



How Sarah
STAYS
STREETS
AHEAD

SHE'S THE NATION'S PROPERTY GURU, OUR GUEST EDITOR, A SUCCESSFUL ENTREPRENEUR AND A BUSY WIFE AND MOTHER. MEET SARAH BEENY!

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airdly, it's quiet at Sarah's south London home. For once, there is a distinct lack of the tradespeople, cleaners and childminders often seen here. There's also a lack of children.

'The kids have gone back to school, after what feels like a year-long summer holiday, and it feels so oddly quiet around the house,' says Sarah. 'We're still a bit shell-shocked.'

Sarah, 44, and her husband Graham Swift, 43, are enjoying the peace and quiet and using the time to focus on their various businesses, now their boys William, Charles, Rafferty and Laurie are back at school.

Graham's on his laptop, dealing with an award nomination for Rise Hall, the couple's wedding and conference venue in Yorkshire, while Sarah settles down on a bar stool in her kitchen to chat to me over a cup of coffee and some very tasty ginger biscuits, 'from my sister-in-law, from Sweden'.

Daisy, the family's sausage dog, is curled up on the heating grille on the floor, a bundle of cuddly cuteness. The newest member of the family, Toupee the guinea pig, is happily snuffling in his cage. He's been the subject of much discussion as to who he actually belongs to, so Sarah's set a rule that whoever cleans him out and feeds him the most is the owner. 'So, at the moment, he's mine,' she laughs.

GROWING UP

Sarah grew up on a nine-acre small holding in Berkshire, with her architect father Richard, mother Ann, older brother Diccon, plus requisite veggie patch, chicken, goats and ducks. But the 'good life' was cut short when Sarah's mother died at the age of 39, from breast cancer.

This tragic event led to a change of lifestyle that in turn led to the entrepreneur's early passion for property.

'My mother died when I was 10, and then my dad, brother and I moved into a caravan while my dad built us a house. So my first experience of being on a building site was when I was 11 or 12. I feel privileged I experienced that at such a young age; I remember walking around the concrete fittings and being amazed that it would turn into a house.'

'When dad was building it, I decided one day maybe someone would pull it down so I put all sorts of things, coins and random items from 1983, in the cavity wall.'

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She was clearly hands-on with building, even at such a young age. 'My father doesn't take any prisoners, he doesn't let kids lie in bed and do nothing all day – we were quite feral really, running about all day, but he expected co-operation when there was work to be done.'

'If he was digging the drains, you'd be expected to muck in and help. And although it was work, it was fun: as kids my brother and I would be tiling the roof, building a shed, so I've always been a hands-on kind of girl.'

ON BECOMING AN ENTREPRENEUR

After a brief stint at drama school and a desire to become an actor, Sarah tried several other jobs before setting up a property development company with her boyfriend (now husband) and brother.

'I set that up at the age of 19. I've always had lots of different business ideas that didn't work – I had a window cleaning business and a sandwich business, and I learned a lot of things along the way. So although I wanted to do lots of other things when I was younger, property was the one that stuck.'

'I'd been doing that for 10 years when the chance of a TV show came up. I wasn't sure what would happen, but it has led to a lot of opportunities for me.'

RUNNING SUCCESSFUL BUSINESSES

Sarah's business roll call includes dating site MySingle Friend, property businesses, TV career, wedding venue Rise Hall and Tepilo, her online estate agents. How does she manage to do so much?

'It's not just me, obviously,' she laughs. 'I have a great team and, in fact, I think one of the most important things for any business is employing the right people. If you have great people, you don't have to micro manage them all the time, so you can get on with doing what you do best.'

Sarah's husband Graham is also her business partner, and her rock. 'I think having a partner who encourages you is important. If I was married to someone who didn't, I wouldn't have done half the things I have. Graham gives me the confidence to take risks. Left to my own devices I would be much more cautious.'

She continues: 'With any business there are different obstacles and things to achieve, and always something new to learn. Every day I do things wrong, but I learn from them, then make new mistakes. That's what's great about having lots of businesses – there's always something new to learn. As soon as it's easy, I look for a new challenge. My business manifesto is: if it's boring, then I think it's time to move on.'

HOUSE PRICE PREDICTIONS

I bring up the market predictions released at the beginning of the year. Sarah laughs. 'Every year they come up with a number – this year it's a 6% rise in house prices – but how on earth do they work this out?' she smiles. 'The predictors always say there is going to be a certain



percentage rise, but the truth is no one really has a clue as to what the market will do.

'Personally, in some areas of the country I do think we will see further growth this year – more in certain areas than others. But housing is only a reflection of what's going on in the rest of the economy as it's not a stand alone market, so it's easier to predict the overall mood of the nation and what's going to happen in this country in the next year.

'The massive elephant in the room is Europe, so we'll have to see what happens there,' she says. 'But whatever the economy or stock markets are doing, people always buy and sell houses: people are born, people grow up, move out, get a home, have a family, then downsize – most of the population is doing this, regardless of what happens or what people predict.'

MOVE OUT, NOT BUILD UP

While some sectors of the country may be up in arms about the government's lack of policy regarding home building targets, Sarah doesn't believe there is really a housing crisis.

