



Allan and Sandra's luxury villa is just a short hop away from Orlando's top theme parks



Orlando villa has all the comforts of home



Private pool is perfect for cooling off

FACTFILE

Allan and Sandra Hamill wanted more than just a holiday home – they were after that extra bit of five-star luxury.

And the Windsor Hills development in sunny Orlando was exactly what they were looking for.

As well as having their own private four-bedroom, four-bathroom villa with pool in the Florida sunshine, they also have use of the community's amazing communal facilities.

There's a massive castle-themed children's play area, an Olympic-sized, lagoon-style swimming pool, volleyball and basketball courts, and a fabulous clubhouse with a games arcade, gym and private cinema.

Allan, 51, said: "We did a lot of research on the internet and we loved this as soon as we saw it.

"We'd looked at houses in a lot of other Orlando communities but this one had so many more extras.

"As well as everything that's on site, it's also only two miles from Disney and there are regular shuttle buses to all the theme parks."

Allan and Sandra, 45, of Callander, Perthshire, had been spending their holidays in Florida

We've got the extra

Orlando home boasts gym, clubhouse and its own cinema

for years and bought a timeshare there in 1998 which entitled them to a two-week break in the Sunshine State every year.

When thinking of buying their own holiday home, they also considered Turkey, Spain and Bulgaria, to have a pad a little closer to home but, in the end, they stuck

with Florida. Allan said: "The year-round sunshine was the biggest appeal but because we'd been there so many times we also felt at an advantage because we knew the neighbourhoods of Orlando well.

"As well as using the property for ourselves, we also wanted it as an investment for our future so we needed somewhere that would appeal to the rental market."

The couple booked a viewing trip in March 2006 to see the Windsor Hills development for themselves.

Allan added: "For us, buying off plan wasn't an option.

"I wanted to see what we were buying and, thankfully, the Windsor Hills development was complete by that time so there was no guess-

'We loved the house the moment we saw it.. it's everything we wanted'

factor

work involved. We reserved our house on that trip and by May the place was ours."

The couple, who run a nursing home in Dunbartonshire, had previously owned a B&B on Loch Lomond.

The profit they made from selling that was ploughed into their foreign investment and they bought their \$400,000 (£204,000) villa outright.

In addition to their purchase costs, the couple pay around £500-£600 a month in management fees and local taxes.

Allan said: "Rental business has been good, so it takes care of the costs. We're looking on the house as a long-term investment and, ideally, we'd love to retire out there one day."

Buying the holiday villa has given the couple a taste for the foreign

property market and they've just bought another property – a three-bed condo, or apartment, near Orlando's convention centre, for \$345,000 (£176,000).

Allan said: "This time we bought off-plan. We felt confident to do this because it was our second purchase and we had experience of how house-buying works in America.

"The apartment will be complete by September and we're hoping it will attract rentals from the business travel market.

"I never thought this time last year that we could have two properties in Florida but I'm glad we've just gone for it. With the pound so strong against the dollar just now, it's a great time to invest."

■ If you're interested in renting the Hamills' villa, check it out at www.arranvillaflorida.com or www.windsorhillsrent.com

✓ More than 50,000 Brits own holiday homes or investment property in Florida and as demand exceeds supply new developments are being announced all the time.

✓ If you're buying an older property, be sure the seller is using a standard Contract for Purchase and Sale of Real Estate. This is produced by the Florida Association of Real Estate and Florida Bar Association and can be tailored to individual needs.

✓ Confirm everything important in writing – verbal agreements are not enforceable under US law.

✓ Hire a US real estate attorney to review the closing papers and, if you're buying a house still under construction, to draft or review the purchase contract.

✓ Since completion on your property purchase will require all outstanding balances to be paid, factor in enough time to allow for mortgage approval, which generally takes two to three weeks in the UK, although US approval can be much quicker.