

Home Experts

HOME HELP

Blinded by solar panels? Stumped by bamboo? Ask our team

Q We live in a house perched on a hill. About 500 metres away, and slightly below us, a builder is constructing two houses. Solar panels have been installed. On sunny days we have roughly half an hour a day (from about 1.30pm), when there is a blinding glare from the panels, as they reflect the sunlight. This makes it impossible to enjoy sitting either in our lounge or out on the decking.

The builder says the panels are coated so as to not cause a glare hazard, but it clearly doesn't work. What can we do? *Kathy Smith*

A Solar panels have different anti-glare finishes, so check with the builder whether a higher grade of anti-glare treatment is available, says **Willie Moffitt**, director of Moffitt & Robinson (fmb.org.uk). The supplier of the solar panel can identify which is most suitable. The pitch of the panels could be altered slightly so the glare shines on your roof, say, rather than your deck, but this might have a marginally negative impact on panel efficiency.

When another landowner does something on their land that interferes with your enjoyment of your land to an unreasonable degree, a court could grant you a remedy, says **Ed Cracknell**, senior associate at Russell-Cooke (russell-cooke.co.uk). This could be damages or an injunction requiring the nuisance to be abated. The court would look at a number of factors, including the time of day the glare occurs and for how long. Given that you are only affected for half an hour on sunny days, the court is unlikely to consider this an actionable nuisance.

The court will take into account whether the neighbour's use of the land is a malicious one: solar panels on a roof are a reasonable use of land. You could also check whether the developer secured planning permission for the panels and is in compliance with conditions. If there's been a breach, you could report it to the council.

PROBLEM OF THE WEEK
MY HOUSE HAS BEEN DESIGNATED HISTORIC. I DON'T WANT THAT

Q Despite our objections, our home has been placed on a council list of "houses of local historical interest" — one of only four of 200 on our estate. This means that, unlike all my neighbours, all permitted planning rights are withdrawn for us. Any external alterations now require a planning application.

Our estate was built in the 1920s. Most of the houses have recently undergone modern makeovers. When we bought it six years ago, there were no restrictions. When it is time to sell, our buyer pool will be greatly reduced. To single out the only unmodernised houses left in the road feels unreasonable. Can I have my house taken off this list? *Jacky Wilson*

A Most houses have "permitted development" (PD) rights that allow them to be extended and altered in certain ways without applying for full planning permission, to reduce bureaucracy. But even small alterations to historic buildings can harm their

character. So councils have the power to remove PD rights by making an Article 4 direction. For example, in many conservation areas Article 4 directions remove the right to install a satellite dish.

An Article 4 direction does not mean that a development cannot take place: it simply means that planning permission is required. But the council will look very closely at any proposals to alter a heritage asset and this will, in practice, limit the extent to which your home can be extended.

Homeowners can make representations in respect of both the designation of the property as a local heritage asset and the making of the Article 4 direction. A heritage planning consultant can assess and challenge the council's justification for both. Ultimately, the owner may hold the council to account by way of judicial review. Councils may also be liable to pay compensation if they refuse permission for something that would otherwise have been permitted development. As for reducing the value of your home, a historic designation might put off some buyers, but others might be attracted to it. You deserve recognition for owning a house worthy of this heritage designation.

Martin Gaine, chief executive of Just Planning; just-planning.co.uk

Q I am struggling to remove bamboo that I inherited from the previous owner. It started as large clumps, which I removed with a stump killer. But this doesn't stop new roots coming through, or hidden roots embedded under walls. It's now personal: I think I've won, only to see new growth a week later. Help! *Simon Newton, Dorset*

A Removing bamboo is a battle. That's why the sagacious words of Sun Tzu, the 6th-century-BC Chinese general, from his book *The Art of War*, are so helpful: **1** Be as prepared as possible — which in the case of bamboo means using sharp loppers to cut the stems and an all-steel, heavy trenching spade (wickes.co.uk) to chop the roots. The weight does much of the work for you.

2 Divide your enemy to make them small. By cutting through the roots, the ability of the clumps to grow back is greatly reduced.

3 Know your enemy and attack where he is weak: when the plant is full of lush growth, after being cut back hard to the ground. Even for vigorous bamboo, new growth is costly to make, and if recut or sprayed with herbicide, its repeated loss weakens the roots into submission.

Toby Buckland, garden writer and host of tobygardenfest.co.uk

Q I have a once-gorgeous plantation rug, shaggy cream with a black diamond design. I have regularly vacuumed it, but it now looks flat; the cream is not so cream any more. How can I restore its gorgeousness? *Monica Russell, via email*

A The best place to start is to get the rug cleaned. Bespoke Rug Restoration (bespokerugrestoration.co.uk) recommends full submersion cleaning. After being beaten and hosed down, the rug is fully submerged in water and sometimes gentle cleaning agents. This ensures the rug is fully cleaned on both sides. Carpet-cleaning machines use chemicals that are too harsh and don't clean rugs fully.

If this doesn't work, colour restoration is an option. Specific areas of the rug can be dyed back to their original colour. An average price for this service is 20% to 30% of the rug's value.

Wayne Perrey and Steph Bron, founders of thediydoers.com

DO YOU NEED HELP FROM ONE OF OUR EXPERTS?

