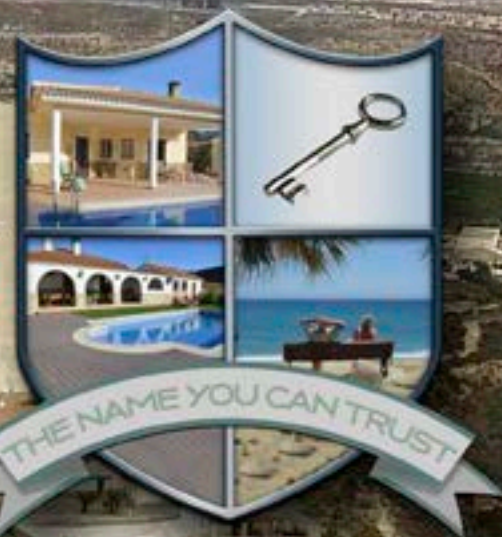


CALIDA HOMES PROPERTY
CONSULTANCY S.L.

ESTATE AGENTS

THE ALMERIA PROPERTY SPECIALISTS
ESTABLISHED SINCE 2000



A GUIDE TO PURCHASING AND SELLING PROPERTY IN THE ALMERIA REGION

CALIDA HOMES
PROPERTY CONSULTANCY
ESTATE AGENTS
THE ALMERIA PROPERTY SPECIALISTS
ESTABLISHED SINCE 2000



CALIDA HOMES PROPERTY CONSULTANCY S.L.

ESTATE AGENTS
THE ALMERIA PROPERTY SPECIALISTS
ESTABLISHED SINCE 2000

Calida Homes Property Consultancy is a small independent estate agency which has been established in the Almeria and Murcia areas for over 16 years. In that time we have successfully relocated in excess of 500 couples from the UK, Belgium, Holland, France etc and other areas of Spain. Our office is located on the main street in Arboleas, Avenida Almanzora, and is open 10 am to 5pm daily with property viewings made by appointment.



The experience we have gathered over the years in assisting our clients with relocating to this beautiful area allows us to guide you expertly through every aspect of buying a Spanish property. It goes without saying that all our properties have been checked and have the required legal paperwork but you will need time to verify this and to be guided through the contractual process and buying fees.

Throughout the whole process we will offer free and comprehensive customer support which will often continue long after you have moved in. Perhaps you will need assistance in applying for residency, connecting internet or TV. If you are purchasing an off-plan house then you will need reliable support on the ground to check every aspect of the build. It could be you just need help in sourcing building supplies, a new car or the local vet. No matter how small your concerns, they are important to us and on page 11 of this guide you will find a list of local reliable trade's people.

Over the years we have been asked countless questions about the property purchase process here in Spain which does differ massively from, for example, the purchase procedure in the UK. On the following pages we have put together a general guide which aims to answer some of your initial questions. Of course there will be many more but please feel free to ask if anything is not covered.



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PURCHASING A PROPERTY

HOW DO I FIND THE RIGHT PROPERTY?

There is a temptation to try and see as many properties as possible over the period of your visit but this can often be counter productive. Clients often find that the more properties they see the more confused they become and the properties tend to blend into each other after a while.

The best way to make the most of your viewing time is to make sure you work with an experienced estate agent and allocate them enough time to do their job for you properly. It is only when you meet the agent, have a discussion about your requirements, start to look at some properties/locations, that both you and your agent will get a clear idea of what you are looking for and which properties/areas will be most suitable.



We cover a very sizeable area with many differing styles of property in vastly different locations. There are so many factors to consider. Do you require a swimming pool? What size garden do you need? Does the property need to be within walking distance of a village and amenities? etc etc. These are all questions we will cover with you during the course of an initial discussion or during the course of your viewings.

Clients do generally come armed with a list of properties they have seen on the internet that they like the look of and want to view and we aim to show you as many of these as possible getting feedback as we go. Once we have looked at a few properties we can easily gauge what else is on the market, which most closely identifies with your requirements, and then tailor additional viewings to suit these.

It is for this reason that we ask you to provide us with sufficient time to do our job properly, allowing where possible at least one day for an initial meet and viewings and if required a 2nd day for concentrating on best options or second visits. The feedback you provide during the course of viewings will allow us to identify the most suitable properties/locations (Something very difficult to achieve via phone or internet) so please be as open and honest as you can.



WHAT HAPPENS NEXT ?

MAKING AN OFFER



Once you have found your perfect property the next step is to make an offer. Contrary to common belief the market here is not on the floor and owners are rarely prepared to accept massive reductions in price. The average offer, being accepted, is between 3% to 5% below asking price.

