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Dalmatia: Croatia's Adriatic Riviera

article and photos by John Hurd

You can feel it in the air, in the shining white yachts visiting the Adriatic harbors, in the industrious village renovations by the local people, in the sheer number and richness of the websites: something big is about to happen. The tourists are returning, the German and Italian summer visitors whose languages make up the second-languages of northern and southern Croatia. More than that, there's a feeling of widening awareness, rippling out from this narrow band of Europeans. Only this year, the beauty and timelessness of the islands got top story headlines in the New York Times Travel section "Mediterranean Sun, Unspoiled Terrain." And so in America too, in Australia, and elsewhere, there stirs a brand-new interest in visiting the islands of Dalmatia, in investing there, and perhaps even in retiring there. The region is on the verge of a tourist-fueled market explosion.

My wife and I are Americans who have fallen in love with the region. With the help of agents, Djani Lidjan and Ljiljana Poklepovic, who have become our friends, and a good friend from Bosnia, my wife and I have purchased a small stone house on the island of Brac in the village of Milna. Milna is a uniquely positioned 17th century fishing village just nine nautical miles from the mainland and Split, Croatia's second-largest city. Here, we hope to spend several months a year after we retire.

Brac is the largest island of the Central Dalmatian group, which includes Hvar, of Circe and lavender fame, and Korcula, birthplace of Marco Polo. It lies in the Adriatic Sea just south of Split, site of the incredible palace of Diocletian, on about the same latitude as southern France and the



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Tuscany/Umbria/Marche region of Italy. It's about 40 kilometers long and about a dozen kilometers wide. Brac boasts the highest mountain in the Croatian Adriatic, Vidova Gora. At 778 meters high on the southern coast, it commands a sweeping view of the coastline, of the village of Bol and its famous peninsular beach Zlatni Rat ('golden cape'), and of the neighboring island of Hvar.

When you visit for the first time, you will probably be most surprised at how essentially modern and European things appear. This is not to turn a naive eye on the deep-rooted history of the region. Still one can easily imagine that you are in southern France or just across the Adriatic in Italy. Of course the history, architecture, art, myth, language and scenery are all Croatian, which means Illyrian-Greco-Roman-Slav-Veneto-Austro-Hungarian! (Perhaps this explains the seemingly cosmopolitan nature of many of the villagers who have never left the village they grew up in.)

The Adriatic Sea is warm here, plied by island hopping ferries and those big international boats hauling autos and passengers to and from Italy and Greece. The sea color ranges from a transparent aqua to a deep, almost purple. There are no tides and no currents, only the seasonal winds stir the water.

After a one-hour ride on the local ferry from Split, you'll arrive on Brac in the picturesque village of Supetar. Here you rent a car for a few days at surprisingly inexpensive rates. Milna lies a couple of villages, some very narrow streets, and 20 quiet kilometers down the road, snug in the best harbor on the island. On the way, you will encounter the island's two principle crops: olives and rocks. Both

are everywhere you look. These rocks, however, are not the famed white marble that has been the islands principal export since the Romans arrived in 200 b.c. No, they are gray and nondescript and piled everywhere, on hillsides, valleys, flatlands, by over 2000 years of women's toil.

You drop into Milna from the pine and karst hillsides onto its single narrow road that runs along the harbor promenade. Unless you are delivering supplies, you park your automobile just a few meters outside town by the World War II partisan memorial. You walk along the clear turquoise waterfront with the bobbing fishing boats and yachts, past the 17th century village church flanked by twin palm trees, and past the first of several small markets and coffee bars into a village of stone, stucco, and tile.



To reach our new home, you turn when you see on your right the impressive marble terrace with Romanesque colonnade. Climb its steps and continue straight up the stepped street, inlaid with stonework and island marble. (All building materials are brought into the old village on donkey-back.) Pass the great house where, as local legend has it, the great English poet Lord Byron spent several months in seclusion. You notice at once how clean are the streets and town. Weathered wood and stone are everywhere: a photographers delight. Take a left at the second brizak (spotlessly clean alleyway). As you pass vacant lots and home gardens, you will see kiwi,

orange, lemons, limes, fig, and pomegranate. At the brizak's end you will find the arched gateway to our small stone home.

Village life is quiet and timeless. You arise in the early morning's sun, draw back your homemade curtains, and gaze out on the harbor. Perhaps a fisherman's small boat is chugging out for the day; perhaps a yacht is leaving for its next port. The shutters are still closed on most of the houses below you. As you gaze, the nearby church rings out the hour in subdued tones. After a light breakfast of goat's cheese and granola, you stroll down to waterfront and sit in an outdoor coffee bar. If Djani happens to be in the village that morning, you buy him schnapps while he shares the latest jokes about the Americans in town. That's you, and you laugh with him. You have a morning cappuccino, then bid him good-bye and arise for a walk.



You pass the small markets, each with their freshly baked bread, butchered meat, and dairy. The old men on the bench by the harbor have been there forever. While in your neighbor's house you saw them in a photograph from 50 years before. They watch you impassively until you approach and try out your traveler's phrase book Croatian. Then they become animated and you hear seaman's tales in broken dockside English of visiting America, France, Sweden, Thailand, Hong Kong.

