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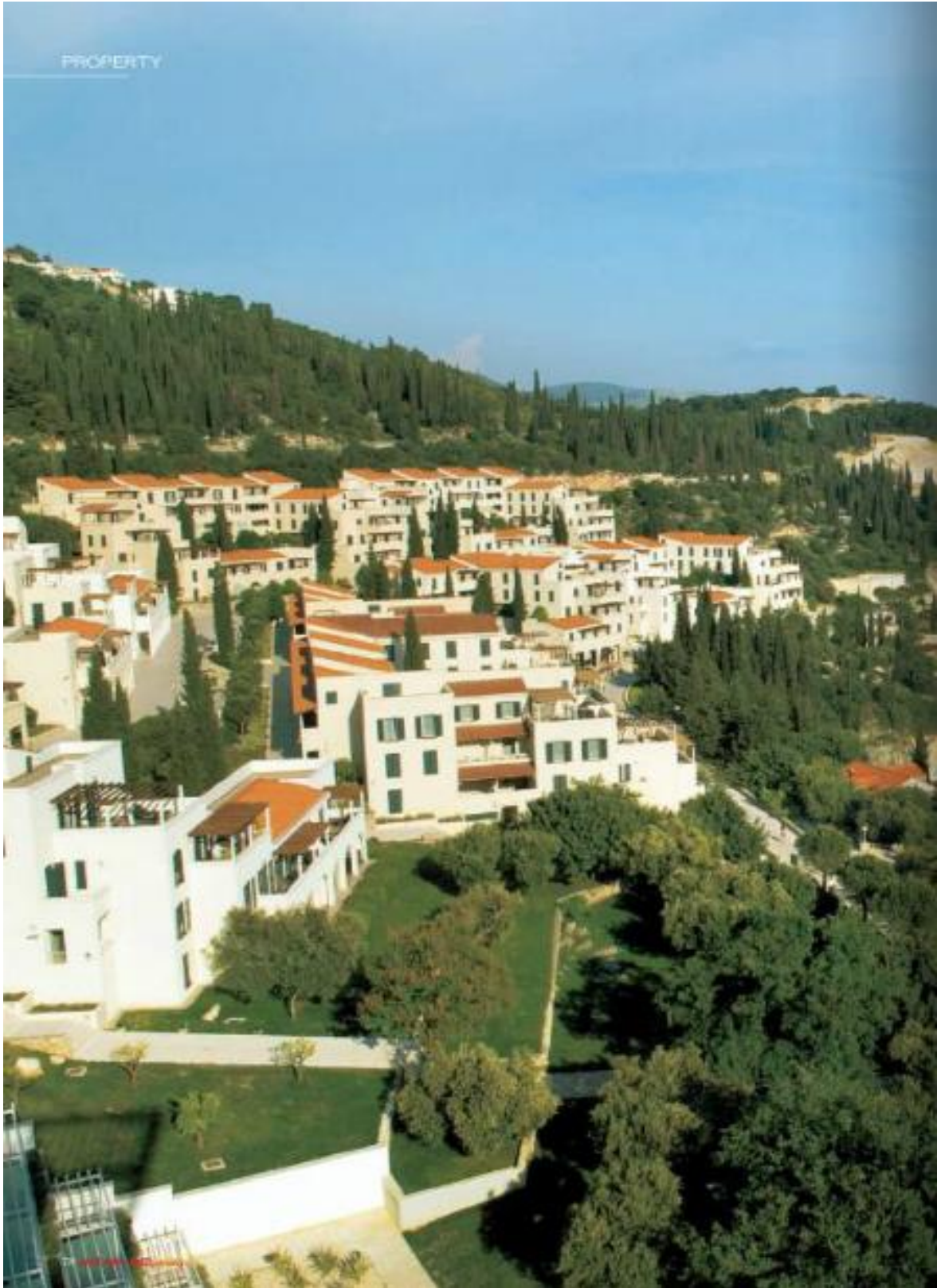
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PROPERTY



Picture Perfect

It's not just the views that make Croatia such an appealing investment prospect – there's a pretty penny to be made too

