

Property Mail

SUNNY PROPOSITIONS

You don't have to break the bank when snapping up that dream home abroad, says **Holly Thomas**

MORE than 320,000 Britons moved abroad last year — and plenty more dream of following suit. The most popular destinations continue to demand high prices, but there are thrifter alternatives offering the best of both worlds.

'Spain is our most popular destination,' says Rightmove's Aimee Valaitis. 'People are very keen on Barcelona and Marbella.'

Barcelona is Spain's golden ticket — investment wise. If, for example, you owned an elegant two-bedroom flat, costing about £400,000, in a classic building you'd have little bother letting it throughout the year.

'Marbella is still a favourite beach destination,' says Aimee. 'But buyers would be wise to consider Alicante in Valencia as a smart — and cheaper — equivalent.'

International Living.com editor Glynn Prentice says: 'Alicante is a great choice, as it's Spain's third-largest city, as well as being a beach resort.'

'I'm fond of the beach towns south of Barcelona too, such as Castelldefels and

Sitges. They offer wonderful beaches, and they're less hectic than Barcelona.' Glynn also recommends the Bay of Biscay in northern Spain.

It's not the cheapest spot, but Biscay does offer value for money in a sophisticated city with great food, concert halls, and incredible museums

including the Bilbao and Guggenheim. Smallish two or three-bedroom apartments go for about £180,000.

If you're bargain-hunting on the Spanish coast, Santander is steeped in history and has excellent connections thanks to the low-cost airlines which fly into its airport. Town houses can be found from about £75,000, and the weather stays mild all year round.

Further inland you can buy a home and still have change from £80,000, or rent a small two-bedroom flat for about £200 per month. If you're happy to adapt, Navarre is a fantastic province for culture, with skiing up in the nearby Pyrenees.

Coastal splendour needn't come at a premium, either. For example, while Portugal's gorgeous Algarve region is always in high demand, International Living.com Europe editor Steenie Harvey suggests 'the long sandy beaches along the Costa de Prata' as a worthy rival.

If you're keen to double your money in the next few years you could do a lot worse than buy a two-bedroom coastal villa with a pool in Montenegro (possible from £335,000).

According to the World Travel and Tourism Council, visitor numbers are expected to grow faster in Montenegro than any other country in the world, so a spike in the property market appears imminent.

'Paphos in Cyprus is

popular, but for a real bargain you should look to the east side of the island, around Famagusta,' says Rightmove's Aimee Valaitis.

'Croatia regularly features in our top 20 table for most popular locations. Dubrovnik has glorious scenery, culture and a thriving nightlife, and you can buy a luxury apartment for about £200,000.'

