

Ideal Home
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MANGO™

'We couldn't afford to buy so we share'

Amanda and Bob Wheatley fell in love with Tuscany and then found an unusual yet affordable way to buy a home there

When Amanda and Bob light the fire in their Tuscan getaway, they can't believe it's theirs. They thought Tuscany was out of their price range until they found this place – Borgo di Vagli – and were able to buy a share of a two-bed apartment for just over £40,000

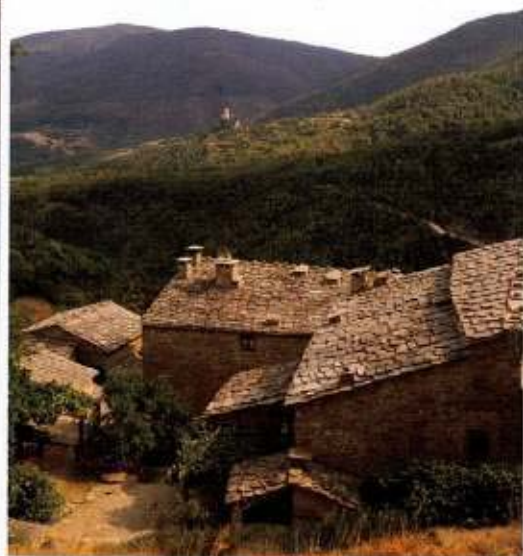


Amanda, Bob and their son Josh love the laid-back Italian lifestyle. Here, there aren't so many rules for everything - life's not as rigid as it can be back at home, says Amanda.

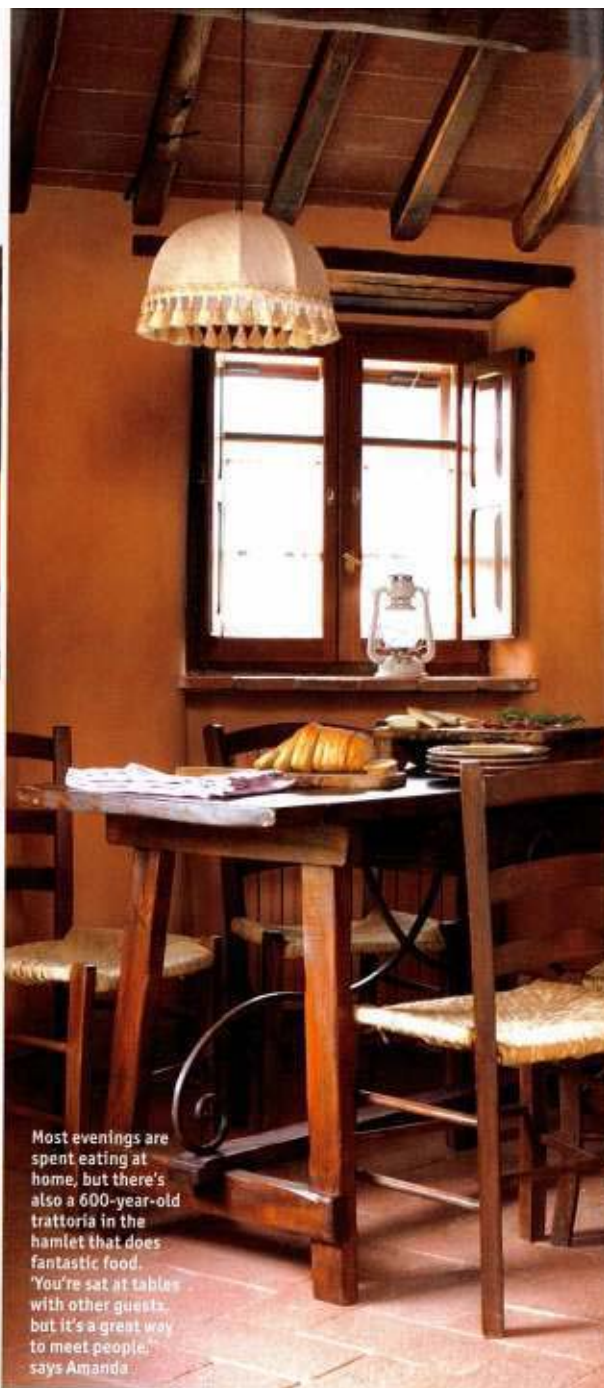
Because this area of Tuscany is part of a large protected area, no new developments can be built to spoil the magnificent views.



Borgo di Vagli, where the Wheatleys have a holiday home, is a stunning 14th-century hamlet with a cluster of 20 stone houses nestled on a hillside in the Niccone valley.



