

RESTAURANT QUALITY INDIAN CLASSICS TO MAKE AT HOME P.5

The Daily Telegraph



SATURDAY

VOLUNTEERING
Give a little free time,
and you'll get plenty
back in return
P.10

PEOPLE WATCHING
Save us from the morning
after: how to avoid the
scourge of 'hangxiety'
P.13



CARS
Are doggy smells
destroying your car's
resale value?
P.18



AGONY UNCLE
Richard Madeley
lends a sympathetic ear
to your problems
P.32



BANK BALANCE

Living down by the riverside

There are few things more tranquil than being close to a river. In fact, proximity to water has been shown to improve our health and wellbeing. So is it time to let life slowly glide past? By Madeleine Howell

Picture yourself in a house by a river. It's a tranquil, *Wind in the Willows*-esque fantasy, isn't it? Proximity to water doesn't have to mean splendid coastal isolation. Instead, property hunters are increasingly considering the benefits of living by inland water, with views over gently bobbing moorings and moorhens. The UK's rivers, canals, lakes and lochs offer a different pace of life, and a community united in their shared appreciation of the waterscape. There's lots to do: kayaking,

wildlife spotting, swimming, fishing, waterside picnicking. Proximity to water opens up a whole new world. Researchers at the European Centre for Environment and Human Health in Truro are currently leading a €6million European-wide research project to assess the health and wellbeing benefits that improved access not just to the coast (which isn't for everyone), but also canals, rivers and lakes can offer. "We've seen a marked increase in queries related to water-

side properties," says Kevin Tilley, managing director of Mortgageable. "They don't come up as often, and come with an added premium. Plus their ability to fetch a premium in the holiday rental market when not in use is another major reason for their popularity." Still, owning waterside property isn't all positives. "The

Continued on Page 2

The N°1 choice for the home chef

STELLAR

Share your love of food
this autumn, with Stellar

horwood.co.uk/brands/stellar



Cover story

‘My sons have grown up with the river, swimming and kayaking since they were toddlers’

Lindsay Miles lives along the banks of the River Arun in West Sussex with her husband Glenn and their sons Joe, 24, and Ollie, 18

The road we live on is unassuming, but the long gardens back onto the river with views stretching out to Arundel Castle. There's a windmill at the end of the road, and we live in what used to be the worker's cottages. The river has been a big part of our lives since we moved in 20 years ago. It was a lovely environment to bring the boys up in, and we've always made the most of it, enjoying the health benefits of cold water swimming. They've grown up with the river, swimming and kayaking since they were toddlers. When they were teenagers, they'd set off on river safaris and set up camp on the banks. Some people are nervous to swim in the Arun because of the currents, but it's fine if you catch it at high tide. My husband works in London, and as soon as he gets home and sits in the garden he immediately relaxes. You can't be stressed sitting by the river. We feel very lucky to live in such a beautiful place with so much wildlife, including cormorants, swans, fish and a grey seal nicknamed Gavin – he's surprised my husband on a couple of occasions while he's been swimming.

Continued from Page 1

water can have a cooling effect, which means extra damp-proofing is essential. Those who live on the banks of a river may be responsible for its upkeep, which can be substantial. Buildings insurance will be more expensive, especially if the location has a history of flooding. This is a serious concern and you should find out how often a postcode has flooded in recent years and what precautions you may have to take.

Properties adjacent to the Regent's Canal in London, notes Marc Schneiderman, director of Arlington Residential, are particularly hot. “The jewels in the crown of canal-side living in London are the two roads directly facing the Regent's Canal – Maida Avenue and Blomfield Road. Houses here are highly prized, particularly the white Regency ones, a few of which are detached with parking. In the heart of Little Venice, these houses achieve a premium of around 30 per cent against similar houses a few roads away, commanding prices of well over £15million.”

Of course, notes Charlie Warner of national buying agents Heaton & Partners, there is a “big difference” between being able to look at water and being able to access it. “Direct access means big price tags,” he says. “Many hope to have a day boat on the Norfolk Broads, or river frontage with a mooring on the Thames. These properties scarcely come to the market and have a lot of interest when they do.”

