

INVESTMENT

Holiday homes with no hassle

Here's how to ensure your property by Loch Tay has a constant stream of visitors. By **Kirsty McLuckie**

BUYING a holiday home can be a tricky business. However much you hope to be in residence, leaving a house empty during the week can invite problems.

And even if the holiday home is justified as an investment, advertising and managing short term rentals from a distance is not easy. The challenges of security when you aren't in residence, maintenance and cleaning before and after paying guests are solved if you buy a holiday home in an established holiday village, however.

Loch Tay has long been attractive to tourists; Queen Victoria spent part of her honeymoon here and it is not only natural beauty that would attract holidaymakers. Infrastructure such as visitor attractions, activity centres and excellent restaurants and accommodation abound.

At the east end of Loch Tay, the Mains of Taymouth estate at Kenmore started life as a camping and holiday park, but after successfully converting farm buildings into some of the best self-catering homes in Scotland, the estate continued to expand with brand new holiday homes.

The estate has just released their latest phase and are offering apartments for the buy-to-let market.

As a holiday destination, Mains of Taymouth is very well established; it is set in Kenmore, one of Highland Perthshire's most picturesque villages. The estate borders the River Tay, with a historic bridge leading to the oldest pub in Scotland and a delightful beer garden from which to watch ducks and passing watercraft.

The estate makes the very most of its setting with its own golf course, a busy riding stables, an excellent delicatessen and shop, and acclaimed bar and restaurant, all on site.

More activities are on the doorstep, including fishing, walking, cycling and sailing and all manner of watersports on the loch, all amidst amazing scenery. Within walking distance is the Scottish Crannog Centre, which is a unique reconstruction of an early Iron Age loch-dwelling built on stilts on the loch.

And there are the great tourist destinations within a few miles, such as Fortingall, with its 4,000-year-old yew tree, the stunning Dunkeld Cathedral or the wider attractions of cosmopolitan Perth.

Added to this popular location, Mains of Taymouth have provided a really high quality product. The traditional conversions here, set around a courtyard and consisting of superior letting homes, with features such

as open fires, split-level living spaces and garden hot tubs, set the scene for the newbuilds. Luxury two-bedroom homes, as well as a first phase of apartments known as The Gallops, have already been completed, and the new phase is in response to the previous phase being sold out.

Called "Maxwells", the one and two-bedroom apartments will feature a high-specification finish with underfloor heating, granite worktops and solid oak finishings. A major design feature is extensive glass areas to take full advantage of the scenery and provide access to the gardens on the ground floor. The prop-



Clockwise from main: The Mains holiday home conversions are set around an original courtyard; interior views of The Gallops; the exterior of the new build development

erties come fully furnished, so that each is maintained to the same standard, which is important in the letting market.

The estate will, if you wish, let your property to holiday makers in your absence and take over cleaning, deposits, maintenance and replacing items where necessary. It seems a very easy way to become a holiday home owner.

Robin Menzies, who owns the Mains of Taymouth Estate, says: "We are delighted to launch this new phase.

The Gallops have been a huge success and the fact that you are buying a fully furnished holiday home, which can start generating income immediately, has scored very highly with our buyers. We attract buyers from all over the world as well as from here in Scotland.

"Highland Perthshire is an amazing location with a wide following. The high demand for top-quality holiday accommodation ensures your investment has excellent income potential."

Maxwells takes design cues from the highly successful apartments, combin-

ing the best elements from both ground and first floors to great effect.

But perhaps the greatest advantage buyers here will have is that they can take advantage of the estate's in-house team who will look after all aspects of the sub-letting, providing a hassle-free holiday home for the owners, not just for guests; one that doesn't require the owners' visits to include touching up the paintwork or cleaning out the guttering.

In fact, Menzies says, owners "don't have to do anything other than unpack and enjoy your holiday. If you are sub-letting through our team, each guest will find the property as you did, in pristine condition with everything you need to enjoy your holiday" added Menzies. "We want them to be a real home from home."

Prices at Maxwells begin at £185,000. Letting potential is strong with a guarantee of minimum rental return of 5 per cent of initial investment during construction phases building up to expected 10 per cent plus return after management fees and services.

● To find out more about the Maxwells at Mains of Taymouth, call 01887 830 226. www.mainsoftaymouth.co.uk



"Your furnished holiday home can start generating income immediately"



OPINION

Developments in planning make planning your developments easier



BY COLIN SMITH

Colin Smith, a director with planning consultancy Turley Associates, explains how the new regulations work.

