

## Holiday home sweet home

LYNNE COCHRANE

FRASER Shaw and his wife, Angelle, have the perfect cure for stress. They pack comfortable clothes, bundle their two children, Jessica and Lewis into the back of their Ford Focus and drive for two and a half hours. It is not the purring of the engine nor the striking scenery that soothes but that first glimpse of their weekend bolt-hole, a rose-covered cottage in Kingsbarns, on the East Neuk of Fife.

"It's like we are on a little sort of holiday," says Shaw. The Shaws, who live in Helensburgh, bought the property in September 1998 as a second family home. They rent it out as a holiday home, but eventually they plan to retire to Kingsbarns. "We've never regretted for a moment buying the place," he says. "Really, I can't wait to get through here and live permanently."

The Shaws are in good company. According to Scottish Executive figures, 60,000 properties, 3 per cent of housing stock, are classed as second homes. Although there is no breakdown of the statistics - the figures include everything from inherited properties to flats bought by parents for student offspring - a large number will be holiday homes.

Anecdotal evidence suggests demand for weekend retreats is on the increase. One estate agency in the Borders, John Sale Ltd, reports that enquiries about holiday homes for sale are up by more than 10 per cent. "Especially from people living down south," says Michele Cramer, the agency's sales negotiator. The attraction is easy to understand. Within an hour of landing at Edinburgh Airport, frazzled City executives could be sipping a malt in front of their very own log fire in Peebles. Or if the silence of a Highland glen is more their bag, Glen Lyon is just a few hours away by car from Glasgow. Scotland is one of the world's last great wildernesses, and getting away from it all has never been easier. "Yeah, you can buy a place in France, you are buying into a bit of sunshine and a different way of life. But you might also have problems in terms of security and getting there. We bought in the East Neuk because we love Scotland and that stretch of coastline in particular," says Shaw.

The Shaws bought Brier Cottage almost on a whim. They were taking a break in the area and wandered into a local estate agency to see what was on offer. "When we saw the cottage we thought, 'Oh my God, this is lovely' and we bought it." It suits the family's needs perfectly. Shaw is an artist and heads the art department at Dunoon Grammar School. The breathtaking scenery provides plenty of inspiration for his landscapes. The kids, meanwhile, love the beach. "I think for anyone thinking of buying a second home they should, like us, get to know the area and have a look round to see what it has to offer. Rent somewhere for at least a week or a fortnight, talk to the locals, go to see as many properties as possible," says Shaw. His is good advice.

Cramer adds a few more pointers for potential second homeowners. It is always wise to think about accessibility. Do you want to be able to go for long weekends? Although travelling times are a matter of personal preference, it is probably better to limit journeys to a few hours or the owners will rarely enjoy their cosy but'n'ben. Cramer also recommends doing some homework. If someone likes fishing, for example, can they get a licence to catch salmon in the local river? Are young children going to be using the property, and if so, how safe are the beaches? "Even finding out things like where the nearest shops are can be important," says Cramer.

One advantage of second homes is that the interior needn't be perfect. If it is solely for the family's use, battered but comfortable second-hand furniture will suffice. However, guests renting the property may expect higher standards. Richard Nash and his wife, Susan, who own two hideaways in a remote corner of south-west Scotland, would appear to provide just that, judging from the website devoted to their cottages. The first of their properties, Southern Croft, is recently refurbished. Photographs show a quaint whitewashed cottage with French windows overlooking the dramatic, rocky coastline.

This cottage lies a quarter of a mile away from their other property, Morroch. The Nashes and their two young sons spent a couple of days there recently. However, such opportunities are becoming thin on the ground. In 2002, Morroch was virtually booked for the entire year. One of the reasons for the cottages' popularity is, ironically, their isolation. Set at the foot of cliffs on an isolated stretch of beach two miles from Portpatrick, both are only accessible via a dirt track. Since advertising in a magazine for Land Rover enthusiasts - four-wheel vehicles are the only type of cars able to tackle the terrain and hairpin bends - the Nashes have been inundated with requests to hire the cottages. "We are really pleased," says Richard Nash, an IT consultant. He and Susan bought the cottages 12 years ago. They loved Scottish islands but felt the south-west would be easier to get to from their home in Derbyshire. After scouring the property pages of The Scotsman, they eventually came across Morroch. "It really is such a magic spot, we fell in love with the place," he recalls. Finding a sympathetic bank or building society in England to finance their dream home proved impossible. "We only had 24 hours to find £50,000," says Nash. The Bank of Scotland saved the day. "It is my favourite bank now," jokes Nash who raised the equity on various other business interests. According to Ronnie Macaulay, the

BoS's national sales manager, unlike Nash, most people buying a second home get a mortgage with the equity raised on their main residence.

Nash's purchase came with 25 acres and a need for a bit of TLC. Southern Croft's kitchen was virtually derelict; the roof was about to collapse. Refurbishing has been a labour of love. The Nashes use local services whenever possible; they shop locally and someone nearby keeps an eye on the cottages on their behalf. "I think we are also contributing to the local economy by renting the cottages out," says Nash. It was not a difficult decision to open his second homes to strangers. "Having them lying empty almost seemed immoral." Now, he adds, more people can enjoy this tranquil spot where dolphins swim off the coast and the walks are wonderful.

By renting, Nash believes he is giving back to the community. The Scottish Executive argues, however, that second properties are not always so beneficial. If demand for holiday homes is great, it can push property prices up, making it more difficult for local people to buy them. And if second homes lie empty for long periods, local services, such as buses, village shops and pubs, can be harmed. As a result, the government is reviewing Council Tax arrangements for second properties. Presently, second homes get a 50 per cent discount. This could be abolished, however, and the extra revenue used to retain services in, for example, rural areas with declining populations.

Tax implications and potential upkeep costs should be taken into account when buying a second home. It is also a good idea, as the Nashes testify, to have a reliable person on hand to keep an eye on the place. Fiona Mote and her partner, Gordon Thomson, have made this service into a business. They run a holiday property management company in Aberdeenshire - G&F Property Services. Mote says: "We offer a variety of services from sales, marketing and cleaning of properties that are rented out to just going in and switching on lights and turning the heating up when the owner is coming for the weekend. I try and imagine myself getting off a flight, cold and tired, and do all the things to cheer a house up and make it welcoming."

Meanwhile the Shaws are gearing up for the summer season. Around 40 per cent of their bookings are return visits. Guests seem to love the cottage almost as much as they do. Fraser Shaw says:

"It really is a home from home."

- For details about Brier Cottage e-mail Fraser Shaw at [shaw@towerville.prestel.co.uk](mailto:shaw@towerville.prestel.co.uk);
- Details of Southern Croft and Morroch Cottage are available on [www.morroch-bay.com](http://www.morroch-bay.com) or by e-mailing Richard Nash at [richardnash@clara.net](mailto:richardnash@clara.net)

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