“We've looked after buyers who have classic boat collections, requesting dry storage as well as river frontage. If you can board a boat directly from your property in the summer, it will totally change the way you use your home. Paddleboarders and wild swimmers are adding weight to the market too.”

Warner notes that river frontage can have the flipside of a lack of privacy. “The Thames used to attract the glitterati – George and Amal Clooney, Uri Geller and Russell Brand, to name a few. But the intrusion of the media has seen many famous faces retreat to the seclusion of the countryside. If you can drive past a house on a boat, you can go past with a camera and peer in.” Another potential pitfall is safety. Parents worry, understandably, about young children playing near the water.

Elsewhere, the chalk stream rivers of Hampshire also feature on buyers' wishlists. “Buyers love Hampshire. Gin-clear, chalk stream rivers flow through beautiful surroundings, and the flood risk is almost nonexistent,” says George Burnand from JMChase property advisers. The fishing banks along the chalk streams of the Test, Itchen and Kennet in Hampshire, Wiltshire and Berkshire are prime locations, and run through lovely market towns and villages to boot. “One of our clients never imagined leaving London but bought in Hampshire for weekends,” adds Burnand. “He is so smitten with being on the river that he has made it his permanent home. Swapping London for the lures of the river has been a common theme in discussions with clients over the past 12 months. Many seek the feeling of calm you get by the water, knowing that no one is going to disturb you in your own oasis.”

Jonathan Hopper, CEO of national buying agent Garrington Property Finders, agrees. “A remote location is desirable now, whereas before it would have put people off. We're also seeing more demand for properties in the Scottish Highlands and rural Wales. That said, around half of the waterside properties we acquire aren't intended to be lived in 12 months a year.”

A final word from Hopper, before we wish you good luck property hunting: “A lot of our buyers start a waterside search without having thought through the practicalities – the availability in the location they're after and the premium they're going to have to pay.” Still – who wouldn't want to live in a house by a river?



ANDREW CROWLEY, CHARLOTTE GRAHAM/RE SCHREIER, TONY BUCKINGHAM

OUR PICK OF THE BEST *waterside properties*

Many national estate agents, including Knight Frank (knightfrank.co.uk) and Savills (savills.co.uk), have dedicated waterfront property specialists. RiverHomes (riverhomes.co.uk) specialises in riverside living in London, as does Waterview (waterview.co.uk). Waterside Estate Agents (watersideestateagents.com) specialises in property by or near water throughout the Norfolk Broads.

THE LAKE DISTRICT
£2,400,000
Yew Tree, Newby Bridge Road, Windermere, Cumbria, LA23 3PR, Hackney & Leigh
This five-bedroom detached house boasts direct lake frontage, with a slipway and jetty. Three miles south of Bowness, it has fabulous views over Lake Windermere. It's roomy (4,000 sq ft, with four bathrooms), and all the main rooms face west to take full advantage of the beautiful aspect across the lake to the Old Man of Conistoun and the Langdales. Originally constructed in the 1930s, Yew Tree was considerably extended in 2000 to provide spacious family accommodation, with garage and off-road parking.
hackney-leigh.co.uk

THE NORFOLK BROADS
£1,200,000
Filby Broad, Broads National Park, Waterside Estate Agents
This detached waterside bungalow has six double bedrooms, four reception rooms and six bathrooms, as well as direct access to Filby Broad, one of the five Trinity Broads. It's spacious (5,600 sq ft), peaceful and private – all the better for marvelling at the birds and wildlife to be seen in this Site of Special Scientific Interest. The gardens and grounds extend to approximately 1.25 acres, with striking views out over the water. The private mooring and jetty is suitable for non-polluting craft (sailing, kayaking or paddleboarding). A truly tranquil corner of the Broads.
watersideestateagents.com

THE THAMES
£3,495,000
Strand-on-the-Green, Chiswick, W4, RiverHomes
Originally built as a dairy and farmhouse on the Burlington Estate, the building dates back to 1697. Three of the five bedrooms have river views. The current owners have sympathetically and extensively extended the property, using 17th-century hand-made bricks sourced from the demolition of the Royal Mint building. Strand-on-the-Green is a lively community, with buzzing local restaurants and a parade of independent shops. Located close to Kew Bridge and Chiswick overland stations, this is Thameside living at its best.
riverhomes.co.uk