EACH year local authorities in Scotland receive some 40,000 planning applications. Approximately half of these applications relate to private householder development, with over 90 per cent approved with little or no amendment. With planning authorities being asked to take on ever more responsibility under tightening budgets, there is a real danger that Scotland's planning regime could grind to a halt.

Changes to the nattily named Town and Country Planning (General Permitted Development) (Scotland) Order 1992, or GPDO for short, will give greater freedom to homeowners and free up the planning regime, allowing local authorities to shift their resources to focus on the major development schemes – schemes that will deliver greater economic and environmental benefits.

The new regulations replace more stringent rules based on floor area calculations first introduced in 1992, with one that relies on measurements and the relationship of the proposed development with the original build-

ing boundaries, with neighbouring properties and the "street scene".

The rules allow for a range of works – including extensions, garages, decking, access ramps and sheds – without the need to apply for planning permission. The Scottish government is also looking to make it easier for home owners to install small-scale renewable energy technologies, although the rules have not yet been relaxed. Strict restrictions will however remain in place for protected buildings and landscapes. The regulations are, as one might expect, detailed. The key points to note however, are:

- Single-storey developments are not to be built within one metre of the boundary and an extension of more than one storey may not be built within 10 metres of a boundary without permission. It is hoped that these restrictions will reduce any potential boundary disputes.

- The maximum floor area of any extension or separate building is limited only by the floor area of the original house, as with the current regulations, or by 50 per cent of available garden.

- Roofs may also be extended or altered within certain restrictions, allowing, for example, small dormers, whereas the old rules only allowed for skylights. The changes do not, however, apply to principal or street elevations.

- Development that overlooks neighbouring properties, such as raised platforms or decking, is restricted to 0.5 metres.

- Development to flats, excluding enlargement, is also now allowed. Replacement windows and doors, for example, will now be considered

to be permitted development.

- Small porches to the front of homes will also be allowed.

- Access ramps within certain sizes are also considered permitted development.

Owners of listed properties or properties in conservation areas will find that many of the new rules will not apply, with planning permission and listed building consent still required. Significantly, however, the new rules may allow small buildings erected in the curtilage of listed buildings as permitted development.

Planning authorities in Scotland are under-resourced and facing ever increasing workloads. The Scottish government estimates that amendments to GPDOs will reduce the number of planning applications by about 20 per cent a year.

The governments in England, Wales and Northern Ireland will be watching these changes to the GPDO closely. Planning authorities across the UK face the same pressures – being asked to do more with fewer resources – and anything that can free up the planning process is to be welcomed.

Attention is now turning to expanding permitted development rights for a range of commercial and institutional uses. In England such changes were introduced in April 2010. Further changes, for example, change of use from commercial to residential, were also mooted in 2011. The Scottish government is also reviewing permitted development on commercial property and is expected to report in 2012.

www.turleyassociates.co.uk

USP

PENNYFIELD, NR MILTON BRIDGE

There aren't many homes in Scotland that match 17th-century architecture with a state-of-the-art swimming pool, so you could say Pennyfield, near Milton Bridge on the western outskirts of Penicuik, has the best of both worlds. But that's true of its location too; its peaceful, semi-rural setting, set under the Pentland Hills, belies its convenience for access into Edinburgh or the city bypass.

The original building, a 17th-century coach house, is incorporated in what stands now and was originally built to serve nearby Belwood House. The cottage was substantially extended in the 1970s and today provides over 5,000sq ft of accommodation, mainly on the ground floor. Large windows on all sides give a real sense of house and garden being one space and there is an enclosed courtyard at the centre.

A focal point is the split-level dining and drawing room with double-height west-facing windows, wonderful views and an open log fire with stone chimney in the centre of the room. From here, double doors open to a west-facing conservatory, while the large kitchen leads to a decked terrace. There are six bedrooms altogether, most with their own en suite bathrooms.

Pennyfield's garden is a beautifully landscaped area of almost two acres with mature Scots Pine trees providing shelter and a small burn running along the boundary with the neighbouring fields.

A recent addition to the house is a swimming pool complex; the seven



metre pool also has a self-swimmer current mechanism for those who like to keep fit, or it is just a great, fun addition to a family home. It is very private; the driveway

has electric gates from the shared private access lane leading to a double garage and two stores.

● Pennyfield is offers over £890,000 contact Savills on 0131-247 3700.