Each property and owners circumstances are different but we can, more often than not, guide you as to what would be a good starting point for negotiations. Sometimes owners are prepared to include some or all of their furniture, even a car as part of the deal. We will discuss your offer with the vendors and try to agree the best price.

TAKING THE PROPERTY OFF THE MARKET, RESERVE CONTRACTS AND PAYING A DEPOSIT

Once a price has been agreed the next stage is to lock the property off of the market as soon as possible and to prevent further viewings. Until the property is taken off of the market by the vendors then there is a danger that it could be sold to another party.

Locking a property off of the market is done by the signing of a reserve contract. This is a simple two or three page contract which we will draft for all parties to sign. This contract confirms the price agreed, anticipated completion date, any furniture to be included in the sale, the amount of deposit to be paid by the buyer in return for the seller agreeing to take the property off of the market.

The reserve or holding deposit (usually between 3000 to 6000 Euros) can be lodged with us in our client account or with the sellers Solicitor. Both parties must sign the reserve contract and only then will the property be deemed as being under offer and off of the market.

The aim of the contract is to protect both buyers and sellers. It stipulates that the deposit you pay is fully refundable should your lawyer confirm that the property is illegal. Should you change your mind and decide not to proceed with the purchase then the reserve deposit is retained by the sellers as their compensation for having taken the property off the market and having potentially lost the opportunity to sell to another party. Should the seller decide to sell the property to another party during the term of this contract, they will be obliged to give you back double the deposit paid.



FULL PURCHASE CONTRACT (COMPRA-VENTA)

The reserve contract usually holds the property off of the market for the period of one month (30 days) during which time your lawyer will undertake all relevant searches and legal checks. At this stage, providing your lawyer is fully satisfied, the reserve contract will be replaced by the full purchase contract which is known in Spain as the Compra-Venta.

A purchase contract typically allows a period of two months, on top of the month given by reservation contract, to transact completion. It's a more detailed legally binding document which lists all aspects of the purchase and often, depending on what has been agreed at the outset, includes the payment of an additional sum (usually 10%) to the seller upon signing.



COMPLETION

This is the final stage in the property purchase and is conducted at a Notary office here in Spain. You, the vendors and your respective legal representatives (unless your Solicitor or that of the vendors has a Power Of Attorney - POA) will attend the Notary office where the new deeds (Escritura) will be prepared in your name and then signed by all parties in the presence of the Notary. At this stage payment for the remainder of the purchase will be handed over to the vendors in return for the keys of your new home.

NOW THE PROPERTY IS YOURS

After completion you can obtain a copy of the new deeds from the Notary secretary but you will not receive the original for a couple of months as the new deeds will also need to be registered in your name at the Land Registry. Your Solicitor will change the utility bills into your name and bank account.



LEGALITY

Legality of property in Spain is a complex issue and one made even more complicated by the fact that paperwork required, permissions needed etc. can vary from area to area and region to region. In recent years legislation has been brought into place, Decree 218/2005 which requires estate agents to hold the following documents for properties they advertise for sale.

- Copy of title deeds (Escritura)
- Current Land Registry Certificate (Nota Simple)
- Copy of latest utility bills, water, electricity, Basura (rubbish collection), IBI (council tax), Community fees if applicable
- EPC (Energy Performance Certificate)
- Licenses for pool, garage, outbuildings etc
- 1st Occupation License where applicable



INSTRUCT A GOOD INDEPENDENT LAWYER

Personal recommendation, perhaps via family or friends who have already purchased a Spanish property, is by far the best way to find an independent lawyer.

There are a number of excellent English speaking lawyers and legal advisors in the area. Below is a list of reputable ones used by clients who have purchased property locally.

María Angeles Guirao Sanchez (BABELIA SOLICITORS)

C. Glorieta 20, Ed. Victoria, Local 3, Mojacar 04638 (Almeria)
maria@babeliasolicitors.es | M. +34 635 577 562 | T. +34 950 397 114 | F. +34 950 888 841

Angela Morales (AM AND RG ABOGADOS)

Avda del Mediterraneo 355 - Mojacar 04638 (Almeria)
T. +34 950 479 984 | ms1961@icaalmeria.com

Monika de Susa (MS LEGAL)

Parque Comercial de Mojacar - Local n. 87 - 04638 Mojácar (Almería)
T. +34 950 479 613 | www.mslegal.es

Raquel Aragón (MARTINEZ-ABARCA & MUÑOZ SOLICITORS)

T. +34 950 393 100 | F. +34 950 393 083 | deeds@mamsolicitors.com

Amanda Oakley (ALO SERVICES)

Avda 19 de Octubre, 18 Bajo - 04650 Zurgena (Almeria)
T. +34 950 449 179 | info@aloservices.es

Lucas Mayo (GECKO LEGAL SERVICES)

Paseo del Mediterraneo 46 - Mojacar 04638 (Almeria)
T. +34 950 475 949 | info@lucasmayo.net



LEGAL COSTS AND TAXES

The amount of legal fees and taxes varies from region to region. As a rule of thumb, in the Almeria region, you should budget for an additional 11% of the purchase price to cover purchase tax, notary and land registry plus legal fees.

