



Ross Clark answers readers' queries to help make your buying, selling or letting easier

# Home Truths

email your queries to [ross.clark@mailonsunday.co.uk](mailto:ross.clark@mailonsunday.co.uk)

## Is a one per cent risk worth taking?

I have just found out that the house I want to buy lies within a 'one-in-100-year' flood-risk zone. The vendor says it has not flooded since he has been there, and there is no record of it ever flooding. I am worried that this may mean a big flood is overdue.

I don't think you should take the concept of a 'one-in-100-year' flood risk so literally: floods do not happen at regular intervals but are random events. This property might flood next week, or it might not flood for hundreds of years. What it really means is that there is a one per cent risk that the property will flood in any one year.

This information probably comes from the Environment Agency, whose interactive flood map can be

out', as you describe it. The prime Central London market, where prices have risen strongly, is different from the market in a relatively low-price new town such as Stevenage. The former is driven by international buyers who have plenty of spare cash to invest, while the lower end of the market is affected by mortgage rates.

I can't say whether prices in Stevenage will rise or fall, but I wouldn't just hang on to the property waiting to see what happens: if you do, you will be earning no income but will have regular maintenance bills. Either rent it out, or sell up and invest the money elsewhere.

## Is looking through plastic so fantastic?

I need to replace a large window of my Twentieth century house



## Why is my broadband service not up to speed?

Last year I paid to have broadband installed in my house in Surrey, but the results are poor. When I try to download photographs of my grandson, sent by my daughter from France, my system frequently crashes. Is the fault my computer, or the broadband service?

I'm not much of a boffin, I'm afraid, but I do know that Britain scored poorly for the quality of its broadband in a recent survey. There is a particular problem with properties which lie more than about two miles from the local

exchange. You could try contacting the Community Broadband Network at [www.broadbanduk.coop](http://www.broadbanduk.coop) which helps rural communities overcome these difficulties by helping to install a satellite-based system.

If Colletta di Castelbianco in Liguria, Italy – a 'high-speed e-village' – can have good-quality broadband perched halfway up a mountain, then I don't see why it shouldn't work in the depths of Surrey.

Apartments in Colletta are for sale through Real Invest (020 7376 7919) from €137,000 (£93,000).

