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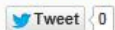
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Property Matters: New Homes, Bed Bugs, Tradesman App, New Mortgage Rules And More...

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Inside Lovell's Arnfield show home at Lincoln Gardens Doncaster

A round up of stories from Yorkshire and beyond.

Doncaster Homes

The Spirit of Christmas is alive and well in Doncaster. House Builder Lovell is marketing two and three bedroom homes at their Lincoln Gardens site, close to the town centre. As a festive incentive, a generous package of gifts is on offer including floor covering, curtains and light fittings throughout. Also included is a washing machine, 42" TV and a Dyson vacuum cleaner. All buyers need to do is reserve their home before the end of January and then these gifts will manifest themselves on legal completion of the purchase.

Prices start at £97,200.

New Mortgage Rules

The Financial Services Authority has published new rules that dictate that home buyers must be given advice before being granted a mortgage, as opposed to simply being provided with the information to make the decision themselves.

These measures have been broadly welcomed by an industry, still reeling from the after effects of inappropriate lending during the last property boom. There is a certain element of locking the stable door....

The Council of Mortgage Lenders (CML) said that it was pleased with the focus on affordability for the borrower, and the verification on the part of the lender, to ensure that lending is responsible. Anyone who has filled out a mortgage application in recent years will be only too aware of the strict borrowing multiples which have been applied and they will have had their incomes and outgoings scrutinised.

Mortgage Deals

There are however, some Yorkshire lenders who seem to be doing their bit!

Leeds Building Society is offering a 3-year fixed rate mortgage range. The Society has just reduced rates by 0.31% and therefore those with a 25% deposit or more can take advantage of the new 2.94% rate. Also available is 3.79% fixed rate for those with a deposit of between 15 and 24%, which is competitive. The mortgage is fully portable and so you can take it with you if you decide to move. These rates do include a 0.24% discount for taking the Society's Homecover insurance. Other terms and conditions will apply - read the small print carefully.



Yorkshire lenders are doing their bit

Leeds Building Society also has a fixed rate buy-to-let deal, at 5.99% for two years (80% loan to value ratio LTV). Such has been the response, that the deal will remain available until 31st January 2015. Kim Rebecchi, Sales and Marketing Director said: "Our 2 year fixed rate buy-to-let deal has no higher lending charge and allows 10% capital repayments each year without penalty."

Worth a look if you want to expand your property portfolio.

Incidentally, Leeds Building Society has assets of £10bn and 67 branches throughout the UK, Gibraltar and Ireland. It has operated from Leeds since 1886. It would appear to be doing something right!

Looking for a Tradesman?

Ratedpeople.com, the online tradesman recommendation service has just launched a 'find a tradesman app', available on both iPhone and Android platforms. It is marketed as the quickest and easiest way to find quality tradesmen.

Once the app is downloaded, you have the opportunity not only to upload a description of the work required, but also to include photographs and to give an available budget (the latter may well be a mixed blessing and is optional). The user is then matched with up to three tradesmen in their local area, who are interested in quoting for the work. The homeowner will then have access to ratings and reviews from the tradesmen's previous customers to help with the selection process.

The Yorkshire Times decided we should put it to the test.

► Case 1. A request for an estimate to redecorate a large sitting room was submitted. We included a generous budget for the work and did not have long to wait before we were contacted by a decorator. He was keen to come and have a look at the job, though we were slightly concerned by the fact that he lived 20 miles from the property in question. We then had a look at reviews of previous work and found out that his last two customers were far from happy. A lucky escape? No further offers of a quote were received.

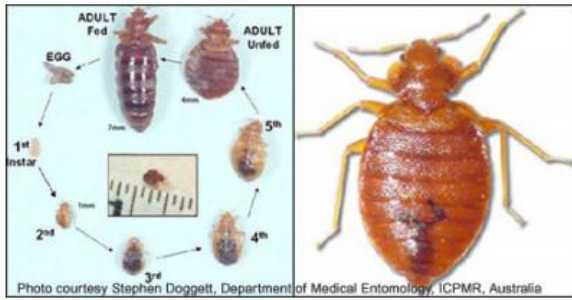
► Case 2. A request was posted for some occasional gardening work and once again this bought a quick response, though only from one company. The reviews were good and only the distance of said company from the house was a worry. Were they not busy enough to find plenty of work closer to home?

It should be mentioned that the property used is in rural North Yorkshire and we suspect that the service will be more beneficial initially in more densely populated parts of the region.

The app is free to use and appears to work very well. We would recommend giving it a try. As always, be cautious of who you let into your home and if you live alone, consider having a friend or neighbour with you when the tradesman visits to view the job.

Bed Bugs!

Bed bugs are small blood-sucking insects that can live in cracks and crevices around beds. They are attracted by the warmth and carbon dioxide of the host and will crawl out at night to find exposed skin. Like mosquitoes, they will bite you to feed on your blood!



Bed bugs are on the rise

The British Pest Control Association has set out the following advice:

- ▶ Look out for black spots on mattresses (dried faeces)
- ▶ Look for mottled shells that bed bugs may have shed.
- ▶ Inspect all the crevices and joints of mattresses and furniture using a torch.

Bed bugs tend to prefer fabric or wood over metal and plastic and will often hide close to where people sleep. They do travel in search of a tasty meal, so may be found along the edge of carpets, behind mirrors or even inside smoke alarms. The bugs are not attracted to dirt, so an infestation is not a sign of an unclean home.

An infestation of bed bugs will be difficult to deal with, so professional help might well be advisable. BPCA members have access to specialised equipment such a sprayer, steamer or rapid freeze system.

There has been an increase in bed bug infestation in the UK, which some blame on the increase in foreign travel over the years. Milder winters, warmer houses and the sale of second-hand furniture may well have played their part.

Visit www.bpca.org.uk for more help and advice or contact your local council who have specialist pest control departments.

Winter has arrived in Yorkshire

Some reminders:

- ▶ 1. Service the boiler to ensure efficient running and to prevent breakdowns.
- ▶ 2. Sweep the chimney.
- ▶ 3. Security - consider using time switches to make your home look occupied. Keep external doors locked at all times, but with a key close to hand.
- ▶ 4. Does everyone know where the stop tap is and does it work?
- ▶ 5. Check for signs of rodents. They don't like the cold and will be looking for a warm winter abode. Attics, under floor spaces, garages and sheds should be inspected.
- ▶ 6. Get the garage clear for the family car. It will save frantic ice scraping and snow clearing before setting off in the morning (bear in mind the police will prosecute motorists who have not properly cleared their windscreen and side windows). Never leave your car unattended with the engine running whilst the windscreen defrosts - insurance companies will most likely refuse to pay out if the car is then stolen.



Is your property ready for winter?