

Paris? C'est magnifique!

Gabriella Cortese, founder of fashion label Antik Batik, grew up in Italy – but she found the perfect home for her family in the French capital

Living in Paris, you feel free; there are none of the constraints of living in a small town. My family and I have a four-bedroom house on Avenue Frochot, near Pigalle, which is just a street down from Montmartre. It has to be the best part of the city to live when you're raising a child. There are many parks and gardens, not to mention the restaurants and shops.

Every Saturday, I go to the local organic market to buy food for the family, and then to the boulangerie for fresh bread. There are bikes you can borrow all over the city, so I only use my Smart car for commuting to and from the office. On the weekend my son, Nicola, and I cycle around the centre of town, watching all the people sitting outside the cafés. In the winter, Parisians get very moody, which is a little tiresome, but as soon as the sun comes out, everyone smiles and there's an amazing atmosphere.

Being where we are, we're so close to the hustle and bustle of it all, yet we're also in our own little world. Our home is on a beautiful, gated street, where all the neighbours know each other. It feels like you're living in the middle of the countryside. In the daytime, Nicola plays

'WE'RE CLOSE TO THE HUSTLE AND BUSTLE, YET WE'RE ALSO IN OUR OWN LITTLE WORLD'

outside in the front garden, where I try to teach him the different smells and names of the herbs we grow, from mint to rosemary.

Originally, I come from Turin, a small town in the north of Italy, as does my friend (and the wife of Nicolas Sarkozy), Carla Bruni. It's known as the Small Paris, which might explain why we have both ended up living



Gabriella Cortese, 43, is the founder of Antik Batik, a label whose fans include Kate Moss and Gwen Stefani. Cortese lives with her husband, the actor Marc Rioufol, and their 18 month-old son, Nicola, on Avenue Frochot in Paris, where Jean-Paul Gaultier and Henri de Toulouse-Lautrec have both lived.

here. I've been in Paris 20 years now, and it's very different to Turin in many ways, such as the scale of everything sitting here and the sense of freedom you have in the city, but there are similarities, too. The baroque architecture, the greenery: small things remind me of growing up in the countryside.

Our street is very calm, there's no access for cars and most of our neighbours are other families and young couples. It means we don't have the constant fear that can come with living in a big city, which makes this place very special.

My husband and I immediately fell in love with the house when we found it, just one year ago. Although, it has taken until now to get it into shape. When we first arrived, it seemed no one had made any repairs since it was built in the early 1900s. There was so much to do and to organise that my husband left me to it, though I'd always ask him, "What do you think?" – once the job was done. The most important thing was making a home for our family, somewhere that we could live without constantly worrying about breaking things or making a mess. It's very much like an English coun-

try house in many ways, with a big fireplace and rustic features.

Inside, the style feels similar to the house I grew up in. My grandmother was Hungarian, so we had all sorts of different influences going on, with bits and pieces from different periods scattered everywhere. You have that same sense here. Walking into my house is a bit like passing through different stages of time. There was no set "look" we had in mind, but I knew we had to create somewhere that had a sense of history. I need my house to feel like a home; ultimately it's a collection of my past and my present, and that of my husband.

We have three floors. The lower floor is very much the family area, and then my son has his own section and we have ours. Our floor is basically an apartment in itself, with a large master bedroom. On the wall hangs a beautiful Art Deco Nisha Crossland tapestry depicting Japanese flowers. It's neither masculine nor feminine, which is important in a shared space.

I love mirrors, particularly Venetian ones, and have an original 1940s piece on my bedside table. My

friend, the interior designer Michaela Curetti, created the nut-coloured leather bed-head especially for this room. We maximise space by storing all our clothes separately in the next room, hidden behind floor-to-ceiling mirrors. This room leads to our en-suite bathroom, where we installed a fabulous free-standing bath.

One of the best features in the house is a bespoke, black-and-gold Tom Dixon light feature, which runs through the middle of a spiralling wooden staircase. It releases a stunning cascade of colours. Another favourite piece is the hand-painted silk tapestry in the main hallway, depicting a Japanese bamboo forest.

Of course, we want our house to look lovely, but it isn't a gallery – it must also be practical. We laid wooden floors throughout so we don't have to wear shoes, and the kitchen, from the Italian brand Boffi, has sleek black marble surfaces, meaning you don't have to worry about chopping boards or stains. It's taken an entire year to get this house just right; I've even managed to plant some tomatoes and lettuce in the garden! Now that it's complete, I can safely say there's no chance of us moving from here in a hurry. After all this building work, I don't ever want to see anybody fixing anything again!

INTERVIEW BY CHARLOTTE PHILBY

Away from it all: Gabriella Cortese's home is an oasis of calm in the heart of Paris
CHRISTOPHE PETIT TESSON/
MAXPPP

MARKET NEWS Paula John



GOING UP...

Mortgage lenders have added insult to injury – rising rates have been compounded by a 20 per cent leap in application fees over the last 12 months, according to the mortgage search website mform.co.uk.



Fees – and their increases – vary widely: the average charge for a best-buy, three-year fixed deal rose 59 per cent in a year, from £590.40 to £938, while the fees on the best-buy, discounted-rate mortgages increased from £857.2 to £951.62 over the course of a year – a rise of only 11 per cent. Of the best-buy mortgages reviewed in August 2007, the average application fee was £738.33, compared to £889.69 now.

GOING DOWN...

There is some light at the end of the tunnel: more lenders are reducing their rates.



North-eastern Rock, RBS and HBOS all cut interest rates on Friday. The Rock cut its cheapest two-year fixed rates by 0.15 per cent, to 6.24 per cent for house purchases and 6.34 per cent for remortgages. RBS reduced many of its rates by up to 0.3 per cent, and HBOS shaved a similar margin from 45 of its buy-to-let and residential home loans. But borrowers need fairly large deposits to access the best rates – in the case of Northern Rock, a down payment of 25 per cent of the property's purchase price.

GO FIGURE...

25%

Abbey – also known as Abbey National – bagged more than a quarter of all new mortgage business in the first six months of this year. The bank, owned by Santander, has knocked Halifax off the top spot. Abbey puts its success down to "little or no exposure" to the sub-prime investments that have hobbled its rivals. The Spanish Acquisition is gathering momentum – Santander has just bought another former building society, Alliance & Leicester. Meanwhile, speculation is mounting regarding a potential takeover of HBOS, the Halifax/Bank of Scotland consortium that used to dominate the British mortgage market.

Paula John is editor-in-chief of *Your Mortgage*

THE RENOVATION GAME

THE TENTERS, HOLBEACH, LINCOLNSHIRE



What's for sale?

A pair of two-bedroom, semi-detached cottages. They are available individually or for a single price, and could be converted into a single dwelling.

How much?

Offers in the region of £174,950 for both.

What's needed?

The first property, valued at £75,000, has been uninhabited for five years and needs gutting. Damp treatment, rewiring, plumbing, central heating, a new kitchen and roof repairs is expected to cost around £20,000. The other house, valued at £99,950, needs central heating, a new kitchen and bathroom, all of which will cost about £5,000, depending on your tastes. If you choose to convert them into one building, £10,000 should cover the additional cost of repositioning the staircase and creating new doorways.

Profit potential

Holbeach is a market town, about 45 minutes from Peterborough – from where trains to London take around 50 minutes. As individual properties, they could be worth up to £130,000 each; as a combined home, however, they would be worth in the region of £200,000.

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