

# d mosques

## HOW TO BUY IN...

### TURKEY

■ Foreigners can buy in a city or town with over 2,000 residents, if it is outside the designated military zone that covers 25 per cent of the country.  
■ All foreign property purchases must be formally approved by the Turkish army – good estate agents handle this process, which takes eight weeks.  
■ Costs include estate agency fee (3 per cent of purchase price), plus legal and land registration fees, and compulsory earthquake insurance (£1,000 in total).

### DUBAI

■ Overseas ownership allowed only in designated zones and most properties are sold as leasehold, but there is no history of such homes being seized.  
■ Some developers issue residency visas with properties bought by foreigners but these do not automatically entitle buyers to work in Dubai.  
■ Add 10 per cent to the purchase price of a property to cover fees.

### MOROCCO

■ New properties, or older ones last sold in the past decade or so, have 'French title' – clear, undisputed owner-

ship at the Moroccan land registry.

■ Most older homes have 'Melkia title' and sell under Sharia rules, requiring approval from all members of the owner's family to prevent later disputes.

■ Add 12 per cent to the purchase price of a property to cover registration, legal and agents' fees, plus government taxation.

### OMAN

■ Foreigners can buy only new homes in the Muscat Golf and Country Club and at Blue City, between Muscat and Sohar.  
■ Properties are freehold and come with rights of residency, including the right to work in the Sultanate permanently.  
■ Building work on new homes can take years. Add 8 per cent to the purchase price to cover fees and taxes.

### EGYPT

■ New properties have clear title and the Egyptian land registry is making inroads to register older homes, too.  
■ Foreigners can buy almost anywhere in the country but there are no mortgages for overseas buyers.  
■ Add 6 per cent to purchase price for fees, plus 3 per cent stamp duty. No inheritance or capital gains tax.

and Egypt offer Moorish villas and Oman promises a low-rise haven of white and blue holiday homes beside artificial lakes laid out to a 20-year master plan.

Now there are plenty more Muslim countries set to follow these nations, explains Shehzad Naqvi, international sales manager at estate agent Hamptons International. 'A lot of Muslim areas, previously conservative, know you can combine orthodox thinking with zones demarcated for overseas purchases.'

As if to prove a point, next year there are schemes opening in Pakistan. In Islamabad there will be two separate schemes with 9,000 family houses and in Karachi there will be a development of high-rise towers with 4,000 flats. Under current laws, only those born in Pakistan can buy. 'But the country is liberalising and soon it's likely that any foreigner will be able to buy,' says Naqvi.

Unsurprisingly, there have been pockets of resistance in some Islamic

territories to the rise of a holiday home industry to attract Western buyers. The most vociferous opponents are in Saudi Arabia, where controversy surrounds a timeshare scheme proposed as part of a huge development of flats and shops that promise 'close views of the Holy Mosques' and 'customised audio systems transmitting prayers', to quote from the website of the ZamZam Tower. 'Different regions will move at different speeds. Saudi Arabia still has many issues with foreigners buying there,' says Naqvi.

For him, the best short-term prospects are in what he calls 'accommodating' Muslim markets – the five mentioned earlier, then Pakistan next year, followed by Tunisia, Algeria and more parts of the United Arab Emirates in the near future. 'In these places you can buy a drink in a bar in a hotel – something you couldn't have predicted a few years ago – and you can still pray in a mosque,' says Naqvi. 'That's the future.'



Rolling hills, seclusion, the sound of cicadas... the lakeside Akkaya development near the market town of Dalaman.

# The bustling Turkish town that's ready to swap tractors for tourists

Turkey's government and private investors have got big plans for Dalaman, a hitherto unsung part of the country. **Dominic Whiting** is granted a glimpse

When David Mansfield saw the view from the half-built concrete shell on a mountainside in Akkaya, near the Turkish town of Dalaman, his mind was instantly made up. 'There was no contest with the other properties I had seen – the setting was spectacular. I did give myself a few hours to think before paying the reservation fee, though,' says Mansfield, an insurance broker from Battersea in London.

He had initially looked at properties in Altinkum and Bodrum but found the resorts too commercialised. 'Altinkum in particular was like a little England by the sea. Then a friend introduced me to a developer in Dalaman.'

One of five 'Tourism Development Regions' at the centre of the Turkish government's ambitious plans to increase tourist numbers by almost 50 per cent to 30 million visitors a year by 2010, Dalaman has attracted increasing attention from international investors. A golf course is due for completion in 2008 at Sarigerme, 12km south of the town, along with 70,000 new hotel beds and a marina envisaged by the government master plan. A new road tunnel on the main coastal highway opened last year, bringing the upmarket yachting centre of Gocek within 10 minutes' drive. Dalaman airport, the country's third busiest, also has a new \$150m international terminal.

