

Home Experts

TOP TIPS
THE BEST HOBS

WINNER

Siemens iQ-700
EH975M1V7E, 91/100
£1,699; currys.co.uk
This induction hob is ideal for large kitchens, with five burner plates, space for big pans and extendable zones for roasting trays. It reached boiling temperature fast and was responsive when reducing items down to a simmer, with even heat distribution. Simple and intuitive to operate without being too noisy – but fingerprints show up on the black glass.

Runner-up
Siemens iQ700
EH651B1N7E, 87/100
£799; appliancecity.co.uk
Another induction hob. Good design, with 17 temperature settings and a boost function that quickly brings water to the boil. Responsive when reducing items to a simmer, with even heat distribution. Extendable cooking zones and helpful instructions, but the touchpad had a delayed response.

goodhousekeeping.co.uk/
institute

HOW TO...
PAINT THE HALL FLOOR

Natural wood flooring can be handsome, but not every old floorboard is a thing of beauty. Some will benefit from a coat of paint, which protects a high-traffic floor from chips and spills. White paint is practical in a way white carpet never could be in a hallway, and it lights up a dark entrance. Should a disaster occur – oil spill from the Vespa? – you can always redo it.

Start by sanding the entire floor, paying special attention to uneven areas. Clean the floor, let it dry, then use wood filler to stop up holes and cracks. Now is the time for primer. Pick your paint colour first, making sure that any primer is compatible.

Your desired finish will dictate the choice of application tool: pad (smooth), roller (stippled) or brush (artisanal). Use two or three coats, fairly thinly applied, for the best long-term results. There are also lacquers designed to go over floor paint for extra longevity. Leave it for 24 hours before you bring back the furniture.

Katrina Burroughs

HOME
HELP

Will tax changes wipe out your BTL profit, and can you sue the council? Our experts are on hand

Q We recently had a wet underfloor heating system installed on the ground floor. The grout between the tiles in the hall has darkened, as if it was wet; when the heating is on, moisture comes out from the grout, and white crystals appear as this dries. The grout has cracked here, but not in the kitchen/diner.

A Our builder says that underfloor pipes cannot be leaking, but he does not know where the moisture is coming from. His intention is to regROUT, but we had a similar issue at a previous property that regROUTING failed to fix. What is the root cause? *Martin Garner, via email*

Assuming you have a pipe-in-screed underfloor heating system, it is unlikely that the pipe is leaking within the floor. Once laid, the pipe should be checked for leaks before being buried in screed. Once it is encased, the pipe can only be damaged if someone accidentally drills through the floor, in which case the source of the leak

will be obvious. If you want reassurance, ask your plumber to conduct a pressure test on each loop of pipe.

It is more likely that the floor screed did not have sufficient time to dry out fully before the floor tiles were laid and grouted: this can take several weeks. If tiles are laid too early, moisture will find its way through the most permeable route, typically the grout joints. The white deposits are likely to be crystallised salts, dissolved from the sand in the concrete and left behind following evaporation. If this is the cause, it will stop in time.

Underfloor heating pipes are normally laid over rigid sheets of insulation, with a polythene barrier on top to separate the insulation and screed. It is unlikely that moisture is coming from under the insulation.

If the problem persists, then there has to be a continuing source of damp, and this is most likely to be a plumbing or waste pipe leak in an adjacent area, tracking across the floor and finding its way out through the grout. Ask a

plumber to investigate a potential buried leak – including checking the underfloor heating manifolds.

Michael Holmes is spokesman for the Southern Homebuilding & Renovating Show (July 1 and 2, Sandown Park, Surrey; homebuildingshow.co.uk/surrey). Claim free tickets via homebuildingshow.co.uk/homehelp by 3pm on June 30

Q What is this beetle? I have found several in the house. I'm worried they're woodborers making holes in the skirting. *Brian Delf, Northumberland*



A Not to worry, this is a vine weevil, *Otiorhynchus sulcatus* – a notorious garden pest, but harmless indoors. The pale, fat,

QUESTION OF
THE WEEK
IS THIS THE END
OF BUY-TO-LET
LANDLORDS?

