed double-glazing, but it was still freezing cold and very expensive to heat. All our money went on heating our new baby's room. My sister had recently bought a house in Strawberry Hill, so we decided to move out of London near her.

1984: Teddington, Middlesex. Price: £47,500 for a 3-bed Victorian terrace

My husband now had a better job, so we got a larger mortgage. I loved our Victorian end terrace with its chunky original honey pine wooden doors and high ceilings. With gas central heating and a pretty sunny garden, it was heaven. We made a few cosmetic improvements and redecorated ourselves.

1988: Teddington, Middlesex. Price: £103,000 for a 3-bed 1930s semi

We moved a mile away to a bigger house with a garage. Our friend's husband was a builder so we employed him. We fitted





GETTING THE BEST FROM BUILDERS

a new kitchen and built a small extension and installed French windows.

1994: Dorking, Surrey. Price: £107,000 for a 3-bed Victorian semi

My husband had been on a job to Dorking and liked it and so we moved into a rented flat and sold our home. Eventually, we found a house with good potential and embarked on a loft conversion, giving us another bedroom, and other major works such as rewiring, new plumbing, two bathrooms, new kitchen and conservatory. We lived here until a detached house that needed work popped up nearby.

2002: Dorking, Surrey. Price paid: £290,000 for 4-bed 1930s detached

This was an executor's sale. My husband and I separated a few months after we moved in. I bought him out and made major improvements spending my savings on garden design, fencing, tree felling and planting, plus a new kitchen, double-glazing installation, new wiring, boiler, new bathroom and separate shower, fitted wardrobes and complete redecoration. My mortgage repayments kept going up

- Get friends to recommend a good builder, ask for references (and check them) or ask to see work they have done already. Know the difference between an estimate and a quote.
- Most builders don't have any idea about design or aesthetic. They also dislike using the phone, even if you leave your mobile number with them. So if you are not there, instead of asking you if they have a query, they will just go ahead and do what they think is best. Which never, ever is. I've had expensive, carefully-sourced antique pine dado rail painted over and an airing cupboard built that then made it impossible to fit a bed in the room. Be on site for important works if you can.
- Get your builder to work out a time schedule and try to get him to stick to it. Find out what time he will be there in the morning and when he will finish. Does he work at the weekends? Does he have any holidays planned? Is he working on any other jobs and will they interfere with yours?
- Hide your Hoover. Your builder may use your vacuum to hoover up anything – cement, dried paint, off-cuts of wallpaper – which of course breaks the vacuum eventually.
- Don't be a ditherer. Give precise instructions and don't keep changing your mind. And pay them on time, as agreed.

but my salary didn't. Eventually I couldn't manage as a single parent with such a huge house on my own.

2007: Dorking, Surrey. Price: £279,000 for a 2-bed 1930s cottage

I downsized to a small cottage at the height of the property boom in 2007 and moved with my daughter, eventually selling my detached house at the bottom in November 2008. I had the kitchen remodelled and new bathroom fitted, a home office built and completely redecorated. However, after 19 years in Dorking, it was now time to leave as Cupid had done his work...

2011: Petersfield, Hampshire. Price: £220,000 for a 3-bed 1930s semi

I met my new partner in 2003 but we lived separately, 50 miles apart. He eventually sold his house and I sold my cottage and we bought a home together that needed work. Again, it was an executor's sale. We had a new kitchen fitted, new bathroom, new boiler, added French doors to the lounge and decorated throughout. We then decided to set up in business together, both working from home. The house wasn't suitable for that, so we sold it in 2013.

2014: Petersfield, Hampshire

We moved into a rented Victorian property, and are now hoping to buy a three-bedroom house where we will both have an office.

After all these moves, what have I learned about buying a new home? Firstly, make sure you know the area. Every town, city or village has its good bits and the bad bits, the advantages and disadvantages. Buying a home in the wrong place is such an expensive mistake. You can do a lot of research online, but you only get to know an area by living there, so consider renting to begin with. It will also keep the 'chain' shorter.

Secondly, do your sums. Unless you are wealthy, your dream property will always be just a few thousand pounds away. Like life, buying a property is a compromise, so work out how much you can afford and stick to it. Decide on four things that are must-haves and consider a compromise on the rest.

Freehold and leasehold are a contentious issue. If you want to buy in London or another expensive town or if you are looking to step on the housing ladder, go for lease, but if you have a choice, always buy freehold. Two bedrooms freehold is better than four bedrooms leasehold. I've only bought

leasehold once; it was a huge mistake.

Next, have a full structural survey done. Don't try to cut corners by not bothering. Choose an engineer who seems interested and try to view the property with him. If this isn't possible get him to agree to chat with you about the survey results.

An estate agent's idea of needing work and mine has never been in alignment. 'A lick of paint' is usually a major redecoration and 'some improvements are needed' means it's practically falling down. They always underplay what needs to be done because it's in their interest to do so. Fitting a new kitchen is not easy or cheap. Any major improvements are a massive inconvenience. So always buy a house in the best condition you can, where someone else has done all the work. These houses do not cost substantially more. Buying a house that needs work is a major risk and only worth it if you are experienced or the property has been substantially reduced, for example in an executor's sale.

Improving, adding-on or rebuilding? When it comes to hiring builders, expect nightmares. I've had a builder go off unexpectedly on a holiday to Greece

with my deposit having started the work, leaving the house unsecured; a fight breaking out between two double glazing teams; and a builder walk off the job halfway through, leaving a pile of rubble in my back garden including an old bath and toilet. Approach with caution.

Befriend your local planning department. Get to know them and do your homework. Find out if your works need planning permission or whether it is permitted development. If you have any building work done, get it checked by Building Control and get a certificate. You can't just chop down trees willy-nilly or build over shared drains; always seek help and advice.

Finally, don't make the mistake of underestimating the upheaval. Building work will affect your daily home routine; the more you have done, the more upset there will be. Cement and plaster dust will cover every surface and however much you clean at night, the next day, it's back. Having a new kitchen means no water for days and takeaway meals for weeks. Not only is this an additional expense, it's very stressful and may put a strain on relationships. ■

TOP TIPS ON HOW TO SELL YOUR HOME

1. The first person to impress is the agent. Ask if there are any quick fixes needed to help the house to sell. Sometimes all it needs is another pair of eyes.
2. Make people want to cross over the threshold. Banish tatty doormats, hide bins and make the front garden look its best. Inside, de-clutter and splash out on fresh flowers.
3. An 'open day' is a good idea, especially in a buoyant market. Speak with your agent.
4. Make sure your home smells good. Last night's supper and the scent of wet dog are real turn-offs. Ask a friend for first impressions.
5. Potential purchasers often like to be shown around by the agent, rather than the owner, especially for a first viewing. So make yourself scarce. And be flexible with viewing times. 'Never at the weekend' is not going to get your house sold quickly.

