

HOMING IN ON THE SUN

BUYING A HOUSE ABROAD HAS NEVER BEEN EASIER, WE SPOKE TO EXPERTS IN THE FIELD FOR SOME ADVICE

Owning a home abroad used to be a luxury reserved for the rich and famous. But these days with reasonable mortgage deals and properties starting from as little as £20,000, buying a house on foreign shores is much more feasible for us mere mortals. Whether you are thinking of splashing out on an apartment to use as a holiday home - and perhaps to rent out - or selling up in Scotland to make a new start abroad you will be amazed at how easily the whole thing can be set up.

Forget the idea of getting caught up in red tape. Take some advice from the professionals and any barriers will be broken down quicker than you can say sun, sand and sangria.

Making the first tentative steps towards buying a property abroad needn't involve expensive flights. There are agents for foreign properties based right here in Scotland. Our very own Spanish property shop here in Glasgow, advises "now is the time to stop thinking about buying abroad and actually do it".

Buying a property in Spain, is becoming as easy as buying in the UK and once you are on the property ladder abroad, you will be left thinking "why didn't I do it sooner?"

Spain has been one of the most popular destinations with Brits buying abroad for the last 10 years; France, Cyprus, Florida and Australia also hold big attractions. The main draw for Scots fed up with the constant rain is to find somewhere with decent weather; but there are plenty of other things to consider when trying to find your perfect home abroad.

Husband and wife team Pat and Maura Dunne moved to Spain's Costa Calida in 2003 and now through their business ADS-property (www.ads-property.co.uk), they help other Brits find their dream homes abroad. As independent property locators, they ask clients for a wish list; they search for and view properties that meet their criteria. The potential buyers are sent reports on each property, so they can make a shortlist of ones to view, saving them vital time on a viewing trip.

Pat said; "My advice when buying property abroad would be to apply the same principles that you would if you were buying at home" The location, location, location mantra is just as important and you have to make sure you are buying in an area that has all the facilities that you need. "Will you be working abroad? Is the house you are considering within commuting distance? If you have children, are the schools nearby?"

"It is easy to forget these things when you see a luxurious property in beautiful surroundings but it is important to look at the bigger picture" Taking a holiday in the area you would like to move to is vital to get a real feel for the place. Whilst you are there, seek out ex-pats who will be able to give you advice.

And finally enjoy your new home in the sun.