However, despite the grand plans, Dalaman remains a down-to-earth Turkish market town. Many locals still drive tractors and, although it won't win any prizes for civic architecture, the main street is bustling all year round. The area's unspoilt countryside and beaches, along with property values that are significantly lower than the main holiday centres (and the promise of sustained price increases as the local development plans unfold), has attracted a growing number of foreign, mainly British, buyers in recent years.

'The airport is so close, there is lots to do and we like the fact that the area isn't so touristy, though it won't be to everyone's taste,' says Jane Trent, a secondary school behaviour co-ordinator from Chichester. She bought a three-bedroom apartment 10 minutes' walk from the centre of town with her parents, Wendy and Fred, for £54,000 in 2006. 'It is an up-and-coming area

but we are planning for the long-term and have just bought a villa nearby where my parents will retire next year.'

Fifteen minutes' drive from the town centre at the end of a rocky track, Akkaya sits on a pine-forested mountainside overlooking a jade-green lake. The setting is secluded and peaceful, with only the sound of cicadas filling the warm air.

'This land has been in our family for generations,' explains Kemal Ilhan, director of Curbanoglu, the company behind the development of Akkaya. 'It has been my father's dream for many years to create a year-round holiday and residential community here.'

Established in 1980 to build villas for pioneering German buyers, Curbanoglu has grown into one of Dalaman's largest developers with over 1,600 completed properties – built mainly for the British market – in the past eight years. Akkaya is its most ambitious project yet, with six separate developments, including a newly released complex of 33 two-bedroom apartments, Akkaya Garden, and over a dozen bespoke villas dotting the mountainside.

A restaurant and bar occupying shady wooden platforms and terraces beside a rushing stream will open in October, and be joined by shops, a communal pool, tennis courts and an on-site doctor next year.

'We want Akkaya to keep its atmosphere and natural beauty but to have all the facilities required by its residents. Zoning laws limit building to 15 per cent of the area and the surrounding mountains are state-owned forest land, making overdevelopment impossible,' says Ilhan.

Akkaya has clearly worked its magic on Mansfield. He plans to use his property, a three-bedroom villa with private pool that cost him £159,000, for several holidays each year. A keen sailor, he has bought a boat, which is moored in Gocek. He has also bought a second villa in Akkaya – a three-bedroom semi-detached house on the Lakeside Villas complex, due for completion this winter.

'I've bought it to let out and as an investment,' says Mansfield. 'I have fallen in love with the area, but the development plans are very exciting too.'

■ For details about property in Akkaya and Dalaman contact Curbanoglu on 0845 355 5625, [www.curbanoglu.co.uk](http://www.curbanoglu.co.uk)  
■ Dominic Whiting is the editor of the *Buying in Turkey* property guide; buy online at [www.buyingguides.info](http://www.buyingguides.info) or [amazon.co.uk](http://amazon.co.uk). For a free consultation with a *Buying in Turkey* property adviser, call 0845 351 3551, or visit [www.buyingin.co.uk](http://www.buyingin.co.uk)



or more must, when they go on sale, have Energy Performance Certificates issued after an hour-long assessment conducted by qualified home inspectors. EPCs are the central component of the controversial Home Information Packs. Each certificate will state energy usage and carbon dioxide emissions; detail light, heating and hot water costs; describe the condition of the walls, roofs, windows, heating systems and lights; and then recommend how to make them more efficient.

Although the property industry establishment has criticised Hips and EPCs for interfering with the free market in homes, they have been welcomed by groups like the Energy Saving Trust and Friends of the Earth, and there is evidence that buyers are already taking notice.

'Where a buyer has the choice of two or three identical houses in identical settings, but one has a better rating than the others, then they may be tempted to go

with the better rated house,' admits John Woodward of estate agency Cluttons.

Despite the arrival of EPCs and wider general environmental awareness, many still believe the key to bringing green devices into our homes really lies in our pockets.

Gordon Brown's final Budget in the spring announced a reduction in VAT to 5 per cent on selected household energy-saving devices that owner-occupiers can buy and retro-fit, but again, this is a minor incentive.

'It's time government showed some backbone by introducing statutory measures to reduce carbon emissions,' says the RICS's Armstrong. 'Providing grants for home insulation would be a sizeable stride forward in solving fuel poverty and improving the housing stock.'

'The government should also move to tighten building regulations. As it stands, the UK is lagging behind all other European countries. We can't let that continue.'

## FREE TICKETS

Win tickets to **A Place in the Sun Live**, the world's largest overseas property and lifestyle exhibition, at the National Exhibition Centre in Birmingham from Friday 28 to Sunday 30 September.

There will be several experts on hand, including Channel 4's Amanda Lamb from *A Place in the Sun* and Phil Spencer from *Location, Location, Location* (both pictured, right).

To win one of 50 pairs of tickets, email [cash@observer.co.uk](mailto:cash@observer.co.uk) with your name, address and telephone number and mark the email 'Place in the Sun Live competition'. For more information on the show, visit [www.aplaceinthesunlive.com](http://www.aplaceinthesunlive.com).

