



PROPERTY OF THE WEEK

PHILIPPA RUDD

If you've just come back from a skiing trip, you may be thinking of buying a property over there – our columnist gives you the legal lowdown



**I have just returned from a skiing holiday in Switzerland. My dream is to buy a chalet there. However, I have heard that it is not easy for foreigners to buy property. Is that correct?**

There are restrictions on the sale of property to foreigners. The law, known as Lex Koller, prevents foreigners from buying without a permit. The Swiss government sets an annual quota of permits. The restrictions differ from canton to canton. The permits are only available in certain tourist resorts; it is not possible to buy a property in one of the big cities. You should be wary of agents offering you ways round these laws such as buying in the name of a Swiss national. The authorities may seize a property bought in this way with no compensation payable.

**How long would it take to obtain a permit?**

The average wait is 12 to 18 months. The more popular the area, the longer the wait.

**Is the conveyancing process similar to our system in this country?**

A public notary will check the purchase contract for both parties and he will register the purchase with the land registry. You will have to be present at the signing of the deed of sale and you will have to pay a deposit in the region of 10pc. The deed of sale will be conditional upon your permit being obtained together with any necessary financing.

**What about the legal costs?**

In addition to the price, you will have to pay costs (the land registry fees, the fees of the notary and a purchase tax) of approximately 5pc of the purchase price. The vendor pays the estate agents. Once you have bought the property, there will be local annual taxes to pay.

**Will it be easy for me to sell in the property in the future?**

In many cantons, foreigners can resell after one year to a Swiss national, but there is a five-year period during which they cannot resell to another foreigner. There is a tax similar to our capital gains tax on any profit made.

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**If you have a question or dilemma over the legalities of buying or selling a property which you would like to appear in this supplement, please contact Philippa by e-mailing [caroline.culot@archant.co.uk](mailto:caroline.culot@archant.co.uk)**

**These questions and answers are not intended as a complete statement of the law. Specific legal advice should always be taken.**

By CAROLINE CULOT

There's something really lovely about houses which have steps going up to the entrance – and this grand property boasts just that; leading up to a shiny black front door with a big knocker.

The house, occupying a truly peaceful location, yet in the city's Golden Triangle, is really very beautiful from the outside. It boasts a frontage built of grey brick with decorative trim and a double bay front extending on the left hand side almost in the Italianate style.

Of particular note is its location; West Parade can be found off the city end of Earlham Road and is an unadopted, no through road which is extremely quiet. The owners remark how children really do play in the street (there is a sign warning drivers of this) and together, occupants have formed the West Parade Residents Association which cares for the road itself as well as organising annual summer street parties and carol singing at Christmas.

Number 10, West Parade is for sale for a guide price of £625,000 with Hadley Taylor.

The house was built around 1880 and offers well-proportioned rooms with high ceilings and has also been very much improved by the current owners. You enter into a reception hall which shows off the structure of the Victorian townhouse built on "half storeys" – with five such levels throughout the house. Immediately off left is the formal sitting room, painted in Farrow and Ball's cream and going into the bay, with original cornice, a ceiling rose and a feature cast iron fireplace put in by the owners. I particularly liked the circular window on the left.

Across, on the other side of the reception hall is the striking dining room, again boasting original features as well as an impressive black and grey flecked marble fireplace and white painted floorboards. Going down the stairs you reach a fabulous contemporary open plan kitchen and breakfast area with a family room/snug off left. This would have been part of the original main house though – as proved by the peephole in a little doorway leading to the basement

# Stunning townhouse in a haven of peace



where the servants would have looked through to ensure the gentleman or lady of the house was not passing by. I really liked the truly sunny corner where you have the main kitchen with windows all around overlooking the garden and a large fig tree. From the breakfast area you can also get out on to a raised decked area overlooking the garden. From there you can watch the sun go down – wonderful! Going down into the basement takes you to

a well presented guest bedroom suite – converted by the owners and still featuring the original coal chute, now a little window. There is also a contemporary shower room and a large utility area but, with its own door to the outside, this could be an ideal annexe.

Upstairs on the first floor there are two bedrooms, both with original cast iron fireplaces, and a large bathroom with an original rolled top bath, separate shower with an

antique brass shower head and nickel plated taps.

On the top floor are two further double bedrooms; the master going into the bay with a cast iron fireplace. Outside, the rear garden is delightful and very private with a summerhouse/shed as well as a second seating area which gets the morning sun.

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