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The gravy train

Beyond the brochure

Fancy running a B&B? This Dorset inn has a model railway and a good income

Do you enjoy inviting visitors to stay in your home, giving them free rein to slag off your taste in decor and the quality of your furniture, make a filthy mess of the bathroom and very possibly stuff a few choice items into their luggage to take away with them? I mean, it's bad enough when friends do it, but what about total strangers? Even if they are paying for the privilege?

This is what I wonder when I wonder about what it would be like to run a bed and breakfast. It's your home so you can, in theory, make the rules, but wouldn't there always be the sneaking suspicion that, as you're switching off Newsnight and heading for your own bed, your guests might be helplessly drunk and setting their bedclothes alight with a sneaky cig, or smuggling their incontinent terrier into the bedroom to do its worst on the carpet? Or, again, is that just my friends?

I'd turned up for the night at the Abbots House in Charmouth, the heart of Dorset's Jurassic Coast, to get an insider view of what it takes to turn your home into the area's top-rated B&B on Tripadvisor. And it appears that you really do have to make a bit of an effort for your £120-£140 per room per night. One of its rivals in this pretty coastal enclave even advertises that *Wir sprechen auch Deutsch*, though that just seems like showing off.

My stylishly done-out room was like a boutique hotel: cafetière, homemade fudge and biscuits, waffle bathrobe and flatscreen tellies in the bedroom and the bathroom, where I could enjoy a soak in a vast rolltop bath, a stroll into the walk-in shower and a liberal application of complimentary toiletries.

Breakfast was from 8.30, so I tottered down to the garden room for the traditional full English with homemade breads and jams, and a covert look at how stressed the owners, Nick and Sheila Gilbey, were as they tended to the four other guests. I was, however, somewhat startled by the sight in the garden: a scale model of the Rhatische Bahn railway of eastern Switzerland, some 200yd of track snaking in and out of miniature mountains for the German-made G-scale choo-choos to run around on. (Nick says it's available in the sale of their B&B "by separate negotiation".)

The Gilbeys, who run the place with a local cleaner for a few hours a week, assure me that they only work in the mornings — leaving Nick plenty of time for playing with the train set.

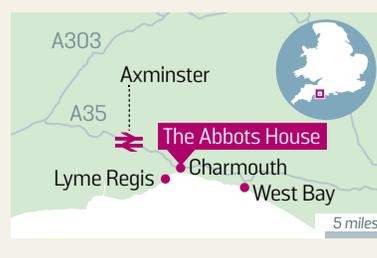


The Abbots House has period charm and a miniature locomotive in the garden



The Abbots House, Charmouth, Dorset £895,000

What you get About 7,000 sq ft of space: five ensuite bedrooms, five receptions and an unrestored annexe
Who to call Humberts; 01308 422215, humberts.com



If you would like Karen to cast her critical eye over a property you are selling, email btb@sunday-times.co.uk

When they bought the house for £665,000 in May 2007, it was being run as a B&B, but not, frankly, to their standards. It took a year, and, Nick reckons, £300,000 to turn it into what was originally a "restaurant with rooms" (Sheila is a chef). The time frame was dragged out by the consultations required to work round the historic features of the grade II* listed building, the oldest parts of which date back to the early 1500s.

The lattice of carved beams in my bedroom ceiling, said the conservation expert, showed a standard of workmanship more common in grand stately homes, but then it was built by monks in the pre-Dissolution era, when they could still live it large. Ancient wood panelling has been buffed and restored, and bold contemporary furniture and fittings sit nicely against the old stone walls and fireplaces, original wooden doors and later Georgian shuttered windows.

There are four letting bedrooms, a guest lounge and a self-catering apartment, plus private living spaces for the couple, though they do use the big, functional but not particularly cosy catering kitchen where they cook the breakfasts. There's also an unrestored two-storey annexe offering further flexibility for an expanded business or a multigeneration family home.

But Nick and Sheila are entirely positive about the experience of running a B&B; they obviously attract well-behaved guests, and their stuff, says Sheila, "doesn't go walkies", perhaps because they're at the pricey end of the market. Current turnover is pegged at £81,000, the Vat threshold: they'd rather turn business away than any longer be mired in the devil's bookkeeping.

They're selling up to move closer to family members. "We've made quite a lot of money over the past seven years," says Nick, who still works occasionally as a television cameraman. "It's provided us with a good income."

"And a good roof over our heads," adds Sheila.

Seems like a B&B might be a smart option after all — though it might be safer not to let any of my friends book in.

ASK THE EXPERTS

The solicitor

The vendor of the house I'm hoping to buy privately wants me to pay a reservation fee to secure the property in the face of other buyer interest. I need to sell my current home, and wouldn't be in a position to exchange for several months. How do I protect myself against losing this money?

DD, by email

Most solicitors will have standard wording to draw up an exclusivity agreement, which can be used to protect the buyer to a certain extent. The first step is to agree the terms. These will usually state that the vendor cannot offer the property to anyone else nor market it during a certain period of time, subject to the buyer handing over a sum of money to secure the property — often in the region of £5,000-£10,000. The exclusivity period is normally four to five working weeks, so in your case, you will need to negotiate a longer period. You will then need to make sure you are ready to exchange contracts when the exclusivity period expires, otherwise the vendor will be able to re-market the property and you may lose the money given to secure exclusivity.

This service will be charged as part of your solicitor's conveyancing fees — but may cost £200 to £400 extra.

Donall Murphy is a partner at Russell-Cooke LLP; russell-cooke.co.uk

The letting agent

What are the definitions of "furnished" and "unfurnished" with regard to letting a house, and what are the tax implications? We are new landlords — our property has carpets, curtains and a cooker. Is this "furnished"?

SP, by email

No, the three items you state do not make it "furnished". The Revenue's tax rules state: "A furnished property is one that is capable of normal occupation without the tenant having to provide their own beds, chairs, tables, sofas and other furnishings, etc." In short, a furnished property is one a tenant can move into right away.

In terms of tax, with both types of properties you will be able to claim for mortgage interest, repairs and management costs. With a furnished property you are also able to claim either 10% of rent annually for furnishings, or a one-off claim for the cost of the items. See hmrc.gov.uk or an accountant for further advice.

Philip Stewardson is a director of Stewardson Developments Ltd; stewardson.co.uk



Do you need help from one of our experts? Email your questions to propertyexperts@sunday-times.co.uk. Advice is given without responsibility