

Home Living

The average Briton now moves house twice in their lifetime, but try telling that to Hilary Love. “Goodness. We’d moved five times and had four children within our first six years of marriage,” she laughs.

Former tour guide Hilary, 58, and her husband, Steve, 60, a retired police chief constable, describe themselves as “restless spirits”. Since buying their first marital home in 1981 – a £17,750 Peterborough semi, where their Jack Russells used to run riot in a “tiny triangle of a garden” and their first daughter, Laura, now 33, was born – the couple have moved house 18 times. Their homes have included a 17th-century cottage in Braintree, Essex, a 1950s bungalow on a military base and an executive home in Worlaby, north Lincolnshire.

“I suppose I can never relax unless home feels right,” Hilary explains. “I used to be notorious for rearranging household furniture in the early hours of the morning.”

The Loves are outliers in today’s property market. According to a recent report by Savills estate agents, British homebuyers now move an average of 1.8 times after buying their first home, down from a typical 3.6 times in 2008. The dip is partly down to demographics, with older Britons being more likely to stay put. It’s also due to Britain’s onerous stamp duty. A recent report by researchers from the London School of Economics and the Finnish VATT Institute for Economic Research found that the UK’s real-terms 30% rise in

stamp duty since the late 2000s has suppressed house moves by 20%.

Today about one in 10 Britons are “never-movers” who’ve lived in the same home for 31 years-plus, while a mere 7% are “mega-movers” like the Loves, moving 10 times or more after buying their first property (young people typically move an average of three times during the renting years of their twenties).

Marc Schneiderman, director of London-based Arlington Residential, says serial movers fall into two camps. The first are canny speculators who ride the property market, often buying doer-uppers, for financial gain. The second are lifestyle movers, in pursuit of better schools or jobs, or who move simply for the “creative joy” of refurbishing property. The Loves, Steve admits, fall into the latter camp. He ruefully speculates they have spent about £250,000 in present-day values in stamp duty and moving costs in 37 years: “about the cost of raising a child”.

The 1980s were boom years for housing turnover. Banks crowded into the mortgage market, prompting a credit boom, and Thatcher’s Right to Buy led to a spike in sales, and resales, of council homes. The Loves’ house moves reflected these trends. From Peterborough, the couple followed Steve’s job promotion to Huntingdon and a three-bedroom ex-council property in Godmanchester, which, typically for its era, had been bought and renovated by a speculating builder. When their second daughter, Josie,

arrived in 1986, the family bought a four-bedroom detached property nearby for £75,000, but were on the move again within months in pursuit of a primary school for Laura, soon with third daughter Stephanie in tow too. “It was one of our maddest periods,” Hilary recalls. “Four house moves in 14 months with three kids under three!”

In the Cambridgeshire village of Buckden, they bought a modern four-bedroom detached house for £95,000 with all the 1980s mod cons: a kitchen-diner and a fitted bedroom. This des res was back on the market within three months after Steve was promoted to chief inspector in Cambridge. It was now 1987 and the couple had realised about £40,000 in profit from their moves.

The next relocation was to a four-bedroom 1930s semi in Cambridge, where their last child, Anthony, was born. Having bought the property at the 1989 market peak, the Loves were caught out in the early-1990s property crash when Steve was promoted to a superintendent’s role in Merseyside. “We bought for £130,000 and sold for £93,000,” he says. “That one still smarts.”

The Loves set about the move north as they always had, drawing a circle with a compass half a mile around their ideal spot on a street map and phoning around local agents for brochures: “Even with the arrival of Rightmove, I’ve carried on with my sheaf of brochures,” Hilary says. “Steve says I’m a dinosaur, but I find it’s the best way to compare properties.”