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# HOME HELP

## HOW DO I PROVE MY HOUSE IS INSURABLE?

**I** am in the process of selling my house, which was underpinned during the winter of 2000/01. This was covered by my insurance (Abbey National). Unfortunately the building society has been taken over, as have the consulting engineers. I never received any paperwork confirming that this work had been carried out correctly. The insurance company has continued to insure the house, so it must be satisfied that the work was carried out correctly, but the prospective purchasers

want the appropriate paperwork. What should I do to convince them and any insurance company? **Miles Garnett, via email**

**U**nfortunately there is no standard procedure for this type of issue. My assumption is that the underpinning rectified the subsidence, that the purchasers' survey has revealed no continuing movement and that you are

concerned only with the lack of certificates confirming the property is structurally sound. These are usually the Certificate of Structural Adequacy issued by the consulting engineers and the completion certificate produced by the local authority. Their absence will lead to it being difficult to insure the property, which is off-putting to purchasers and, importantly, to mortgage providers. Even cash buyers

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*Morris John, partner, Russell Cooke solicitors*



ILLUSTRATED BY JAMES COVENEY

are likely to be less inclined to purchase a property of this nature.

You will need to establish whether your insurer would be prepared to transfer the policy to the new owners. The policy would still need to be acceptable to their lender, as some, Santander (formerly Abbey National) strangely enough being one, are restrictive when it comes to the level of excess for subsidence, which could be higher than the norm.

This appears to be a historic issue, which helps, and this, coupled with the fact that the property is arguably stronger than when it was originally constructed, should be stressed. You could consider requesting a structural engineer to inspect it now, although this may prove both extensive and expensive.

Do try your insurance company again and whoever took over the engineers as it is odd that they hold no paperwork. It would also be worth checking with the local authority to see if they have a record of a completion certificate.

## CAN I PRUNE TREES WITHOUT HARMING BIRDS?

**I** have garden trees that are becoming too large. I have put off pruning them because several are home to birds. Yet they are growing so big that they are hindering access.

Last year I employed a specialist company that assured me it works with care. However, I discovered it had dislodged a green finch nest and chick. I was distraught and have not pruned since.

When is the best time to do this to avoid affecting the nests – and who would do this sensitively?

I had hoped that once the birds had fledged I would have a window of opportunity, but we still have bird life in situ. **Lanie Green, Yorkshire**

**A**ll birds are protected by the Wildlife & Countryside Act (1981), which makes it a criminal offence intentionally or recklessly to kill, injure or take any wild bird, its nest or eggs. It is also against the law intentionally or recklessly to disturb any wild bird while it is nest building or looking after its young. The bird-nesting

season is March to August inclusive, but birds are active earlier if February is warm, and pigeons often breed into September.

Keep a watch out in your garden for birds carrying nesting material if you are planning to prune your trees. Tree work can be carried out in spring and summer, providing you do a thorough check to make sure there are no nesting birds in the tree or near by, and there is no need to worry about an empty nest in winter. Incidentally, the best time to prune most deciduous trees is midsummer and midwinter.

A tree surgeon must check for nesting birds (and roosting bats) as part of their work, and will leave the work until the birds have fledged. Good tree surgeons are highly trained. A great place to find one is trees.org.uk/ARB-Approved-Contractor-Directory.

Check if your trees are protected with the tree officer at your local council before planning tree work. Enjoy your trees and birds, and find out more at rspb.org.uk.

*Sharon Durdant-Hollamby, chartered arboriculturist and vice-president of the Institute of Chartered Foresters*

## HOW CAN I STOP A PERSIAN RUG FROM SLIPPING?

**Q** We recently moved from a house with wooden floors to one with fitted carpets. My Persian rugs are constantly moving and waving. How can I secure them without damaging the rugs and the fitted carpets? **CBA**

**A** Carpets laid on hard floors should always have a simple underlay to prevent slipping. Fitted wall-to-wall carpet presents a more difficult problem, with the rug

moving on the fitted carpet, especially deep-pile. The solution is to lay a nonslip underlay in between. We recommend Foxi, which can be bought online.

*Leon Sassoon, C/John (Rare Rugs) Ltd*

## WHAT'S THE BEST WAY TO CLEAN VELVET SOFAS?

**Q** We have just bought two velvet sofas and have a baby on the way. We want to pre-empt any potential stains and generally keep it in good

nick. What would you recommend for cleaning? **Colette, Glasgow**

**A** The first thing is to check whether it has been treated with stain repellent. If not it can be worth getting it protected. Scotch Guard and other brands can work well, but check with the manufacturer.

If something is spilt, blot it at once with kitchen paper or a dry cloth, then add water to dilute, and continue blotting until you have got as much of the stain out as you can.

I would recommend extraction cleaning by a professional company. We would treat the stain with a spotter and then wet clean the whole sofa. It is important to clean the entire thing, not just the mark, in case it affects the colour/shading. Avoid bleach-based stain removers at all costs as they discolour the fabric. Cleaning costs between £45 and £75 depending on the size of the sofa.

*Edward Jonkler, Remora Cleaning*

## HELP, I'M BEING INVADED

**Q** Why do I keep finding devil's coach horse beetles in my house? **Gary Williamson**

**A** The diabolical-looking *Ocupus olens* is a menacing creature. It can nip if handled inhumanely, but its tail end is harmless.

I would say one appearing indoors had accidentally taken a wrong turn, but you must report a concerted invasion. This is an outdoor species; it's a predator of small insects, slugs, worms and woodlice that lives under rocks and stones but emerges to hunt at night.

Yours might have been after dry shelter if it was wet outside. This is probably only a temporary incursion as they will find nothing to sustain them in your house. They will actually find it too dry.

The good news is that, ugly as they may be, devil's coach horses pose no danger to you, your property or possessions. The usual beer glass over the top and piece of card slid beneath will allow you to continue evicting them.

*Richard Jones, author of House Guests, House Pests (Bloomsbury, £9.99)*

## READERS' CLINIC

### HOW DO I STOP MY PASTA BOILING OVER?

**Lawrence Michael, London**

Put some cooking oil on a piece of kitchen roll and coat the rim of your pot with it. **Angela Jones, Nottingham**

Leave a wooden spoon across the top of the saucepan. It breaks down the bubbles that rise to the top. **Jonny, Bristol**

A slurp of olive oil (or any other oil) when the pasta is

boiling will break up the surface tension created by the starch in the pasta, allowing the steam to escape. However, remember not to use oil that will adversely affect the flavour of the pasta. **Judy Burnham**

Make sure you have a deep pan, place the pasta in the boiling water, give it a stir, turn off the heat source, replace the lid and leave to cook for 15-20 minutes while

you prepare the rest of the meal. Works every time. **Pauline Longcroft**

Turn the heat source down before it boils. **David Brooks, York**

Once the water is boiling, put the pasta into the saucepan, turn the dial down on the hob to about four or, if you are bored, leave it on five, stir occasionally and



use the time to daydream. **Andy Ellison**

You should never cook pasta with the saucepan lid on. **Ann Davies, Stockbridge**

## FUTURE QUESTION

● How do we stop our shower curtain getting dirty at the bottom?

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