Q I am letting the London flat where I lived before moving to the country, but have read that this month's changes to tax relief on mortgage interest are a big threat to landlords. Will it affect me, and what can I do? *Caroline Sims, Hampshire*

A The tax changes, phased in from last Thursday, affect not only those with buy-to-let portfolios, but also many of Britain's 500,000 accidental landlords – who, like you, let their home through circumstance. Yet a web poll by upad.co.uk, an online lettings agency, found almost half of its users still did not know how much the change would cost them.

First, work out how it will hit you using the Residential Landlords Association's tax calculator (tinyurl.com/rfa-tax). From 2020, when the rules take full effect, you will no longer be able to deduct mortgage interest payments as a cost before working out profit. Instead, you will apply a 20% relief after you've arrived at your profit, but before you calculate your tax.

● Basic-rate (20%) taxpayers face the same levy on their property income as before, but their "profit" will look

higher. Lumped on top of other income, it can push them up one or even two tax brackets – which could see them lose child benefit and allowances.

● Owners in the higher (40%) and top (45%) tax brackets will pay more. Those with big mortgages in expensive areas, especially London, may shell out more in tax than the let earns.

What you do next depends on your circumstances, so speak to a tax specialist. Don't rush into transferring your flat to a company: that could mean paying capital gains tax and stamp duty when you "sell".

Married couples who own jointly could transfer more ownership to the lower earner via HMRC's form 17, but this could affect capital gains or inheritance tax.

In an area with high demand, you could switch to a fully furnished holiday let, as these are exempt from the rule. In London, you will need planning permission for this.

To offset losses, find a cheaper agent or manage it yourself. If the rent is below market rate, you could raise it. James Davis, founder of Upad, says "cost-effective, tax-deductible options that justify an increase" include a new bathroom or kitchen, free Wi-Fi and a spring clean.

You could also pay off some mortgage debt to cut interest, or, failing all this, sell.

Martina Lees is co-author of *The Accidental Landlord* (accidental landlord.info)

Q Last year I had an offer accepted on a property in Dorset. On the day before completion – by which time the sellers had moved out and I had packed up my house 30 miles away, cancelled my son's nursery and registered him at a new preschool – my solicitor called to say that a restrictive covenant had just been discovered on the property. I now had to apply to Magna Housing for approval. I didn't fulfil the needs of the covenant because I hadn't lived in an area of outstanding natural beauty in west Dorset for past three years.

I was livid. The sellers had bought the house from the council 30 years ago and had no recollection of such a covenant. The estate agents never mentioned it. I pulled out, but I paid more than £400 in solicitors' fees. Can I get this back? *Alex Cummins, Dorset*

A The covenants sound like those created by Section 157 of the Housing Act 1985. They can apply to

former council houses and to ex-housing-association homes. Unless consent is given (by, for example, the local authority), they prevent resale of the property to people who have not lived within a designated catchment area for a certain period. The covenants can affect properties in national parks and areas of outstanding natural beauty.

They were designed to prevent people from outside the locality buying ex-council houses as second homes, which often lie empty for long periods. In theory, they could keep prices affordable for local people.

The covenants should have been mentioned in the title, so the solicitor could have informed you at an earlier stage. But many wait until their searches have returned before reporting to the client. At that stage, the costs of the searches have already been incurred. If you cannot obtain a reimbursement from your solicitors, you could seek independent legal advice.

Donall Murphy, partner at Russell-Cooke Solicitors; russell-cooke.co.uk

Q Earlier this year, three large conifer trees fell from the highway onto



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DESIGN DAYS
APRIL 2017

Battersea Reach, Wandsworth I Finchley Road I Harrods I H Edinburgh I Glasgow I Gullford I Redbrick Leeds I Manchester