

Food for thought for the downsizing homebuyer

Contributed by 3mariners

The term 'downsizer' arguably could be a bit of a misnomer as many people wishing to downsize end up with a greater property responsibility than they had previously. Embarking on a simpler lifestyle usually presents us with just a different collection of issues to deal with, hopefully just a lot more fun and far more rewarding.

This simple guide is by no means intended to be a definitive list of do's and don'ts and should certainly not be seen as an alternative to appointing your own professionals prior to purchasing a Freehold or Leasehold of that rural idyll. Having said that, one man's (or woman's) idea of their idyll may not actually be rural. Indeed many of the points outlined in this article can be applied to not only rural but also to the urban situation.

Firstly in broad terms the suitability of a building should take into account a number of principles:

- Is the building in a condition that is both reflected in the cost and can you as purchaser cope with?
- Are the building or buildings and site going to fulfil your short term and future requirements? There may be very little scope for developing or using the plot as intended
- Is the environment surrounding the plot going to impact upon your current and future needs, such as the proximity to any future clientele or 'market' which you may wish to target; are there any limitations on any intended development or changes that you will wish to make to your property or plot?
- Lastly is your investment going to remain value for money and marketable should you need to sell up if your downsizing experiment doesn't work? It is all too easy to be sold a rose tinted view and be willing to pay over the odds for it, only to find that you have bought a commercially unviable white elephant.

In looking at these issues in more detail, we need to consider a number of factors. The more isolated and rural the site and building, often the more complex the issues potentially become. **The Surrounding Environment**

A purchaser, on the assumption that their legal advisor's searches will pick up any potential complications, often ignores such matters. However, there are a number of tools available today to enable the purchaser to carry out certain investigations prior to any formal commitment to purchase. Such issues, which might arise include: the potential for flooding (See the Environment Agency web site for advice on potential flooding); proximity to landfill sites; redundant coal mines; the proximity of the site to unneighbourly users. As well as the more obvious issues, you may for example wish to "farm" organically which could be a distinct difficulty if your neighbour uses pesticides (albeit legally) but which enter your site by natural means.

It is also very easy today to speak to the Local Authority and check the area Local Plan to establish whether there could potentially be development in the vicinity, which could either affect the use and value of your site or simply interfere with your idea of isolation.

Ask the vendor directly about known issues. If located in a National Park or an Area of Outstanding Natural Beauty for example any proposals you might have for developing your site to fulfil any future uses could be limited. **Changes to proposed use**

Again it is tempting to leave any legal investigations to your advisor, however you should bear in mind that they may not fully appreciate what you intend to do with the site and that your specific proposals may therefore not be taken into account. Also there may be evidence of complications, which you may want to investigate further: What is the access on the site like? Are there likely to be any problems with maintaining or rerouting the existing access or providing new access points to other parts of the site? It is quite often the case with rural premises that access tracks come with an easement rather than a Freehold ownership of the land.

By the time you have got to this stage in your investigations you should be aware of whether you are purchasing a Freehold or Leasehold property; there may be limitations on use or future development for Leasehold premises. Is the property sold with an Agricultural Tie? This is a common issue with rural dwellings and ties are difficult to have removed.

As mentioned it is well worth quizzing the vendor on their experiences of the property and the site, there could be for example footpaths or hidden costs such as agreed contributions to the upkeep of hedging, banks or roads.

I have already mentioned that there could well be restrictions if the site is in an AONB or a National Park. If the house is listed, within a Conservation Area or simply within the curtilage of another listing building, you will also be faced with

potentially significant limitations on use or adaptation. Needless to say any changes that you may wish to consider are probably going to require the relevant Planning and Building Regulation consents from the Local Authority.

The need to obtain consents could also extend to changes of use from residential land to agricultural or vice versa. Obtaining the correct planning consent for land and buildings could well be critical in obtaining any grants or subsidies which you as a potential smallholder may wish to claim for.

The Condition of the Building

Last but by no means least and indeed the one issue which is first and foremost in most people's minds, is the condition of the house and any ancillary buildings. Clearly in such a brief article we cannot cover all aspects of what makes a building good or bad and it goes without saying that even the most basic survey will benefit the purchaser. As I mentioned earlier, it is worth being realistic on the extent and nature of repair or building works which may be required and whether these are going to be affordable on what could be a reduced income for the foreseeable future. As far as older buildings are concerned, this could be an opportunity for you to hone your artisan skills, an idea you may well have considered as part of your downsizing ethos. You may wish to dabble in the art of on-site lime mortar production for example or investigate the potential for cob or straw bale construction.

As well as the obvious condition of services (heating and electrics), you should also consider those less apparent. Your building may have a private water supply via spring or well for example. Does the building indeed have an electricity supply or a mains drainage connection? All of these issues are extremely common in rural properties and can with some degree of expenditure be overcome often without the need for costly or logistically difficult connections to mains systems. As with artisan skills mentioned earlier, this could also be the opportunity to invest for the long term in alternative forms of power such as sustainable wood pellet burning boilers and cookers, solar or photovoltaic power cells (providing hot water and electricity respectively), heat pumps and wind powered turbines.

As a Chartered Building Surveyor I am aware that we are often termed the "deal busters" and are all too often responsible for painting a gloomy picture on a potential purchase or even putting people off pursuing their dream. However, I would imagine that in true downsizer style most of you who make this brave move are willing to accept some of the compromises and mild discomforts, which come with owning that simple and "uncomplicated" slice of the rural idyll.

Visit the [Downsizer.net](http://www.downsizer.net) forums to discuss this article