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For brass with class

This townhouse in genteel Harrogate would suit what northerners call 'quiet' money

BEYOND THE BROCHURE ELEANOR MILLS

ometimes I feel as if the young-old are taking over the world. They certainly dominate the property market. The real young — saddled with university debts and a recessionary job market — can't even begin to afford a house. Estate agents tell me that the kind of middle-aged couples who would once have been trading up just don't have the financial confidence to make the leap to something grander, and the market for farmhouses (usually this demographic's residence of choice) has collapsed.

That leaves the young-old — equityrich newly or semi-retired fifty- or early sixtysomethings — at the top of the housing heap. And they are increasingly shunning the traditional retirement options of beach or rural bliss for a moneyed lifectule in

for a moneyed lifestyle in buzzing historic towns. Yet being cash-rich in a

Yet being cash-rich in a buyer's market makes this lot particularly choosy. They have slogged away for years, so now they want to kick back and enjoy themselves and that means locations with plenty to stimulate the mind and tickle the taste buds, not to mention topnotch architecture. And these discerning buyers are prepared to shop around to get the whole package.

Harrogate is a mecca for these types. In Yorkshire's "golden triangle" — the area between Harrogate, York and Leeds — it has always been a

posh town. Victorian mill owners didn't want to live in the murky, smoky filth with their workers, so Yorkshire's brass settled here, high on the hill surrounded by green. Harrogate's appeal is not just down to

Harrogate's appeal is not just down to the divine Bettys tearoom, which offers fat rascals (superfruity scones), silver teapots and genteel ambience. No, for those of you who haven't been, this is the north's answer to Bath — with glorious Georgian and Victorian townhouses, the most prestigious of which face onto the Stray, 200 acres of communal land that encircle the town centre. The residents refer to this green common as Harrogate's "lungs" — it's a lovely place to walk, jog, cycle or lounge under a tree, watching the world go by.

There is still plenty of old money in Harrogate — the locals call it "quiet" money — but there's lots of new lucre here, too. Footballers are moving in, and many residents commute to Leeds or Manchester.





18 Park Parade, Harrogate, £1.2m

What is it? A four-bedroom, Grade II-listed house in the heart of town, overlooking the Stray, with a two-storey coach house in the garden

Who is selling? Knight Frank; 01423 530088, knightfrank.co.uk



The money may be "quiet", but the shops give it away: Brora and L'Occitane, LK Bennett and Jaeger, a plethora of classy jewellers. The old dear next to me in Bettys had Gucci sunglasses, a whopping great diamond and a Bottega Veneta bag; afternoon tea (served with a glass of champagne) costs £26.

Bob and Helen Thompson are typical of the town's young-old demographic (he's 62, she's 40).

demographic (he's 62, she's 40). He was a foreign-exchange trader in the City, but quit at 50 and moved to Worth, in Kent, to run an upmarket B&B, then — having married Helen — to Harrogate. (Her parents, who live up here, were ill.) Their house, built in 1793, is a Georgian delight. I found myself salivating over the 12ft-high sash windows — the balcony outside was built so the owners could watch their horses racing on the Stray — original shutters and coving. The gaudy ceiling roses are a later, less successful addition.

The proportions are dreamy: high ceilings, luscious wide-tread steps and, my favourite, a glorious 15ft arched window at the back. I didn't take to the cream fleur de lys wallpaper in the hall and stairwell — too twee and fussy — but the rest is tasteful enough, a symphony of taupe, olive green and beige Farrow & Ball (or maybe Dulux).

Helen runs a website that rents out large houses for get-togethers, so she knows how to dress a room. The bright, stone-flagged kitchen, with an Aga, Georgian cupboards and a handsome wine cellar — sorry, Bob won't be leaving his collection — reflects her skill.

This is not just a home, but a business: they let out three of the four bedrooms as a mini boutique hotel (from £105 a night). Harrogate is a conference town — apparently, the crime writers' shindig is particularly wild, but there's also a flower show, a knitting and stitching fair, and practically anything else you can think of. The smallish garden (there is a 200-acre one out front) contains a huge old coach house on two floors. The upper one would make a lovely mezzanine studio to let out, or a great annexe for teens.

From here, it's a 10-minute walk to town, and the moors are a short drive away. I've never heard people talk as much about "quality of life" as they do in Harrogate. I was regaled with tales of an open-air cinema on the Stray, the Turkish baths and a host of decent restaurants.

All this doesn't come cheap, I'm afraid: the house is on the market for £1.2m (reduced from £1.3m). The 15 viewings so far have all been from young-old cash buyers, trading down from rural spreads. They must be spoilt for choice: there are three other properties for sale on this road alone. Even in grand old Harrogate, it seems, the recession nibbles.

✤ If you would like Eleanor to cast her critical eye over a property you're selling, email btb@sunday-times.co.uk

ASK THE EXPERTS

The exterminator

This summer, my house has been inundated with spiders. I understand that, in autumn, they migrate indoors to find somewhere snug. What can I do to discourage them from entering?

S Wells, Pirbright

Keeping spiders out of your home is not practical, as there are just too many gaps through which they can enter. They are plentiful at this time of year, because they are looking for warmth and somewhere to lay eggs destined to hatch next spring. These are often in bundles, protected by webbing and safely tucked away.

The gap between window frames and the opening is a favourite spot. Open each window and check the frame, especially in the corners. Scrape out egg sacs with a blunt screwdriver. Collect any spiders that you find and put them outside before they have the opportunity to lay eggs. Although spiders are unpopular, it should be remembered that none of our native species is poisonous or known to spread disease or cause structural damage. They are regarded as "beneficial", because they are predators of many pests, particularly house flies.

Richard Strand is a pest information consultant; pestfreehome.co.uk

The solicitor

I live in a Victorian terrace with a walled garden that is overlooked by a block of flats with balconies. Recently, somebody from the flats has been throwing large bags of rubbish into my garden, causing damage and mess. The falling bags are quite heavy and could injure someone. I have reported all this to the housing association. What else can I do?

L Pearson, by email

You should continue to press the housing association and the freehold owner of the block of flats, if different, to take action against the offending tenant. You should also contact the local authority, because the rubbish may represent a statutory nuisance, and the police, because it may represent criminal damage.

Anyone you complain to may need evidence to prove who was responsible. Make sure you keep a written record of each occasion when the bags are thrown. You should also inspect the bags for evidence of identity, and take photos of everything.

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