600 OFFICES NATIONAL NETWORK of Estate Agents NATIONWIDE

RUMSEY & RUMSEY

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LA CHAUMIERE, GROUVILLE





An exceptional example of a fine granite-built farmhouse, skillfully modernised to retain its old world character. The property is situated within easy reach of Gorey and stands in its own ornamental walled garden. The accommodation includes reception hall, cloakroom, dining room, drawing room, wine cellar, kitchen with decorative baker's oven, studio flat which could be converted to two bedrooms and two bedrooms with dressing rooms and bathrooms en-suite. Many outstanding features include: Tasteful decor, Oak beamed ceilings, Oak stairs, and Granite archway.

ASKING PRICE: £165,000 To include high quality carpets, curtains, and most continental fittings.

Home Exchange and Time Sharing

Sue Douglas

With winter soon on the wane it is pleasant to plan holidays for the warmer summer months ahead. But with holiday costs for ever on the increase many people will be turning their thoughts to ways of holidaying more cheaply. Two ideas are attracting considerable attention these days, house swapping and time-sharing.

House swapping, or home exchange, is an agreement where one house owner uses another's home for his or her holiday and vice versa — the swap is only for the length of the holiday — two or three weeks of the year usually.

Time sharing, or multi-ownership, is the purchase of a share in a property. The property is bought for a certain period of the year, for a particular week (or weeks). Once this share has been bought it can then be treated like any other property — kept for personal use or rented out or re-sold.

The advantage of the first idea, house swapping, is that it makes use of an asset, your house, which has to be financed whether it is full or empty. The mortgage still has to be paid whether the owner is on holiday or not — and most houses stand empty while the owner is away. This may be for only two weeks or considerably longer.

But an empty house could be providing accommodation for someone else — with benefit, of course, to the owner. An exchange of houses for holiday use is of mutual advantage to both parties.

Although the idea of leaving a house in the hands of a stranger may horrify some people, for others it is becoming popular and they will tell you that home exchange holidays can be very successful if well planned and properly organised.

Swapping Worldwide

A number of agencies exist to help organise these home exchanges. The firms publish extensive directories listing all the homes they handle and from these a house swap should be easily found to suit every taste.

It will be possible to swap a house with someone in England but it is also possible to go much further afield, to join one of the world-wide home exchange clubs. Swaps are available from Alaska to New Zealand, Hawaii to Hong Kong. The idea, like multi-ownership, is particularly popular in the U.S.A. and house swaps are available all over America, from California to Florida.