

Explore the exciting possibilities of Crete in our special feature

A luxury villa in Crete for only £129,000 Can that be true?



We'd all love a luxurious villa in sun-kissed Crete. So what's stopping us? Well there's the price of course. You might have seen them advertised, at sky high prices. And then with properties abroad, there's always that nagging doubt about legal ownership. Yet what if it were possible to own one for less than the price of a modest little house in the UK, but with all the full guaranteed and documented proof of permanent ownership that would protect your rights in this country?



The secret is to buy land... and build

Like all really great ideas, it's beautifully simple really. First, you buy land - which is a VAT-free purchase. Then have your villa built on it. So instead of paying some property developer's hefty profit margin, you make an incredible saving that could be as much as £100,000. Cretan Life can prove this by showing you a real life case study. They're a company that specialises in the purchase and sale of land - with full proof of ownership and planning permission for building. They have offices in the UK and in Crete itself, where they've been active for several years.

With step by step payment, you're always in control

Once you've bought the land and taken out the construction contract with a builder, you don't have to pay the whole cost of your villa up front. Here's how Cretan Life explain the process. Appoint an Independent Project Manager then pay a small deposit to commence construction. As work progresses, you can then make payments at each stage. These are not paid directly to the builder, but through your project manager and via your solicitor. This means that you are in control and can hold money back until you are entirely satisfied. Construction takes around 12 months, and penalty clauses help ensure schedules are met.

Fully legal, and fully supported

So, you really can afford a luxury villa in Crete. Not only with a huge saving, but complete confidence about legal ownership of the land. Cretan Life even provide all the support, drawing on their experience to recommend everything from solicitors to guide you through the Greek legal process to qualified and reliable local building contractors. Plus, the all-important business of obtaining the right mortgage through one of Greece's most respected banks. We all want our place in the sun, and this could easily be the best way to find yours.



environmentally-friendly methods - with fully fitted kitchens, bathrooms, air conditioning and independent project management.

3 bed 2 bath. 100m²

Land = £25,000
Total turnkey = £129,000
Projected rental income for a season = £15,000

3 bed 2 bath with pool. 100m²

Land = £25,000
Total turnkey = £145,000
Projected rental income for a season = £16,800

3 bed 2 bath with pool and basement. 100m²

Land = £25,000
Total turnkey = £193,000
Projected rental income for a season = £21,000

From your doodle, to architect's design

Having your own villa built means you can have your say in its design. Scribble your ideas on paper, then let an architect turn these into the finished drawings. Cretan Life can help you with this by recommending architects. Or, they can offer a choice of designs that have proved highly popular, like the one shown here.

So what might it cost?

Here are typical examples supplied by Cretan Life - who are keen to point out that these are not prefabricated structures but brick and concrete buildings constructed by qualified craftsmen using

You'll fall in love with Crete... and these locations



No wonder people love Crete. 310 days of sunshine a year, stress-free lifestyle, low cost of living, the longest life expectancy and cleanest waters in Europe. And Cretan Life has plots of land in some of the island's most desirable village settings close to tavernas, well-stocked mini markets and other facilities. All within 30 minutes drive from the historic port of Chania and just a short drive or walk away from the beach.



Derek and Jackie Shone on the sun terrace of their new home in Litsarda overlooking Souda Bay.

Buying land could be your best-ever investment

Many Cretan Life clients buy land as an investment, seeing it as more solid than stocks and shares. This gives them the options of just leaving the land to appreciate in value, building a villa to generate rental income - or buying two plots of land and using one to fund the building of their own villa. To make this even more attractive to investors, Cretan Life will accept staged payments for the land purchase.

Did you know you could purchase land through a SIPPS?

Converting your UK pension fund into a SIPPS is a very effective way to own property abroad. Cretan Life has pioneered this route in Crete and can explain the process - as well as provide an expert view from a respected UK-based IFA.

UK Couple living the dream, courtesy of Cretan Life

Derek and Jackie Shone from Bolton, England, have just moved into a brand new villa, built exactly to their own designs.

Jackie says: 'We'd always longed for a place in the sun, and absolutely loved Crete. Trouble was, we'd have been pushed to meet the asking prices for the type of property we'd set our hearts on.'

But husband Derek adds: 'That was around two years ago. Then we heard of Cretan Life, who were able to make our dream possible. We purchased a plot of land from them, and they helped us have our own villa built.'

'We have a stunning new villa with two bedrooms, two bathrooms, fully fitted kitchen, underground parking, swimming pool, roof terrace, and full central heating and air-conditioning throughout.'

It's everything we could ever have asked for, and the fact is that we have saved ourselves around £112,000. We both firmly believe that going this route was one of the best decisions we have ever made in our lives.'

It's just a short flight to the sun

By air it takes only 4 hours to get to Crete, with regular daily flights from UK airports during the April - October season. There are direct year-round flights from London, and more and more airlines are adding Crete as a destination throughout the year.



 SAVE up to £10,000 on selected building plots see details on website - offer must end August 31st



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