Big foodies, Amanda and Bob spend a lot of time in the rustic-style kitchen. In fact, their respect for the Italian approach to food is one of the many reasons they fell in love with Tuscany



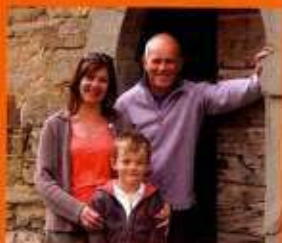
Most evenings are spent eating at home, but there's also a 600-year-old trattoria in the hamlet that does fantastic food. 'You're sat at tables with other guests, but it's a great way to meet people,' says Amanda

All about us

WHO LIVES HERE? Amanda and Bob Wheatley, who run Outrun Sailing (01539 488981), and their eight-year-old son Josh

PROPERTY A two-bed holiday apartment in Borgo di Vagli (00 390 575 619 660; www.borgodi vagli.com), a 14th-century hamlet in the Tuscan hills

BOUGHT FOR £43,900 in 2006. The couple bought a share of the ownership, which means



they can visit as often as they like as long as there's availability
WORTH TODAY £62,200

WHY WE LOVE IT 'It meant we could buy a property in Tuscany'

Buying a holiday home abroad had never been part of Amanda and Bob Wheatley's life plan. 'Living where we do in the Lake District we're a bit spoilt. Often we'd go on holiday and find it's actually more beautiful at home!' says Amanda. A trip to Tuscany in August 2006, however, changed everything. 'When Bob and I came to Tuscany, we just said to each other, "this is fantastic". Not only were they taken by the sheer beauty of the area but, with

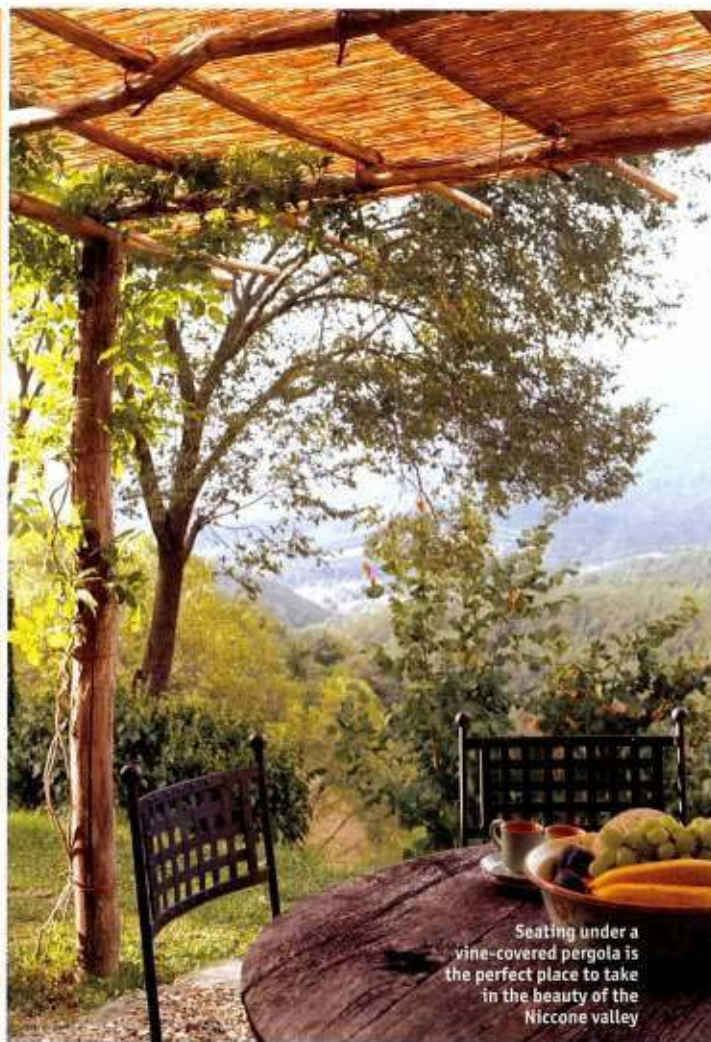
their son Josh in mind, they had also started to see the appeal of a second home abroad. 'We've travelled a lot, but once you have a family you realise that actually what would be nice would be to go somewhere you know where you can just chill out as soon as you get there,' says Amanda. The couple did some research but soon realised that property prices in Tuscany were out of their reach – until, that is, Bob stumbled across one place on the internet that was affordable and absolutely beautiful.



‘When we came to Tuscany for the first time on holiday, we just looked at each other and said, “this is fantastic”’



‘As soon as we arrive we usually spend two or three days just chilling out by the pool,’ says Amanda



Seating under a vine-covered pergola is the perfect place to take in the beauty of the Niccone valley



Amanda and Bob were drawn to the peace and tranquillity of the area, but Florence and Siena are not far away

So tell us what happened next?
The place we found is a restored 14th-century hamlet in the Tuscan hills called Borgo di Vagli, where you can buy a share of one of the 10 properties there. Bob and I flew out to have a look, loved it and bought a share of the ownership in a two-bed apartment.