Email your questions to **homehelp@sunday-times.co.uk**. Advice is given without responsibility

TRIED AND TESTED

TOP TIPS
CLEANING WITH VINEGAR



BATHROOMS

● Fill a spray bottle with a mix of half white distilled vinegar and half water and use it to spritz tiles, basins and taps, rinsing them with water afterwards.
● For a build-up of limescale on taps, wrap a cloth soaked in the vinegar solution around the tap and leave overnight. Use an old toothbrush soaked in the solution to work away any remaining residue. Don't use vinegar on plated taps, particularly gold ones, because the acid can damage the finish.
● For shower heads, pour the vinegar solution into a plastic bag and fasten it over the showerhead using an elastic band, so the holes are immersed in the liquid. After an hour, remove the bag and run the shower on hot to flush the showerhead through.

KITCHENS

● Revive cloudy glasses by soaking for five minutes in distilled white vinegar to remove the stains, then rinse well.
● Remove limescale from your kettle by filling it with a half-and-half mixture of distilled white vinegar and water and leaving it overnight. In the morning, empty and rinse the kettle thoroughly, then boil fresh water and discard to avoid a vinegary tang to your cuppa.



goodhousekeeping.com

HOW DO I KEEP FLIES OUT OF MY CONSERVATORY?

We can't find a beaded curtain. Any suggestions for models and stockists? *Pam and Moss Smith*

Julia Stitt

I have plastic-strip door curtains. They work like a dream. Holland Plastics, £12 on Amazon, all colours (amazon.co.uk). Mine are pink.

Barbara Rolfe

HSLYM Spaghetti String Curtains from Amazon. They work. (£9; amazon.co.uk).

Bridget McEvilly

This is brilliant: Voilamart aluminium chain link curtain (£58; amazon.co.uk). I first saw it at my butcher's. My dogs got used to it in two hours.

Carol Bradley

Aluminium chain screens from VIP Screens (chainscreens.co.uk) work well.

Kay Morris, Cheshire

Chain-link fly screen, made to measure (buzzstop.co.uk). Had mine for four years.

Send your tips, tricks and questions to **homehelp@sunday-times.co.uk**

HOW TO...
DEAL WITH INHERITING A HOUSE

Thirty-six per cent of us will inherit a property at some point in our life, according to research by finance provider Market Financial Solutions. Suddenly gaining a house can be complicated, and given the sums involved — insurer Royal London estimates that grandparents are typically living in properties worth £400,000 to £500,000 that they intend to pass on — it is important that you make smart decisions.

"With one-third of us set to inherit a property, it's important to know who to turn to for help, especially as it's likely to be an emotional time, potentially with compromises to be made with co-inheritors," says Paula Higgins, chief executive of HomeOwners Alliance.

What happens when a property is left to me in someone's will?

Probate begins immediately after a person's death. It is the process through which executors of the will sort out

the deceased's finances, settle any debts, pay the necessary taxes and then hand over any remaining assets to the beneficiaries.

"Although the probate process may take a year, you should not delay planning the best way forward as there are a lot of decisions to make," Higgins says.

"If you are the executor, you will be responsible for carrying out the probate process and dealing with the inheritance tax," says Gavin Holt, head of probate for Co-op Legal Services. "At the appropriate time, you'll be able to sell the property or transfer it into your own name. Before that you'll need to consider things like debts, expenses and the interests of other beneficiaries."

While the property is in probate, make sure you reduce its running costs by cancelling any internet, telephone or television subscriptions. You can also apply for a Class F exemption for council tax if the property is vacant. That means you won't have to pay council tax on the property during probate, and for up to six months afterwards provided it is still unoccupied.



What tax will I have to pay?

If the deceased's estate (including property, savings, shares and other assets) is worth more than the current threshold of £325,000, then inheritance tax could be levied at 40%.

"To make things more generous in cases where a main residence is inherited by a direct descendant, a relatively new law allows an additional amount to be passed on free of inheritance tax," says Becky O'Connor, personal finance specialist at Royal London.

"At present this is £150,000, rising to £175,000

in the 2020/21 tax year. This means that if you inherit a main residence from a parent or grandparent and it is worth less than £475,000 you may not have to pay inheritance tax on it, depending on the value of the rest of their assets."

The inheritance-tax bill should be settled by the executors from the estate before the property is handed over. If it can't be paid out of the estate, the home may have to be sold to settle the tax bill. However, if you don't want to sell, you can pay the inheritance tax in annual instalments spread over 10

years, with HMRC charging interest at 2.5% over base rate each year.

"Probate and inheritance tax can be complicated, and as the executor you can be held personally liable for mistakes, even if they are made innocently," Holt says. "It is therefore sensible to consult a solicitor or another professional who specialises in probate."

What happens to the mortgage?

If the property has a mortgage, the deceased may have had a life-insurance policy that can be used to pay it off. Alternatively, the mortgage will be classed as a debt during probate and may be settled using other assets and cash in the estate. Usually repayments are frozen during probate, but it is possible that interest may continue to build.

If the mortgage isn't going to be cleared, you need to find out if it can be transferred into your name by speaking to the mortgage lender. You will have to pass the affordability tests to be able to take on a mortgage on the property. It may be that you have to sell the

property in order to pay off the mortgage.

What should I do with the house?

You have three options: live in it, let it out or sell it. In many cases, property is inherited by a number of co-beneficiaries — siblings, for example. If you decide to sell and split the proceeds, then capital gains tax could be due if the property has gone up in value between the death and the decision to sell. If it has gone down, you could be due a refund on inheritance tax, so speak to a tax adviser.

If you decide to let your new asset, you'll gain an income stream and will be required to pay tax on it via self-assessment.

What will it mean for future house purchases?

Inheriting a property means you're no longer a first-time buyer. This means that you won't qualify for stamp-duty relief or be able to use a Lifetime ISA to buy a home. You will also have to pay the additional stamp-duty rate if you buy another property.

Ruth Jackson-Kirby

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