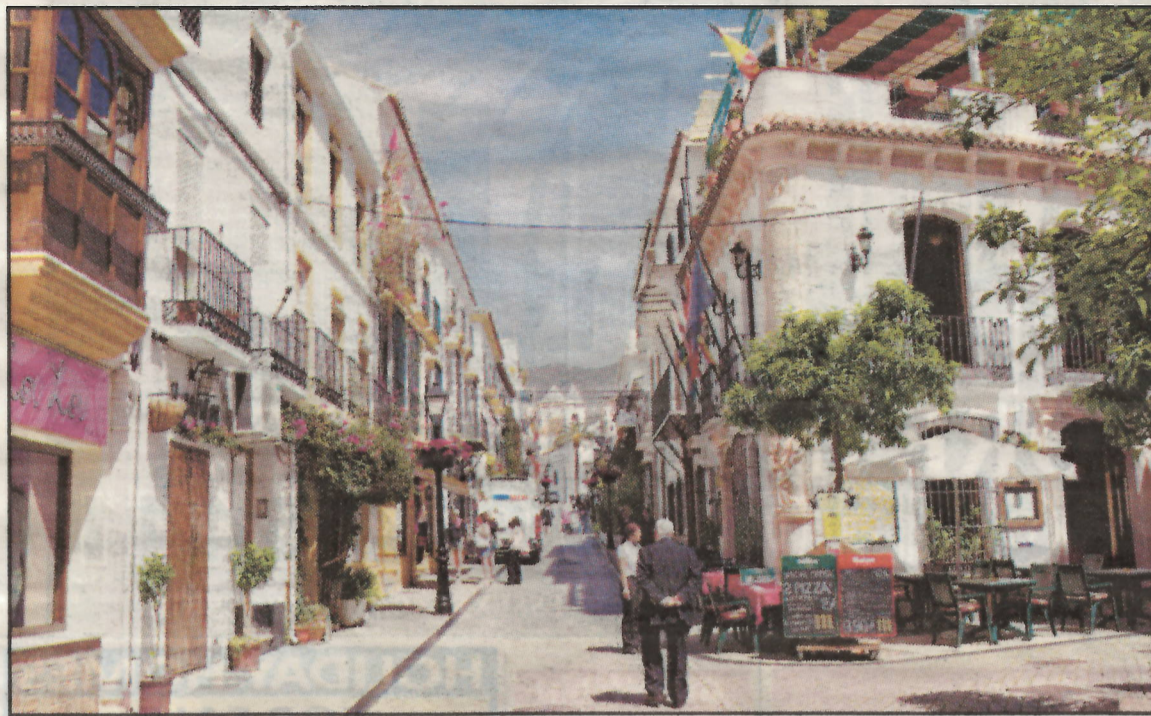
FOR a countryside sanctuary, France and Italy are top of most people's wish lists. France can be a costly option, but look to Aquitaine, where three-bedroom properties cost from £100,000.

Tuscany remains a favourite among Britons looking to unwind in a haze of Chianti, but it doesn't come cheap.

'The Lunigiana area of Tuscany is a lot more affordable,' says Steenie. 'Lago di Bolsena in Lazio is also lovely, almost on the border with Tuscany. Only about an hour's drive from Rome too.'

In both areas, it's not difficult to find countryside homes for less than £120,000. Most places in northern Tuscany aren't much more than half an hour's drive from the coast.

The wild Abruzzo region is an excellent choice for skiers



Top choice: Marbella's beaches and (above) Old Town are alluring, but Alicante is better value

Q&A

ROSS CLARK
PROPERTY EXPERT

Q: I have inherited my late grandmother's cottage on the west coast of Scotland. I was going to hold onto it as an investment, but the latest polls have made me nervous that the Scots will vote for independence and that house prices there will crash.

Should I sell or hold on, and if I do decide to sell, when should I do it?

A: Whatever you do, there is no point in deciding until after Thursday. Houses, especially in remote spots, rarely sell in seven days, and not in Scotland this particular week.

One thing markets hate is uncertainty. If the vote is 'No', that will remove uncertainty as it will be clear that Scotland will be keeping the pound, even if it could mean extra taxes.

If the vote is 'Yes', you can expect months of stagnation as the currency issue is resolved.

On the positive side, whether the vote is 'Yes' or 'No', Scotland's tourist industry is likely to receive a boost, as the referendum has raised the country's profile around the world.

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ON THE MARKET... in warmer climes



LOS OLIVOS

THIS is a beautifully furnished middle-floor flat, near Cartagena in southern Spain. The owners have access to two pools. Hunters International (0034 968 175 087, international.huntersnet.co.uk).

£349,000



DUBROVNIK

ON A hillside within Dubrovnik Sun Gardens in Croatia, these apartments are built with balconies, gardens or terraces. There's a secluded beach nearby. Savills (020 7016 3740, savills.com).

FROM £200,000



AQUITAINE

THIS three-bedroom villa is in a forested area between three French departments — the Lot-et-Garonne, the Gers and the Landes. There is a separate studio. La Residence (01865 582382, laresidence.co.uk).

£110,500

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