‘Living in the countryside or by the sea wasn't an option for us’

Anna Hodgkins, 39, her husband Hugh, 55, and their son Jacob, nine, moved to a three-bedroom property in Chiswick in order to be closer to the river

We recently bought a Victorian house by the Thames in Chiswick. Both of us work in the City, so we set out to find a peaceful, relaxing home away from the hustle and bustle but still close to central London.

As a family, we go on riverside strolls to wind down, and we love to go to the local pubs right on the banks of the Thames. It's a wonderful place to watch the world go by, and there are a lot of other young families. It's great for Jacob to be close to nature and experience watersports, as well as the culture that

city life has to offer. Kew Pier and Kew Gardens are very easy to get to, and we often get the boat to Richmond and Hampton Court Palace. I start my day with a coffee from the Coffee Traveller followed by a morning walk or run along the river. It almost feels like living in the countryside or by the sea, which just wasn't an option for us from a commuting point of view. After a year of working from home and homeschooling, spending time by the river has helped to clear our heads. My husband is an office manager for a financial company, and I work for a hotel group as a global account director. It's important for us to have family time connecting with each other, perhaps during a bike ride or exploring the shore when the tide is low. Hugh grew up in Cork, near The Lough, a lake in the centre of the city, while I spent time with my grandmother near Tallinn in Estonia by a lake. It's nice to be able to give that experience to our son.

It's hard to find houses this close to the river, but I knew I loved the road we're on. At one point Hugh said, “There's nothing for sale on that road, we should just give up”, but eventually we found it through RiverHomes (riverhomes.co.uk), so it was meant to be.

Questions to ask about flooding

Jonathan Hopper, CEO of Garrington Property Finders, and Ian Paton, partner in building surveying at property consultant Cluttons (cluttons.com), advise

If you're buying by water, there is a risk of flooding. Go into it eyes wide open and buy with the head, as well as the heart.

How do I assess the risk of flooding?

First port of call is to check your long-term flood risk at gov.uk/ check-long-term-flood-risk for an overall rating based on historic data, and a link to maps. Ask an independent specialist to carry out a site-specific flood-risk assessment. Ask the sellers direct questions about flooding from the start; drive around the area and speak to locals.

Does it matter what the source of the water is?

Canals are managed, non-tidal waterways, so tend to be a lower risk than tidal rivers. If you're downstream of a river, flooding is more likely than upstream. A lake fed by a river is potentially as risky, but as a large body of water it's less likely to flood as quickly. Read and investigate whether historic flooding is a frequent occurrence or a pattern.

Will climate change increase flooding risk?

In short, yes: a 2016 government report stated that one in six UK homes is now at risk of flooding. The UN Intergovernmental Panel on Climate Change estimates that by 2100 the UK will receive 10 per cent more rainfall on average per year, compared with years 1986-2005.

How important is insurance?

It's critical to have bulletproof insurance against flooding. Read the small print to make sure it doesn't have flood exclusion clauses.



‘We've got all the modern, urban amenities we need nearby, but it's a haven away from the rush’

Nicky Prys-Jones, 55, lives with her partner in a cottage by the Leeds and Liverpool Canal

I live in a little row of three cottages by Dobson Locks in Apperley Bridge, alongside the Leeds and Liverpool Canal. Originally built to house canal workers in the 1800s, the Canal and River Trust sold them off seven years ago, and I was lucky enough to buy one. I watch the world go by outside my front window, including boats, barges, cyclists, canoeists, dog walkers and swans. The towpath is a microcosm of society. An Olympic runner trains along here, and you see the same faces every day. Before, I had a completely different

life, as a highly stressed civil servant working long hours, living in a city-centre Edinburgh flat and also spending time in Whitehall. Eventually it broke me, and I had chronic migraines. The canal offers a slower pace of life and helped to anchor me when I was struggling. There's the excitement of watching the boats coming through the locks, but there's also the tranquility of quiet, still water, and nature and wildlife to be enjoyed.

