

Home

THE BIG FREEZE

Buyers, sellers and renovators tell *Carol Lewis* and *Jayne Dowle* how they're coping in a market shutdown

Buyers and sellers have been left in limbo after the government's call for people to delay moving home. The property market had already been grinding slowly to a halt, as viewings and surveys were cancelled during the coronavirus lockdown and mortgage lenders withdrew finance, but it has now come to a standstill. Solicitors say they have been inundated by calls from clients whose home sales are now in jeopardy, with many stuck between exchange and completion. Hannah Casey, a conveyancing lawyer, says: "We are dealing with many people caught in this no man's land – where we are renegotiating completion dates on the basis of mortgage offer time frames, while knowing full well that the completion date could not possibly be met because of the

Covid-19 restrictions." Meanwhile, many builders have either downed tools because of safety fears or because they have run out of supplies, with many builders' merchants closed. This has left some homeowners living in the middle of building sites. Kunle Barker, a construction expert who has appeared on TV shows such as *Grand Designs*, says: "The client needs to be clear about if they are happy to extend the contract term without penalty to the builder. The builder needs to be clear that they are happy to safeguard any deposits, keep insurances in place and not make preliminary charges to their client over the shutdown. If this can be agreed and written down, then all should be fine." Here we talk to those who are neither moving nor improving because of the coronavirus lockdown.

"Our mortgage expires this week"

Emi Morimoto, 33, an account manager at the marketing agency the Think Tank, and her husband, Thomas, were hoping to exchange on a two-bedroom flat in Kingsbury, north London. "My husband and I are mid-transaction as first-time buyers. Our offer was accepted in January. We've been waiting for weeks for the leasehold information from the local council as we are buying an ex-council flat. We've been waiting on this to be able to exchange and agree a completion date. With the current

situation, we don't know if the council is processing these documents or not. "Our mortgage expires this week, having been initially offered last autumn for a different sale, which fell through. We've been told by our mortgage broker that we need to have a completion date set in order to request an extension on our offer, so it looks like we may be forced to reapply. But I've also read that some lenders are putting a freeze on new mortgage offers. "To top it off, we don't have a flat of our own even to rent. Our landlord sold the flat we were renting in January. Some generous friends have let us stay with them as we thought that the purchase would have completed by mid-March at the latest."



Sally Bett's two-bedroom house (red door) is on the market for £975,000 via Dexters estate agency

"It's costing us £6,000 a month, I'm having sleepless nights"

Sally Bett, 38, a director of the PR firm Borne Media, along with her husband, Blair, and their two children have had the buyer pull out on the sale of their house in Bethnal Green, east London. "Our house went on the market for £1.5m last summer. We had a run of bad luck with estate agents and the storms and ended up reducing the price to £975,000. We accepted an offer at the beginning of March, but our agent warned us that the buyer was getting nervous because of the coronavirus situation. Then, on the day

that Michael Gove announced the property industry was shutting down and that no one could buy or sell, the buyer pulled out. "In November last year we bought another house in London Fields, Hackney. We took out the bridging finance to secure the Hackney house. It's costing us £6,000 a month in interest; this will be rolled up and we'll have to repay when we sell. I'm having sleepless nights."

"Our buyer is really pushing for us to move"

Claire Cole, 43, the founder of Movement for Mums, a fitness streaming service, was hoping to move with her husband, Martin, and their two sons from Chiswick in west London to Amersham in Buckinghamshire. They now have a buyer, but nowhere to move to. "We have exchanged on our house, but the place we are buying hasn't gone through yet and our buyer is really pushing for us to move, but we can't even get somewhere to rent. We have put in an offer on the house we want to buy, but we can't get an evaluation done because the surveyor can't come out during the lockdown. Even if we had, it would be difficult to move because we are buying a property that is rented and we can't force the tenants out right now. This means we are in limbo with nowhere to go, but our buyer is still pushing for us to carry on."

"Our builders left after they ran out of supplies."

David Purcell, a facilities manager at the Thames Innovation Centre, and his wife, Emelie, who are both in their forties, were having an extension built on their home in Lee, southeast London, but the work has now stopped. "The builders ran out of supplies. I would be happy for them to continue. They were working outside and we had no contact with them at all. I've still got materials that they've left. It looks like a half-finished job. Certainly I would like them to come back and I'd be happy for them to do that. They said that as soon as they could get the materials and the ban lifts they would continue. "It's a shame, it's a project we've been working on for the past two years, but it could have been worse. If we'd been a month ahead we could have had an open back to our house. I'm confident that once the weather warms up and kills the virus, like it's supposed to, we can crack on."

"Our builder wouldn't pull a fast one"

Alex Lewis, 41, the founder of Compton Marbling, a stationery supplier, is renovating a farmhouse in Wincanton, south Somerset. "The builders have packed up. There were a few older builders and I think there were concerns about the virus and social distancing. Luckily we have done this in two phases. The first was to renovate the dairy barn, so we have somewhere to live. "The second phase is the main farmhouse. We have about two months of the build to go. I thought maybe a skeleton crew could stay, especially as we are in the middle of nowhere here, but that hasn't happened. We have no choice but to just accept it. He is a very good local builder, so I don't think he would pull a fast one. I am sure he will be back when it is safe."

