

# A Knokke-out coast

Some 90 minutes' drive from Calais in France, across the flat fields of Flanders, is a beach resort with a difference. "Imagine a big garden with rooms in it, and you get an idea of what Zoute is like," says Jean-Philippe Demeyer, a local interior designer, who compares the fashionable Belgian district with the Hamptons on Long Island in New York.

The 1,100-hectare Zoute district of Knokke-Heist includes a golf course, a nature reserve and winding lanes of whitewashed, green-shuttered mansions. At weekends and in the summer holidays, these homes are largely the preserve of Belgium's industrial, banking and media elite – plus various members of the country's royal family. The homes nestle behind neatly trimmed hedgerows; there are no walls or fences. "Everything is open," says Demeyer.

Not even in the most expensive suburbs of Brussels, 110km away, are house prices higher than in Knokke-Heist, which has a population of 34,000. The average cost of a detached house in the municipality is €1,123,867 (or €480,136 for an apartment), according to data compiled by Statistics Belgium, the country's statistical service.

In comparison, the average price of a detached house in the Uccle district of Brussels – the city's most expensive neighbourhood and an area reportedly favoured by wealthy French incomers fleeing François Hollande's tax rises – stands at €1,092,194.

Designed by German architect and urban planner Josef Stübben at the beginning of the 20th century, Zoute combines some typically Flemish architectural flourishes; there are gabled roofs with a layout and atmosphere that lies squarely in the English garden-city tradition.

While the residential neighbourhood of Zoute is peaceful, the Kustlaan, Knokke-Heist's main drag, is known for its high-end boutiques and galleries and, on summer evenings, a parade of expensive cars that would raise eyebrows anywhere else in Belgium.

Immo Brown is offering a six-bedroom, five-bathroom detached home in Zoute with parquet floors on a 1,579 sq metre plot for €3.68m. Typical of the properties here, there is a carport, an open fireplace and a sunny deck at the rear but no pool.

To the west of Zoute in the more modern part of Knokke-Heist, the La Réserve hotel – where Frank Sinatra stayed when he performed at the town's casino in the 1950s – has been demolished to make way for a combined hotel and residential project of the same name. Nineteen of 70 apartments are still on sale in the first phase of the project, including a 175 sq metre, first-floor unit with two terraces, available from the developer Aclagro for €1.8m, plus the 21 per cent

**Belgium property** A wide range of seaside homes from upmarket Zoute to quirky Ostend. By Nick Foster



Ostend's café scene is benefiting from new investment in the town, where a three-bedroom penthouse on the beach is priced at €1.4m Alamy

VAT that is levied on all new buildings. "Most of our customers are Belgian," says Youri Van Der Zwalm, Aclagro's director for business development, "but around 10 per cent are Dutch, attracted by the stable property market here."

The trickle of overseas property buyers can enjoy what is arguably the

biggest draw of Belgium's 70km of coast – its cuisine. The Ter Duinen hotel school in Koksijde is one of the best in the country. Restaurants in and around nearby Bruges have 15 Michelin stars between them – including two of the country's three three-star venues – making it second in Belgium only to Brussels, which has a total of 19 stars.

With the price of detached homes in Knokke-Heist dropping 2.9 per cent last year, many wonder if more falls in value might be around the corner.

Although in the rest of Belgium low interest rates are helping to prevent the property market from dipping, estate agents admit privately that the Belgian coast appears exposed. The area contains 85,000 properties used as holiday homes – by definition, a non-essential purchase. On top of this, a number of local councils are squeezing second-home owners with increases in a special flat rate holiday home tax. In

Ostend, the tax – levied on all properties used as secondary residences – has gone up this year from €650 to €1,000. This move may not have a significant impact at the high-end in Knokke-Heist but it is likely to put pressure on sellers in the low- to middle-end of the market elsewhere.

Windswept Ostend, a mix of working port and faded seaside resort with a bustling marina, is a case in point. It has been enjoying something of a renaissance with new investment in real estate and a number of its tea rooms and bars, such as the Histoires d'O on the seafront. This is a place that, with its scrubbed wooden tables and relaxed atmosphere, would not feel out of place in Berlin were it not for the screeching gulls and sea air outside.

"Ostend has a quirky charm," says



Craig Jones, a British IT consultant who has been house-hunting in the town since Easter. "You can stumble across a beautiful art deco building on the most unlikely street."

Ostend's most famous expat resident was Marvin Gaye. The late US singer came to the town in 1981 to dry out. Gaye wrote his hit "Sexual Healing" here, enjoying walks along the promenade and games of darts in the town's cafés.

At the North Beach development in the dunes on the outskirts of Ostend, Vastgoed Degroote is selling (off-plan) a three-bedroom penthouse apartment with 190 sq metres of indoor living space and a 162 sq metre terrace for €1.4m (covered parking spaces are €45,000 extra).

For those looking to save money – and be even closer to the beach – there is a more spartan option: a beach hut. These cost about €1,750, plus a municipal tax of between €50 and €300 to rent a spot on the sand for the season.



Marvin Gaye with music promoter Freddy Cousaert in Ostend in 1982

Jean-Jacques Soenen

## Buying guide

- Stamp duty on used property is charged at 10 per cent of the purchase price in Flanders
- New-build property is taxed at the standard VAT rate of 21 per cent
- About 75 per cent of Belgians own their own home
- The 68km tram line on the Belgian coast is the longest in the world
- Knokke-Heist has 67 art galleries

### What you can buy for ...

- €100,000 A 35 sq metre studio apartment in Ostend
- €1m A 140 sq metre apartment in a prime location in Knokke-Heist
- €5m A six-bedroom, six-bathroom mansion in the Zoute district of Knokke-Heist, with a pool, home cinema and garage