I now run my own business teaching mindfulness beside the canal, inspired by my experiences, and I volunteer with the Canal and River Trust as a lock keeper. It's a community in which people seem more likely to stop and chat than elsewhere. A yoga teacher teaches by the lock at 8am on Sundays, and a local paddleboarding club paddles up from Rodley Nature Reserve. Over the past year, it's a space that has made such a difference to so many people. I feel very fortunate to live right next to it. There are few places as quiet and unspoilt, and while we've got all the modern and urban amenities we need nearby, it's a haven away from the rush. And Apperley Bridge's local pub, the Stansfield Arms is a lovely, historic inn.



‘The water lulls you into a meditative state, so you just forget about your worries’

Patrick Michell, 44, is the co-founder of Platform 5 Architects. He and his girlfriend Lauren Hill, 35, divide their time between east London and Backwater, their house on the Norfolk Broads

Being an architect, I designed Backwater myself, to make the most of the surrounding waterside views. When the plot became available in 2012, I went to visit and it was so idyllic I knew instantly that I had to go for it. I could see myself creating an amazing lifestyle there, surrounded by what I call the “Big Five” – kingfishers, otters, herons,

bitterns and swallowtail butterflies.

I didn't want to build a traditional thatched cottage, but it's sensitive to the vernacular of the Norfolk Broads – low-slung and timber-framed with a broad silhouette and a jetty. The verandah is south-facing, and we enjoy spending time there year-round. It was a personal project and a labour of love. The peaty, soft ground conditions proved quite a challenge when it came to design and construction, and the access road has weak bridges, so all the building materials had to be delivered in small loads.

As soon as we knocked down the existing bungalow, the water came up and the ground sank. After the piles had gone in, it looked like the Somme. It was hard going, but worth it, and we're so thankful for the escapism it offers us. We divide our time between here and east London, and rent it out as a holiday let when we're not using it.

The Norfolk Broads has a sleepy, undeveloped charm. The water lulls you into a meditative state, so you just forget about whatever it is you might be worried about. Location-wise, we're 20 minutes from Norwich and also 20 minutes from the beach. My daughters Rae, nine, and Margo, six, love to visit at weekends and during holidays, fishing, sailing and messing around on the water in canoes. The appeal of inland waterways for us is that it's much more sheltered year-round than the coast. We'd love to retire and live here permanently eventually.

Backwater is available to hire via CoolStays (coolstays.co.uk); visit backwater-norfolk.co.uk for more information



READERS SPECIAL OFFER

100% SOFT COTTON

MOLESKIN JEANS

only **£55** buy 2 for £100 **SAVE £10**

Tough Peter Christian moleskins are woven from the finest and warmest cotton yarn, which makes them as soft as the coats of their illustrious namesakes. In seasonal hues, they are robustly tailored with riveted pockets, perfect for Winter.

- 100% soft cotton moleskin
- 5 pockets western style
- Strong brass rivets
- YKK metal fly zipper
- Money Back Guarantee**

Waist: 32 34 36 38 40 42 44 46 48 50 52"
Leg: 28 30 32 34"
Colours: Loden, Indigo, Pine

“I was so pleased with the quality, comfort and fit of these Moleskin Jeans that I ordered a second pair.”
Mr P Charlton
★★★★★ Trustpilot
4.5/5 based on 73 reviews

Readers Offer
FREE P&P*
+ Free Returns**
use code **9A42**

PETER CHRISTIAN
Gentlemen's Craftsmen

Order **Moleskin Jeans (MT27)**
Use offer code **9A42** for **FREE P&P**

peterchristian.co.uk
call us **01273 493 393** mon - sat 9am - 8pm

Order by post – Cheques payable to Peter Christian, Quote **9A42** with your order and send to: Freepost PETER CHRISTIAN

*Free UK delivery, normally £5, ends midnight 16/11/21. **Subject to items being in perfect condition, with their original packaging and returned within 28 days. Free returns within UK only. A Division of Hills of Bramley Ltd. Co Reg No 04767802.