HOME HELP

CORONA QUANDARY
I exchanged contracts in February to buy a property and am due to complete at the end of April. I am confused by the government's Covid-19 advice. The property is occupied at the moment. Am I still able to proceed?
GD, Teddington

The government's advice can be found at: tinyurl.com/rspuvgy. The advice is that "if you have already exchanged contracts and the property is occupied, all parties should work together to agree a delay or another way to resolve the matter". The government adds: "If moving is unavoidable for contractual reasons and the parties are unable to reach an agreement to delay, people must follow advice on staying away from others to minimise the spread of the virus." You are therefore able to proceed during lockdown, but only if it has proved impossible to agree a delay with the seller. You are likely to be required to confirm this instruction in writing to your legal advisers. It must be safe to proceed and you would need to follow the government's advice on home removals. But some removals firms may not be operating. Between now and the completion date you could still find yourself unable to complete due to a Covid-19-related event. The Law Society has produced a specimen "variation agreement" for use where contracts have been exchanged, but completion has not yet taken place (tinyurl.com/u5hov4f). It is designed to allow for delay without parties being in breach of contract and to enable the contract to be rescinded (in which case the parties are restored to their pre-contractual positions and any deposit paid on exchange is returned). The Law Society stresses that this is not a one-fits-all standard agreement and to take advice based on the specifics of this transaction.

Morris John, partner, Russell-Cooke, russell-cooke.co.uk

RUBBISH PILING UP
I am cleaning out my house and have rubble and an old filing cabinet or two that I would normally have taken to the



We've stocked up on pasta, and other store-cupboard goods will also last for a while

dump. Now that they are closed, what can I do to stop my front garden from looking like a tip?

The government's advice is that only essential travel must be undertaken, and almost all household waste recycling centres have closed, says the **District Councils' Network**. You will have to store that waste until the lockdown is lifted. See recyclenow.com for advice on waste during the crisis. For rubble, use heavy-duty rubble sacks, but do not overfill them, advises **Liz Aitken**, professional organiser, carefullysorted.com. Avoid leaving sacks open: rainwater will make them heavy and difficult to move. Tuck in the tops or use a clip to seal them. If you can't contemplate your garden being an eyesore, firms such as Clearabee (clearabee.co.uk) are still running a rubbish-clearing service across the UK. Handy Rubbish (handyrubbish.co.uk) operates in London. Get a quote for collection. Both companies pick up furniture, computers, old white goods, rubbish bags and garden waste, but won't collect certain items, such as bricks, rubble, paints and chemicals.

GARDEN WASTE
My garden waste is starting to pile up. I am worried that the council will stop collecting. What do you advise?
SS, Kent

A number of councils have suspended garden waste collection, and this will likely continue, a **District Councils' Network** spokesman says. Check your council's website and social media for updates. Garden waste may not be collected for a month or two,

but you can start composting, suggests a spokesman for londonrecycles.co.uk. Even a corner where you collect a pile of garden waste can be effective, as long as you turn it over with a fork occasionally. Put all your uncooked vegetable peelings, banana skins and coffee grounds there and use it to feed and mulch your plants. For tips, see tinyurl.com/rz6kfdfr. Waste in the council bin will decompose quickly, says the landscape designer **Harriet Parsons**, harrietparsons.com. It will sink, creating more space to top up. To aid this, ensure that waste is chopped up and keep

the lid closed to keep it warm. To make compost, punch holes into a bin for ventilation and fill it with waste. Turn the compost every few weeks to keep it aerated. Don't let it dry out. If covered it will create compost quicker, ideally in six weeks. Or make a heap using chicken wire in a ring/barrel shape: fill it with waste, ensure it is damp and cover. Layer waste, brown on top of green, in a ratio of 3 brown to 1 green. If all else fails, give waste to a neighbour's compost.

Send questions to homehelp@sunday-times.co.uk. Advice is given without responsibility

READERS' CLINIC

APART FROM RICE, PASTA AND TINNED GOODS, WHAT FOODS LAST A LONG TIME IN LOCKDOWN?

Stephanie Calman, London
An uncut butternut squash lasts for ages.

Morag Hanson
Sweet potatoes, butternut squash and swede keep in a cool dark place like a garage.

Deborah Bardsley, Cambridge
Extra-thick double cream outlasts its use-by date, I find.

cherries, pickled beets, cucumbers, roasted peppers, artichoke hearts, sauerkraut. Vacuum-packed part-cooked breads, pumpernickel, bread sticks and crackers. Avoid cured meats: they last longer, but aren't good for bowel health.

Ross Macdonald
Cheese: extend storage time by sealing it with a wipe of (quality) oil. Peppers, chillies, leeks and herbs can be dried in a sieve in a continuously warm place (boiler cupboard or Rayburn). Potatoes and onions: in dark cotton bags in a cool cupboard. Re-use vinegar for DIY pickling.

Ceri Evans
Oranges, mangoes, loose carrots, red cabbage, white onions, celery, leeks, savoy and sweetheart cabbages. If outside leaves of cabbages deteriorate, remove — inner leaves are still good; likewise leeks. Flat breads, pittas.

Nicole Rothband, RD
Apples and citrus, root veg and potatoes last in cool dark places. In jars, these last:

FUTURE QUESTIONS
● Are you disinfecting your groceries and what with?
● Shops are sold out of bleach. What's an alternative?

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

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