Which holiday property tribe do you belong to?

We have scoured the globe to find holiday homes to suit all types - whether you're a city breaker, brand junkie or an eternal sybarite

An Aman resort

By Liz Rowlinson

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In what is shaping up to be one of the wettest Januaries on record, many of us must be dreaming of sun-soaked villa holidays, or escaping to our very own continental pied a terre.

Perhaps you are looking at exchange rates and thinking that now is the time to buy that second home abroad – before interest rates start going up and the pound weakens.

With property prices still below their 2007 peak in many markets – notably France, Italy and mainland Spain – overseas mortgage brokers and foreign exchange companies are reporting a sharp upturn in business, and property exhibitions are seeing the biggest crowds since the global downturn.

But, given a wad of cash, what type of property-hunter would you be? The enclaves of or rural France are proof that we can be pretty tribal when it comes to buying a bolt-hole abroad, but not everyone wants either a home in an apartment complex or a rustic fixer-upper these days.

Here we look at five of the most active tribes, and what they might buy.

City breakers

These diehard urbanites thrive on the buzz of a city and cannot imagine being more than five minutes from a skinny latte or aperitivo – hell is a rural finca or village house miles from civilisation.

City properties tend be more expensive than rural comparables (and with higher property taxes) yet they can attract the best holiday rentals – Barcelona, Amsterdam, Paris and Rome are the city hotshots according to TripAdvisor Vacation Rentals.

An apartment in Paris overlooks a courtyard in the Place de Vosges in the Marais

In Paris you can buy a one-bedroom apartment in one of the popular (but not exclusive) districts, such as the Bastille for around €450,000, according to Susie Hollands of Vingt Paris; in Barcelona's El Born district a comparable apartment is €300,000 through Lucas Fox.

The agent is also selling a designer penthouse in the Eixample district of the Spanish city with a south-facing terrace, two bedrooms and two bathrooms for €725,000.

Second-home owners have been gathering in coastal cities too: in particular, Palma de Majorca, Malaga, Valencia, Split and Lisbon.

The Miami market is even hotter with wealthy buyers from around the world flocking to new condo towers on the beachfront.

One such development is the Ocean Bal Harbour with 240 high-end apartments from $5 million which launches this month.

Sporty sorts

Active types can't survive without a tennis court, gym, or golf course close to hand, and want to hit the ground running at a fully managed resort with everything on tap. From Montenegro (Lustica Bay) to Marrakech (polo at the Ritz-Carlton) new developments that embrace wellness and a panoply of sporting pursuits are springing up.

Like city pads, properties in popular resorts rent well over a long season and this income can offset the service charges.

"Remember, the more extensive the facilities, the more those monthly charges will be, and don't neglect due diligence on the complex management company too," advises Mark Pritchard of developer Taylor Wimpey Espana.

The 13th green at the PGA Catalunya golf course

Spain offers the best choice: look for well-established examples such as PGA Catalunya an hour north of Barcelona (golf, equestrian), Murcia's La Manga Club (tennis, football, golf) or Almeria's Desert Springs where cricket pundit and former England all-rounder, Ian Botham enjoys a game of golf. The resort offers newly launched three-bedroom town houses on the Tour

Course at €710,000, or apartments from €385,000.

For year-round sun there's Tenerife's Abama Luxury Residences (golf, tennis, spa) with apartments from €350,000 or in Barbados there is the Royal Westmoreland (golf, tennis, gym and nearby polo) where a four-bedroom villa at Sugar Cane Ridge costs $1.45 million.

Future proofers

These are the planners among us who are scouting for a holiday home to which they will retire one day. Members of the affluent baby-boomer generation (55-plus) are remortgaging their British homes or drawing down lump sums from their pensions following the new legislation last year.

They'll typically seek access to high−class amenities (and health care) so Spain and France are the their prime hunting grounds, but also tax−friendly regimes (Portugal or Malta) or the Anglo-friendly Cyprus.

These buyers will choose a large enough property for permanent living, and many will rent out their home until they can use it more themselves, says Clare Coombs of agent Home Espana on the Costa Blanca.

A four-bedroom finca in Pop Valley, Costa Blanca

“The Orba Valley [inland of Denia, in Alicante] is a popular area for this, away from the coastal resorts with amenities,” she says. A three–bedroom, three-bathroom villa costs around €349,950. The Moorish Pop Valley nearby (known as the Jalon Valley) is also sought for its tranquillity and authenticity.

A four-bedroom, three-bath country finca, with a pool and mountain views, located in Benigembla in the Pop Valley, northern Costa Blanca, is on the market for €499,000.

The Algarve is another honeypot for semi-retirees, with its zero tax on pensions for residents 40 per cent of owners at Quinta do Lago reside there full/part-time, according to Sales Director Jamie Robinson.

“We have moved away from being an old man’s golf resort to appealing to younger remote-workers spending long periods here,” he says. Three–bedroom town houses start at €600,000.

Brand junkies

Just as with buying a handbag, a pair of trainers or a toaster, some people seek the reassurance and status of a leading brand.

With property developments it’s all about the quality of the management company, and brands tend to attract greater interest among buyers, says Jeremy Rollason of Savills Alpine Homes.

“Verbier’s 30 branded residences at the W Hotel sold out quickly when they were released last winter,” he adds. In the same Alpine vein, Savills is selling The Six Senses Residences at Courchevel 1850 this year – prices from €3.25 million.

A chalet in Verbier

Such brands may form part of a portfolio of investments that includes properties at the Four Seasons, the Ritz-Carlton, Yoo and W, or there are devotees of a single brand, like the so−called Aman junkies.

The Aman resort brand has just launched its first integrated residential golf resort in the Dominican Republic, Amanera.

“We see people who have bought homes in three different Amans – maybe in Caribbean, Asia and Europe – to use them in complementary seasons,” says Katerina Katopis of Dolphin Capital, the parent company of Amanera.

Eternal sybarites

This is the Ibiza crowd that can’t give up on their party lifestyle, even when kids are in tow. If it’s not Marbs, St Tropez or indeed Ibiza (think former model and designer, Jade Jagger and father-to-be, singer James Blunt), the adventurous might head to Marrakech, Mykonos or Croatia.

They will usually seek a villa with plenty of room for guests, or the au pair, and plenty of indoor/outdoor entertaining space and the latest audio-visual technology for all those after-parties.

Los Flamingos in Marbella Photo: Joseph Tavas

If you like the vibrant music festival scene of the Croatian coast, but despair of trying to find an agent selling good-quality homes in this emerging market, British developer Pin & Pin has new four/five-bedroom villas with infinity pools and vast terraces from €900,000 on the island of Brac and in Dubrovnik.

This spring, Savills will launch three new schemes (with prices from €450,000) in fashionable Ibiza Town and Playa d'en Bossa. And, for those with cash to support their party habit, there is a new six-bedroom villa for sale in Benahavis, Marbella, on the market for €4.95 million, with an indoor pool. Splash out.