

That's amore for less

ASK Londoner Paul Belcher if Umbria is a "poor man's Tuscany" and he almost chokes on his morning espresso. "Not at all," he insists. "They are two distinct areas with clear differences. Yes, Umbria is more affordable but it is much less touristy, too. It's an unspoilt farming region with wooded mountains and gentle hills. We chose it for its medieval towns and peaceful countryside."

In 2005, Belcher and his wife, Rosemary, bought Rancale, an entire hamlet in Umbria's Upper Tiber Valley left unoccupied for 50 years. They kept the largest house for themselves and set about renovating the other derelict buildings with the help of Stephen and Karen White, experienced restorers of historic property in the region. For Belcher, weary of life as a globetrotting consultant, it was just the challenge he needed and, inspired by the project, he and the Whites set up Ultissimo, a company based in

'British buyers want old properties with modern facilities'

London and Umbria, selling restored property to culture-hungry buyers.

Today, Rancale has eight properties, closely grouped stone houses with modern bathrooms and sleek kitchens in a rural setting 10 minutes from the market town of Umbertide. Residents share a large pool and newly built tennis court in carefully landscaped gardens.

Four properties remain for sale, none detached but all freehold with private irrigated gardens priced from £240,000 for two bedrooms and £395,000 for three bedrooms. Because the Belchers already own the land, there is no IVA (Italian VAT) to pay, so buying costs are low for Italy, averaging three per cent.

The houses have solid beams, handmade terracotta tiles and antique doors that add huge character. "Wherever possible we use old materials and preserve quirky features," says Stephen

Cheap property, quiet countryside and fewer tourists give Umbria a seductive edge over Tuscany, says **Cathy Hawker**



About £1,025 million: three-bedroom stone house with an olive orchard and a small estate at Lisciano Valley. Through Quintessentially Estates (0845 224 3658)

White of Ultissimo. "British buyers want old properties with modern facilities. We like to keep it simple so that the beauty of the stone shines through."

This style should also appeal to holidaymakers: Rancale would make a comfortable Italian holiday rental for active families.

Twenty minutes away, Ultissimo's second site, San Vittorino, is even more rural, set in 120 acres of forest with spectacular mountain views. When completed in early 2009 the large farmhouse, dating in parts from the 13th century, will have six three-bedroom apartments, each over two or three floors. Again, each will have a private garden and communal pool and tennis court.

The dramatic views, proximity to medieval Gubbio only 15 minutes away and generously sized apartments of 1,388sq ft to 2,000sq ft make these pricier at £335,000 to £460,000. Two detached



Gubbio, typical of the pretty medieval walled towns of Umbria, is 15 minutes from the hamlet of Rancale

homes in the grounds — one a one-bedroom restored chapel for £215,000 and one a new-build three-bedroom house of 2,150sq ft for £495,000 complete the site.

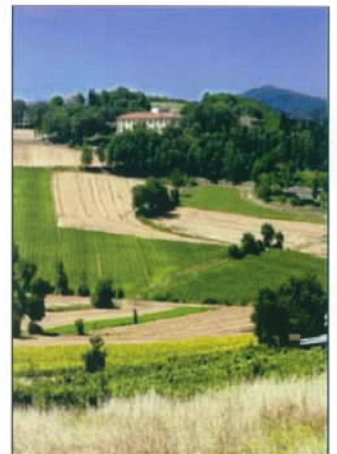
Umbria, Italy's "green heart", is a region of simple but important pleasures: fabulous food, rolling countryside and a distinct culture seen in its medieval towns. Tuscan hotspots, such as Florence and Siena, are within 90 minutes, Rome is two hours away and family friendly fun is avail-

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able locally on the beaches of Lake Trasimeno. "Umbria is as beautiful as parts of Tuscany, only not as well known," says Rupert Fawcett of Knight Frank. "New flights into Perugia airport, more affordable property and increasing opportunities for high-quality lock-and-leave apartments, as well as large stone villas, should attract more buyers."

Knight Frank has apartments at Antiqua Dimora, 10 minutes from the regional capital of Perugia for £184,360 for a studio and £599,770 for four-bedrooms (priced in euros). All have large terraces or gardens and share communal gardens, a pool, tennis court and 24-hour security.

Fact file: typical buying costs in Italy average between 10 and 15 per cent. At Rancale they are three per cent. Annual maintenance charges at Rancale and San Vittorino will be from £1,200 to a little more than £2,000.



£184,360: flats at Antiqua Dimora, set in rolling countryside, with a fitness centre and tennis court, near Perugia. Knight Frank (020 7629 8171)



£335,000: San Vittorino, near Gubbio, Umbria, where Ultissimo is creating new three-bedroom apartments. Call 020 3178 4975

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'I love watching the seasons change and sunflowers and poppies appear'

WHEN mum Sue Childs, from Reigate, went to Italy with three girlfriends for a shopping trip, the last thing she thought she would come home with was a house in Umbria. But when she was shown around Rancale, a deserted hamlet in the north Tiber Valley, she thought it was magical.

"I drove up the tree-lined drive on a damp, grey December day and instantly wanted to be part of it," says Sue. "I love the history, knowing that people were born, worked and died at Rancale, and it's wonderful to see the hamlet come to life again."

Sue, a teaching assistant, with three children aged 17 to 22, visited 10 times during the renovation and plans to holiday there four times a year now work is finished. She paid £197,000 for her two-bedroom house, which once housed a farm's olive press.

"The Umbrian countryside and walled towns are beautiful," says Sue. "I love watching the seasons change and the poppies, sunflowers and hay bales appear."

Sue's daughter and son, Jess and Mark Childs, are regular visitors to Il Mulino, Mum's two-bedroom house at Rancale



Abandoned for 50 years, Rancale, in the Upper Tiber Valley, is being carefully restored