'Rather than building in areas where the sale prices are already too high for normal people on normal salaries to afford, the government should invest money on infrastructure, fast cheap transport links, great schools, and a hospital in the areas where there is *already* affordable housing. There are plenty of areas like that in this country, where you can still buy a three-bed house for £50,000, but there is no work there.

'I think packing more houses into a tiny area, such as inside the M25, is a big whitewash and I don't think the people in charge have sat back and thought about how to *actually* solve the problem.

'I don't think the government's policies now are helping anyone. They're never going to be able to provide two bed flats in London for £100,000 that junior doctors, for example, can afford. What needs to happen is we build outside of London, near current housing stock. Then people can move out there.'

HELP-TO-BUY SCHEMES

The latest schemes to help people get on the housing ladder include the Help to Buy scheme and Help to Buy ISA. But Sarah's not convinced these schemes will help people get on the property ladder.

Family ties

Diccon Beeny, Sarah's elder brother, is married to her husband Graham's sister, Caroline. Both couples have four children.



'These initiatives and schemes are incredibly expensive to set up. Taxpayers spend millions, then they get cancelled and the money, our money, is wasted and no actual good is done,' she says. 'In principle, the Help to Buy ISA is a good idea, as it's good to encourage people to

'When I bought my first flat, I couldn't afford to buy on my own, so the three of us clubbed together for a small flat with an outside loo, in a sh*tty area in London, with no heating and no plumbing. And I reckon that's the same situation people face today.'

And while you may not be able to afford to live in your ideal area, Sarah says you shouldn't necessarily discount the areas that are considered affordable now.

'When we moved to our area of south London it was rough; most of the shops were boarded up and it was really run down. But now it's considered posh,' says Sarah.

'We moved here as we couldn't afford to live in Fulham or Clapham. And now people can't afford to live in this area.'

'You shouldn't despair if you can't afford a place where you'd like to live, as areas are cyclical. I remember developing a house 20 years ago, totally renovating it, planting a small tree in the front garden. The other day I drove past it, and the small bush I had planted was now a massive tree, larger than the house, probably undermining the foundations and all the windows were falling out.

'In the 20 years since I'd done it, the house had been allowed to fall to ruin, so now it's ready to develop again... There are houses and areas that come up and down, you just have to get on the property wheel at the point that suits you at that time of your life.'

For many people, this may, of course, mean moving out of the capital altogether. But that needn't be a bad thing.

'People have always had to go outside city centres to be able to afford to live,' says Sarah. 'A lot of people are moving to a 10-15 minute train commute outside of London, and if you do that it's a lot more affordable. If I was 20 again, I'd be doing that – find a pretty little village and commute into London for work.'

'Then your life would become about that village, you could bring up kids there, become part of the community, which I think is important.'

ON LIVING TOGETHER

When you share a home with your significant other, decorating can cause conflict if one of you loves ethnic, while the other loves modern, for example. Luckily, Sarah doesn't have that problem.

'One of the advantages of getting together with Graham when we were both so young is we've grown up together, so our tastes have sort of merged,' says Sarah.

'Having said that, he's got better taste, while I've got bolder tastes. I tend to push the boundaries. I once put some red Chinese dragon curtains in our bedroom and Graham just said: "What have you done?" They were really offensively red, but I loved them at the time.'

For other couples, it's a case of compromise and, finally, submission, she says.

'You just can't mix and match very conflicting styles. Ultimately, just as only one person can run a couple's diary, so only one person can really be in charge of the interior design.' ●

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save. But I'm a bit cynical about how effective this will actually be in practice.' Putting cash aside is something Sarah is keen on, however...

ON SAVING DEPOSITS

'We've lived far too long without the fundamental principle that however much you earn, you should put £10 to £20 aside for every £100 you earn as savings. Instead we've been encouraged – by the media, government, schools, everybody – that if we earn £100, we spend £120.

'The problem with that is when you need something, say your washing machine breaks, you then have to put it on a credit card, whereas if you'd saved, you would then have a pot to spend on things you need, when you need them. Personally, I think this should start at school level.'

Trying to find the 20% to 40% you need as a deposit to secure a decent mortgage is preventing many people from getting on the property ladder, with many people facing the indignity of potentially reaching middle age while still living with their parents.

'It's never been easy to save a deposit. But if you're determined to buy a house, you'll find a way,' says Sarah. 'As consumers we're sucked in by the offer on the high street, the thing at the till, we're all victims of marketing.'

'But I think you can save hundreds and hundreds of pounds by being strict about shopping. I don't know when shopping became a hobby – it's not an activity. At what point did "I'm going shopping" become a thing to do?! It's not fun as you have to work so that you can pay for the things you buy.'

'If you really want a house, you'll have to compromise on spending money shopping. If you really want the house, you'll make that choice.'

FURTHER AFIELD

When it comes to affordability, Sarah believes it's a case of compromising, as it has always been. 'I moved in with my brother and Graham when we were all 19 because we couldn't afford to buy by ourselves. But I think people have always done this. People are doing it now but it's the same as it's always been.'

'There's an implication people just walked out of work on a Friday and went to buy a house as they were so cheap, and now it's so expensive, we have to save. But the fact is, my parents really struggled to buy a home, and that was 60 years ago.'