



Josh Rafter: Soft Sell

What a year! Back in January 2008 everyone was thinking maybe they'd need to sit tight for a few months. By June the headlines were screaming about negative equity and prices plummeting... everything came grinding more or less to a halt at the end of the summer, swiftly followed by stamp duty suspension up to £175k and 0.5% being sliced off the base rate. As I type, most of the nation is sat clutching a cuppa, waiting to see what happens next.

The bottom line is that there is a housing shortage, and people will continue to need somewhere to live, so the market simply can't stagnate completely. In the meantime, let me try to spread a little festive helpfulness to those of you trying to let or sell at the moment.

December and January are notoriously bad months, particularly for rentals, so you have to make sure that the few people who are still looking choose your place. Firstly, British winters are a bit nippy, so make sure the heating's on, even if the place is vacant – it instantly creates a good feeling and keeps the fabric of the building in good shape. But we're talking gentle warmth, not furnace.

Arrive ahead of your prospective tenant or buyer and put some lamps on to give a warm glow (complementing the heating), and pick up any mounting post. Make the house look inviting, and try to ensure there's somewhere for people to park close by, and that they can see where they're going if it's an evening viewing.

Finally, be prepared to compromise and offer incentives. As your agent should be advising you, every week you don't have a buyer or tenant you're losing money, and it's often worthwhile making concessions at the front end to secure a sale or tenancy. Good luck, and a very Happy Christmas and wonderful, peaceful New Year. ■

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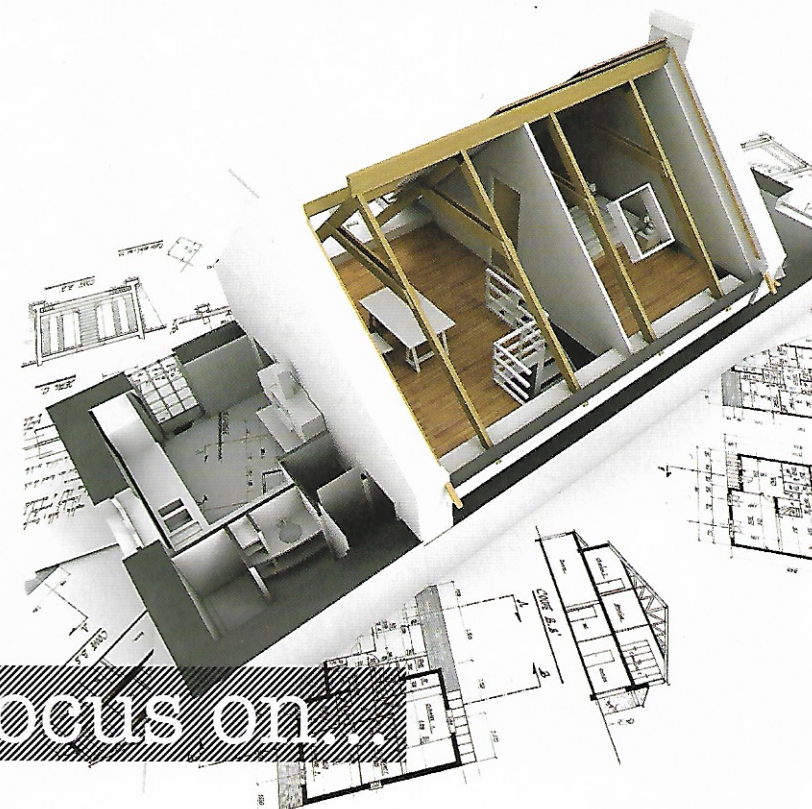
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Focus on



**Unemployment** Exactly how this will affect the housing market remains to be seen. Experts predict the job market will be rocky until 2010...

**Lamps** Most of us already know it's *de rigueur* to forget the ceiling light, but lamps are now seriously big... or small.

**Christmas Opulence** If you're short on money for presents, go wild with the decorations – feathers, crystals and jewels are the order of the season.



**Themed rooms** They were in, then they were out, then in for a bit... Hopefully we've seen the last of them.

**White paint** It's been in for so long, it's starting to get a bit dull. Be a devil and throw a little Duck-Egg Blue around.

**Windows on the World** Trendy self-builds with whole walls of glass have been the exhibitionist's dream for too long. Time to put up curtains.

**Part-rent, part-buy** schemes have been around for years, but never seem to have had positive publicity. The concept is that you own a percentage of a property, usually between 30%-50%, and pay a relatively low rental on the remainder to a housing association. Historically, the option to buy all or part of the rest in the future has been hazy, but over the last couple of years both the government and those in the private sector have started to think a little more creatively. There are now a lot more different options for those who can't get on the housing ladder in the traditional way.

London HomeBuy agents MHO and Tower Homes have joined forces and organised the Housing Options Affordable New Homes Show, now in its third year. It's one of the best places to see what low-cost housing is on offer in the capital. If your household income is less than £60k per annum, there's a good chance you can take advantage of it. But if you don't qualify, don't lose heart because there are increasing numbers of companies offering rent-to-buy options. Some will even refurbish the property to your specifications, meaning you can rent something that truly feels like home. ■

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