Goats with long curling horns plod down the cobbled street. Children ride by on old bicycles. You see agave and prickly pear cactus. As you hike the karst above town, you meet donkeys, and even a horse in the pine forests.

Olive trees are ubiquitous and picturesque as you drive along the coastline roads, winding through pine and olive overlooking the sea, feeling quintessentially Mediterranean. Stonewalls and early Christian churches abound on Brac. You find crude carvings of Hercules left by quarry workers from 200 B.C. Cypress trees brood above cemeteries full of elaborate stone markers and photos of the dead.



The local Dalmatian wines are astonishing in their quality and are inexpensively priced. They go well with the seafood-in-the-shell pasta you have ordered. In season, the cafes by the water are crowded and thick with talk and smoke and music. Off-season, they are more quiet and contemplative, still serving their espresso and schnapps. Near midnight, feeling very lucky indeed, you climb the steps, which make up the street leading to your home and pass in the

darkness, Ivo, your neighbor and Ljiljana's fisherman husband, heading out to work.

The next day you are invited over for fish soup, fava beans, bread and wine. After the meal, your host brings out a battered guitar and sings Croatian songs of days past.

Like it? I love it. My wife loves it.

Have we made mistakes? Yep. Were we foolish and naive? Yep. Would we do it all again? You bet.

I believe this is a very rare time in Dalmatia in general, and in Milna, in particular. The outside world is just beginning to re-discover the beauty and pleasures of the region. Today, it's true, you don't dare mention "Croatia" to your friends (they stare at you long and hard as if you've finally lost your mind) and they've never heard of Dalmatia. I'm sure this will change tomorrow and the place will be as fabulous and out-of-reach as the French Riviera is for most of the world.

In the villages like Milna, with a little luck, you may still buy lovely old stone houses for renovation, or stone apartments on the harbor, for under \$50,000 USD. Also at the low end of the market price-wise are timeshares in houses fronting the sea. Shares for 4 months a year, for example, may be purchased for under \$20,000. USD. Services to rent the unit out when you are not able to be there are also available. Newer properties built with local materials offer the swimming pools and amenities others want, for somewhat more money. Comfortable, picturesque houses stand by themselves in the pines, or in small communities on isolated, delightful coves, and are available at very reasonable prices. Raw land on the water is there for future dreams. The villages have all the expected utilities: city water, electricity, sewer, telephone . . . even high-speed Internet access. All that is missing is traffic, mass consumerism, and long lines.

Buying here at this time is not for the faint-of-heart, however. Here are a few facts:

- Americans can purchase land here. (As can citizens of any country with a reciprocity agreement with Croatia.) However, foreign ownership requires Croatian Foreign Ministry approval. This is standard practice, but it can take up to two years to obtain. (There is no such requirement if you have formed a company in Croatia and then purchase property, but this entails additional expense.) During this time, you cannot build or rebuild your property, except perhaps for some interior renovations. In fact, if you haven't been lucky or clever beforehand or have a very alert agent you may find yourself having to wait the full approval period before you are able to connect to utilities!
- Financing is generally unavailable in Croatia. You are on your own to come up with the cash.
- Prices are seeking the right level after the recent war. Everyone who is selling is dreaming of pre-war prices or greater. There are some real bargains and lots of good buys. Still, prices have doubled or in some cases tripled since their low point after the recent war. The prices can be startling for those who are thinking perhaps of snapping up property dirt-cheap in a war-ravaged nation. Generally, that is not going to happen. (Thank goodness.) But the value is here and the prices are good. Think of the French Riviera twenty or thirty or more years ago.

- Don't take anything for granted or assume that things are done just the way they are done in your country. Be sure your agent has a local lawyer working with him or her and who is knowledgeable in real estate practices.

How to begin? Do some research, make some inquiries, and find an agent that you feel you can develop a rapport with. A good agent will help you understand and avoid, or at least mitigate, the potential pitfalls on your way. Establish a relationship with him or her. Get you and them to the point of understanding exactly what you are looking for and what you are prepared to pay. Sooner or later, make a trip to Dalmatia, connect with your agent, and check it out for yourself. You will find rooms to stay in ranging from \$25 - \$50 USD per night, depending upon the season.

I have had very good luck working with two very different agents who I mentioned earlier, Djani Lidjan of Adriatic Real Estate, <http://telsat.org>, and with Ljiljana Poklepovic of Milenka Real Estate, www.milenkarealestate.com. Go to their websites, check out their listings and advice. If you find something you like, ask them to check on its current availability and price. Tell them I sent you.

This is the time to buy in Dalmatia. Whether you wish to buy for yourself, or buy for investment, this is one of those rare opportunities in a fabled land. I worked with determination to realize my dream. I'm glad I did.

I will be happy to answer anyone's questions about the region, the market, or specific properties. You can visit my Dalmatia Direct website, or I can be reached at the email address. My website and my email contact address can be found in the **Additional Resources Section** at the top of this article.