Does that mean you can only spend a few weeks a year here?
No – what we have is fractional ownership, which means we can stay as much as we want as long as there’s availability. We reserve 21

days at the beginning of the resort year and then once everyone else with shares has made reservations, other available dates are released and we can book further stays. We’ve used five weeks this year.

Has it lived up to your expectations?

Definitely – it’s such a relaxing place. When the weather is nice we usually have two or three days just chilling out round the pool. There are some great walks from the resort, and there are mountain bikes you can use as well. The »



As the Wheatleys bought a share in the apartment, it came furnished. 'It's been done beautifully and really feels like home,' says Amanda. All the furniture is from local shops



All the apartments in the village of Borgo di Vagli are set in stunning gardens

What we've learned...

- 'Bob and I dithered when we were buying as we didn't know exactly how fractional ownership, which is what we've done, worked. We own a share in a two-bed property, but we learned that unlike a timeshare we can stay as often as we like as long as there is availability!'
- 'We can sell our share at any time, but we didn't buy as an investment. We were reassured when we saw the value go up though.'
- 'You pick up little bits of Italian as you go along, but we'll take classes to improve!'

nearest town, which is a 20 minute drive away, is Cortona. It's medieval and absolutely stunning and great for shopping.

Have you got to know a lot of people out here?

We've met a few people at the resort. We email to say when we're coming out and we'll have dinner together while we're here. I'm sure in time we'll meet more people and it would be great for Josh if we get to know some families with children. Also, instead of booking two weeks in an apartment, you have the option of booking two apartments for the same week so you can invite friends or family to stay, too. We haven't done that yet as we're still settling in, but it will be really nice when we do.

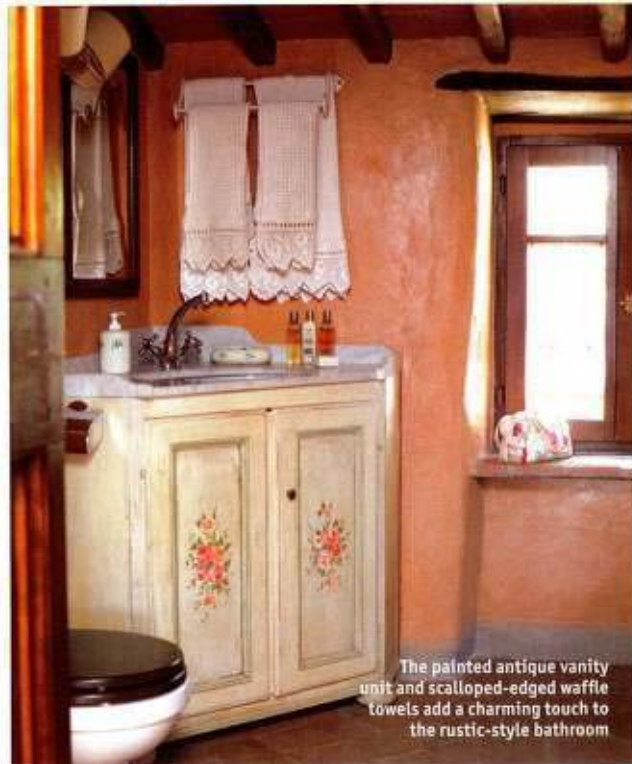
What's your favourite thing about life in Tuscany?

It's just a really relaxing, beautiful place. There aren't so many rules

for everything and life's not as rigid as in the UK. Bob and I are also foodies and we love the fact that everything is so fresh, and especially love getting our buffalo mozzarella and tomatoes. Josh has a soft spot for the tiramisu. The people are great, too. No one has taken offence at our poor Italian – they just find a way to communicate. Still, we will be taking Italian classes.

Do you see yourselves ever moving to Italy permanently?

Josh is settled at school in the UK so we wouldn't want to uproot him, but when he's older I can imagine spending a few months a year here. Right now we are just trying to figure out when we will next come. We were thinking about Christmas, but I'm not sure Josh will want to come because he's concerned that Santa might not know where we are! ■



The painted antique vanity unit and scalloped-edged waffle towels add a charming touch to the rustic-style bathroom

FEATURE AND STYLING HEATHER YOUNG PHOTOGRAPHS HILLY JOULIFFE

WHAT'S OUT THERE?