WORD: KATHRYN HUDSON

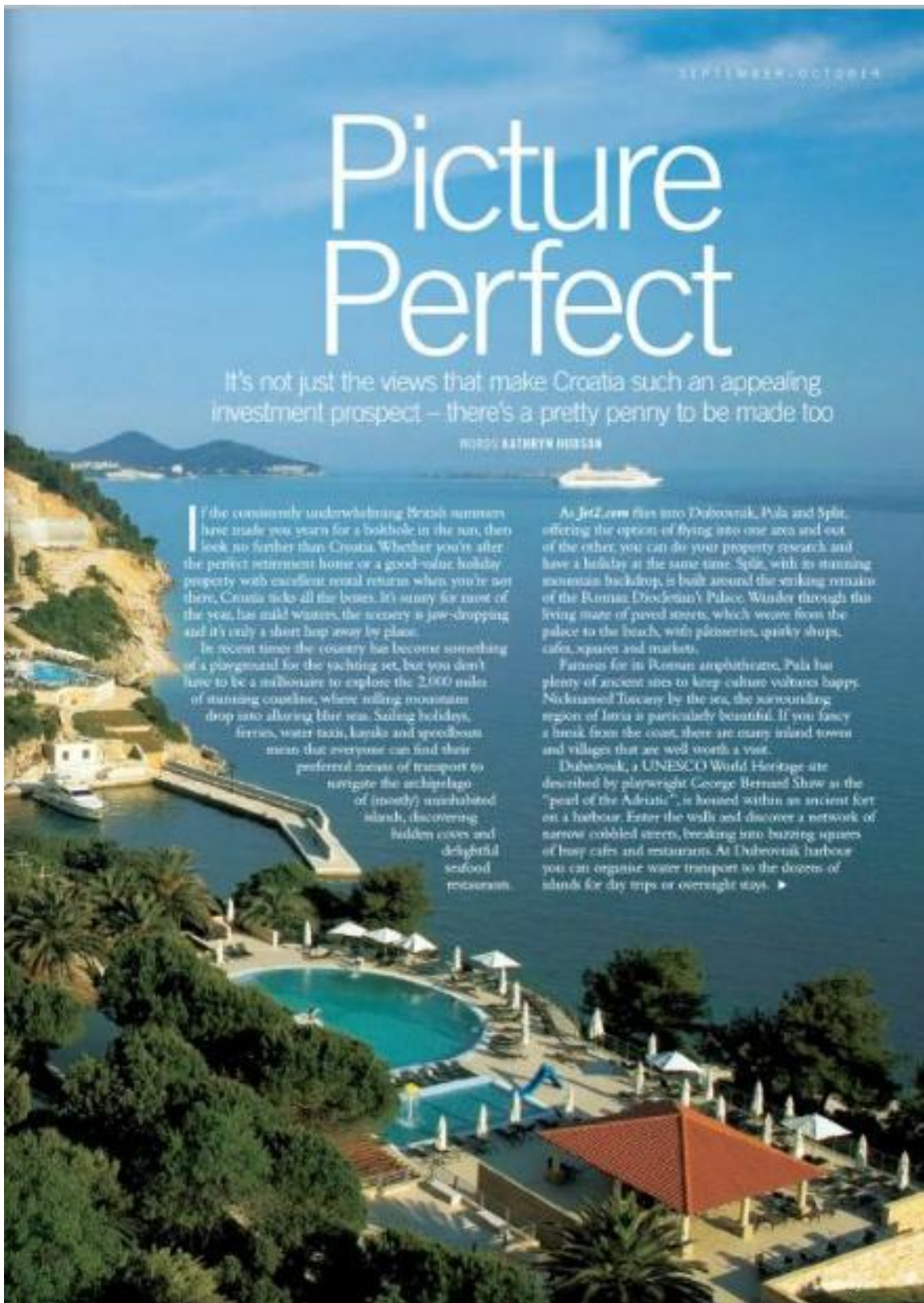
If the consistently underwhelming British summers have made you yearn for a bolthole in the sun, then look no further than Croatia. Whether you're after the perfect retirement home or a good-value holiday property with excellent rental returns when you're not there, Croatia ticks all the boxes. It's sunny for most of the year, has mild winters, the scenery is jaw-dropping and it's only a short hop away by plane.

