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Developers turn their backs on steel and glass

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From £163,000: one- and two-bedroom apartments set among shaded walkways on the Adriatic coast at Sun Gardens, Dubrovnik

MOST homes with views over water come with a hefty premium. For second-home hunters, a view of a lake, river or the sea can push up property prices by more than 30 per cent, even in already top-flight holiday destinations.

Here we check out three attractive holiday home locations that offer water in the mix.

DUBROVNIK, CROATIA

Across the clear Adriatic Sea from Italy's east coast, South Dalmatia in Croatia offers good sea views backed by a dramatic landscape of vines and orange trees.

Sun Gardens is an established hotel and family-focused sporting resort 15 minutes from medieval Dubrovnik on a mile-long beach. It has a 201-room hotel and 207 apartments, with 18 restaurants and bars, tennis and squash courts, extensive gym and spa facilities, a climbing wall, football pitch and indoor pool.

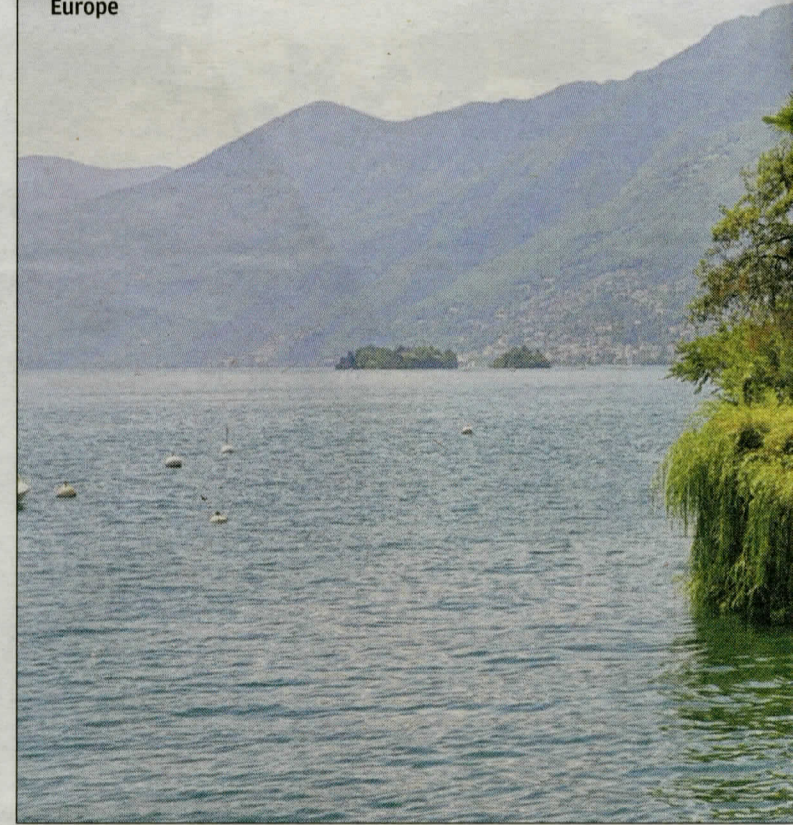
The impressive resort has entered its final phase, selling 32 one- and two-bedroom apartments from £163,000. Annual service charges start from about £3,100 and the resort will manage rentals and maintenance.

"This is a hassle-free solution for buyers who want good family time in a safe and interesting location," says Julian Houchin of resort owners iO Adria. "Owners come from 15 different countries and are receiving gross rental returns of about five per cent, helped by a successful conference business outside of the peak holiday season."

Also close to Dubrovnik's Old Town, **The Hills** are new four- and five-bedroom villas with sea views priced from £629,000. UK-based developers Pin & Pin offer a four per cent net rental return for three years. "We provide full rental and



Blue heaven: homes on the banks of Lake Maggiore in Italy enjoy some of the most coveted views in Europe



For the perfect holiday home

Buy a holiday home with a view over water and you will enjoy tranquillity plus a handsome rental return, discovers **Cathy Hawker**

property management services and expect that villas at The Hills will command £630 to £980 a day in high season," says Adam Pinion of Pin & Pin.

"The recession had little effect on luxury waterfront villa prices in Croatia, which are now at least 50 per cent higher than in 2008."

■ **Sun Gardens:** dubrovniksungardens.com

■ **Pin & Pin:** pinandpin.com

THE ITALIAN LAKES

Elegant Lake Maggiore, with its lush gardens and gentle climate, is much wider than its more famous neighbour Lake Como and significantly busier for watersports, says Paul Kleinekorte of Pure International.

"On Maggiore, the hillsides are not as steep and the water not as deep as Como," he says. "Chic Italian towns on the lake include Stresa and

Verbania, while the ski resort of Zermatt is two-and-a-half hours away by train." Pure International is selling apartments directly by the water at **Laveno Residences**. Two of the project's five phases are complete and sold to buyers from Switzerland, Germany and Italy, and the resort hotel is open.

Prices for contemporary one- to three-bedroom apartments ready to move into start from £178,300. Communal facilities include a pool,



From £1,572,000: two- and three-bedroom flats at Sag Harbor in The Hamptons, US, offer a peaceful retreat and rooftop pool

just add water

gym, full hotel services and on-site rental management. For confirmed fans of Lake Como, agents John Taylor has a duplex apartment with a wide terrace directly overlooking the lake at Torno, three miles from the town of Como. The two-bedroom home is priced at £269,300.

■ **Pure International:** pureintl.com
 ■ **John Taylor:** john-taylor.com

THE HAMPTONS, US

The smart resorts of The Hamptons on Long Island – East Hampton, Sag Harbor and Southampton – are some of the most desired and expensive waterfront locations in the US. Bag a beachside or bay-front home and you will pay a 30 per cent premium on the already steep prices, according to Knight Frank figures. Characterful Sag Harbor is a fishing village that

retains a satisfying amount of grit from those former days. In summer months, super-size boats appear in the harbour, but locals campaign successfully to preserve the independent shops on Main Street.

Harbor's Edge on the waterfront in Sag Harbor is a newly completed project with 15 two- and three-bedroom loft-style apartments and boasts The Hamptons's only rooftop pool. Homes have 10ft ceilings, wide-planked hardwood floors and fully equipped kitchens. Harbor's Edge homes start from £1,572,000.

■ **Harbor's Edge:** harboredge.com

From £178,300: new one- to three-bedroom apartments on the shores of Lake Maggiore in northern Italy, with on-site spa, hotel, gym and marina, from Pure International



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