Want your own little piece of paradise in Tuscany? Here's what you can get



£255,897

BY THE BEACH

Slap bang by the seaside, close to the bustling modern resort of Tirrenia, is Villa Regina-Elena, which is actually a former children's home that has been converted into some 200 luxury apartments of various sizes and styles. At this price you get an open-plan living, kitchen and dining space, plus two bedrooms, a utility room, bathroom and an outside terrace or balcony. Riviera Homes (01327 261262; www.rivierahomes.net)



£336,837

YOUR OWN PALACE

You have two choices with this impressive palazzo in the village of Liciana Nardi, which dates from 1720 and was once the home of the Duke of Parma: you can keep it as it is with its five self-contained apartments and run your own B&B, or you could convert it back into one fabulous home. It really is a beauty with vaulted ceilings and vast doors made from chestnut wood. L'Architrave (00 390 187 475 543; www.larchitrave.com)



£392,316

FOR ART LOVERS

Near the charming spa town of Bagni di Lucca, this gorgeous village house, built in the 1700s, has bags of space with seven bedrooms and three bathrooms. The living room is the real star here, though, with its 19th-century frescoed ceiling. Outside, there's a covered loggia that runs the entire length of the house, so you can enjoy alfresco living. Villaman Consulting (00 390 583 494 934; www.villaman.com)



£404,964

A HOUSE WITH A VIEW

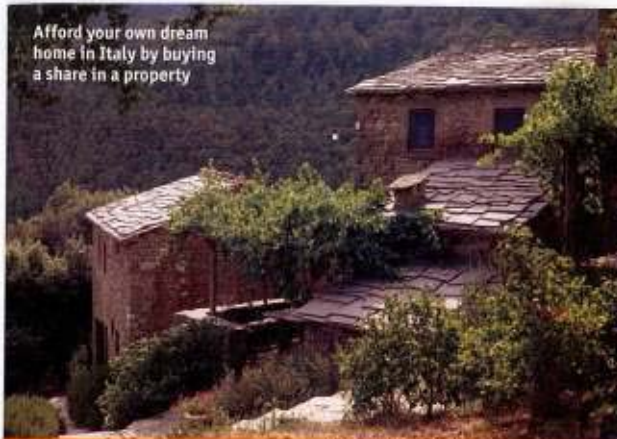
If you're looking for something unusual, Villa Tobias will fit the bill. Built in 1903, it comes complete with its own tower offering 360-degree views of the surrounding countryside. The ground floor has an open-plan kitchen-diner with fireplace, while a magnificent marble staircase leads to four large bedrooms. The historic village of Mulazzo, where Dante once stayed, is just a 10-minute drive away. L'Architrave (00 390 187 475 543; www.larchitrave.com)



£404,964

TWO FOR ONE

What a deal – for this price you get two two-bed houses with glorious views of the Apennine mountains. You could start your own B&B with these properties that are close to the medieval fortress town of Castiglione and date from the 1800s. Both houses have been renovated and outside you'll find 5,000 sq m of land, so there's plenty of room for a swimming pool! Tuscan Homes (00 390 583 711 225; www.tuscanhomes.com)



Afford your own dream home in Italy by buying a share in a property

FRACTIONAL OWNERSHIP ALL YOU NEED TO KNOW

If you're thinking about buying a share in a holiday home, read on

Q Is fractional ownership the same as a timeshare?

A No. With fractional ownership, you buy an actual share in a property rather than, as is the case with timeshare, just an allocated time – eg the use of a property for the first two weeks in June.

Q What exactly will I get for my money with fractional ownership?

A Unlimited access (subject to a reservation policy) to the home you've bought a share in. Basically, the company running the fractional ownership scheme is likely to offer a rotating system – a fair way of ensuring that all share owners get their turn at having the first available spaces at busy times – such as school holidays. Also, like any other property deal, ownership may be sold, willed, transferred or placed in a trust at any time. Historically, fractional ownership properties have appreciated at about the same rate as general property, so there's a good chance that you will make a profit if you sell.

Q Can I share the cost of a fractional ownership?

Yes, more than one family or individual can share a single

ownership – great if you want to take on the property with friends or extended family.

Q Can I invite guests? And, if so, can they stay there without me?

A Generally yes. At Borgo di Vagli, for example, owners may invite friends to stay with them during their holiday and can have friends or family use their planned holidays, too.

Q If it's an apartment complex, will I always stay in the same one?

A Again, generally yes. At some places, however, owners have equal access to all residences that fall within their 'ownership category' – ie 'two-bed apartment'. This ensures greater availability of properties to all share owners.

Q Are there any scary hidden costs?

A No, but there are usually management and departure fees, which will vary. Annual management fees can be up to £1,000, but this covers any problems that may arise, like a blocked sink, so is money well spent. The departure fee covers housekeeping services, so the property is ready for the next guests. At Borgo di Vagli this fee is about £40.