In recent times the country has become something of a playground for the yachting set, but you don't have to be a millionaire to explore the 2,000 miles of stunning coastline, where rolling mountains drop into alonging blue seas. Sailing holidays, ferries, water taxis, kayaks and speedboats mean that everyone can find their preferred means of transport to navigate the archipelago of (mostly) uninhabited islands, discovering hidden coves and delightful seafood restaurants.

As Jet2.com flies into Dubrovnik, Pula and Split, offering the option of flying into one area and out of the other, you can do your property research and have a holiday at the same time. Split, with its stunning mountain backdrop, is built around the striking remains of the Roman Diocletian's Palace. Wander through this living maze of paved assets, which weave from the palace to the beach, with pizzerias, quirky shops, cafes, squares and markets.

Famous for its Roman amphitheatre, Pula has plenty of ancient sites to keep culture vultures happy. Nicknamed Turkey by the sea, the surrounding region of Istria is particularly beautiful. If you fancy a break from the coast, there are many inland towns and villages that are well worth a visit.

Dubrovnik, a UNESCO World Heritage site described by playwright George Bernard Shaw as the "pearl of the Adriatic", is housed within an ancient fort on a harbour. Enter the walls and discover a network of narrow cobbled streets, breaking into buzzing squares of busy cafes and restaurants. At Dubrovnik harbour you can organise water transport to the dozens of islands for day trips or overnight stays. ▶





• Previous page: The Dubrovnik Sun Gardens development with the Adriatic beyond. • This page: From top, views from the balcony, high-spec interiors, the pool area, luxury living spaces

But what's involved in actually purchasing property here? There are many agencies who can help you with the search, including A Place In Dalmatia (aplacemadalmatia.com), a British-run real-estate agency with multilingual property consultants to provide a one-stop shop for buying abroad.

If you are willing to hunt, and you have a large budget, occasional opportunities come up for ideal developments, but due to a law passed in the 1980s banning development on the waterfront to protect the coastline, beach-front resorts are few and far between. Dubrovnik Sun Gardens, a five-star resort that's just a short drive from the old town, is one such place, and it's currently offering an easy, affordable and low-risk initial to the market.

Prices start at £135,000 for a one-bed ground-floor apartment with a garden view, rising to £475,000 for a three-bed apartment with a sea view. One of the attractions of this deal is that the headache of having a second home is taken care of, since the developer, iO Adria, deals with the maintenance and the holiday rentals. Help with the finances is also available, as the company has lined up with Erste Bank to offer mortgages on a 15-year term at 6.6 per cent interest.

If you want an old Croatian building to renovate, somewhere to live permanently, or a holiday home to disappear to for the summer, you need to weigh up whether this option is right for you: during peak season (1 June to 15 September) owners can use their residence for a maximum of 35 nights. On the up side, renting it out offers great returns in the peak and shoulder seasons.

There are costs involved: iO Adria takes 50 per cent of the rental income and ownership fees are £85 per sq m, per year. Now in its fourth year of operation, iO Adria's commercial director, Julian Houchin, says rental returns are up to four per cent, after fees, and owners have been known to cover their annual costs after just six weeks of rental during peak season.

Tempted? If you want to do some serious house hunting, book a hotel break to get a feel for the area. *Jet2holidays* offers great deals on Dubrovnik options such as Hotel Cavtat and the Iberostar Epidaurus. In Pula, take your pick from the Spheriaid Resort or Hotel Park. For Split, the Ivana Apartments and Hotel Meteor are your best bets. Prices vary but with starting rates of £329 per person for seven nights, you can afford to explore the area, have a great holiday and try before you buy.

Dubrovnik flights from £46, holidays from £329. Split flights from £46, holidays from £359. Pula flights from £46, holidays from £329