If purchasing with a mortgage you will need to allow a further 5% to cover mortgage set up fees and other costs typically associated with a mortgage, as opposed, to a cash purchase.

NIE NUMBERS

To purchase a property in Spain you will require what is known as an NIE number (Numero Identidad Extranjero). This number is obtained from the foreign office, the most local office in this region is located in Almeria city. We can assist with this but by far the easiest way to obtain this is to give your appointed Solicitor Power of Attorney to do so. Contrary to common belief the NIE number is not needed in the first instance to make an offer or start the Conveyancing and purchase process. It is needed at the end for completion at the notary but you will need to discuss with your lawyer the best way of obtaining this for you within the completion time frame.

POWER OF ATTORNEY (POA)



If you are not able to be in Spain for the completion of your property purchase THIS IS NOT A PROBLEM. A Power of Attorney can be organised, giving your lawyer the ability to deal with everything in your absence. This can include opening a bank account, obtaining an NIE number, transferring funds from your bank account to the vendors, paying taxes on the final completion of the purchase and signing the Escritura (deeds) at the notary for completion on your behalf.

It is a simple process which requires you and your Solicitor together with a translator to attend the Notary office here in Spain before you leave the country. This can be done any weekday morning and costs approximately 150 Euros.

If you have already left the country you can still organise a Power of Attorney via a UK notary. Your Solicitor will be able to guide you through this process.



PROPERTY RUNNING COSTS

The cost of living in this area, and Spain generally, is much lower than in the UK or Belgium. Below are some example average annual costings for use as a general guide.



YEARLY COSTS OF KEEPING/RUNNING A 2 BED 2 BATH APARTMENT/DUPLEX OCCUPIED FULL TIME

Electric	724.00 Euros
Water	168.00 Euros
Gas	280.00 Euros
Building & contents insurance	460.00 Euros
IBI/Rates	380.00 Euros
Basura/Rubbish	92.00 Euros
Internet	160.00 Euros
Community fees average	576.00 Euros
Total yearly costs	2,840.00 Euros

YEARLY COSTS OF RUNNING/KEEPING A 3 BED 2 BATH VILLA 25-30 MIN. INLAND FROM BEACH OCCUPIED FULL TIME

Electric	896.00 Euros
Water	168.00 Euros
Gas	296.00 Euros
Pool maintenance (8x4)	720.00 Euros
Building & contents insurance	495.00 Euros
IBI/Rates	380.00 Euros
Basura/Rubbish	92.00 Euros
Internet	134.00 Euros
Total yearly costs	3,181.00 Euros



MORTGAGES



WHAT ARE THE MAIN TYPES OF MORTGAGE IN SPAIN?

The vast majority are variable-rate mortgages, though you can also find fixed-rate and interest-only mortgages. In a variable-rate mortgage, repayments vary according to the Euribor, the base rate set by the European Central Bank.

WHAT IS THE TYPICAL LENGTH OF A SPANISH MORTGAGE?

10, 20 or 25 year mortgages are available, sometimes longer depending on the bank and the age of the applicant

How much can I borrow?

The bank will decide this after reviewing your personal and financial profile but in general 60%-70% of the value of the property. If the property is a bank repossession then they may be prepared to consider lending more.

ADDITIONAL COSTS FOR OBTAINING A SPANISH MORTGAGE?

PROPERTY VALUATION FEE: Before granting a mortgage, a Spanish bank will require the property to be valued by one of their own appointed valuers.. The buyer is responsible for this fee.

MORTGAGE OPENING FEE: Many banks charge a fixed fee of around 1% for setting up the mortgage.

MORTGAGE INSURANCE: It is a legal requirement of Spanish mortgages that you obtain general house and contents insurance. Depending on your circumstances, you might also consider life and mortgage insurance.

MORTGAGE EARLY CANCELLATION FEES: Buyers should be aware of these as this varies between banks.

Mortgage Notary Fee: If a Spanish house is to have a mortgage registered against it, this must be declared before a Notary and the Notary will charge for this.

SPANISH STAMP DUTY: (known as AJD) is a tax on mortgages which is paid to the government. It is calculated as a percentage of the mortgage.

DEED ARRANGEMENT FEE: The bank employs a Gestoria to arrange for the deeds to be correctly registered at the Land Registry and the buyer is responsible for the Gestoria's fee.

LAND REGISTRY FEE: Following completion the buyer will incur the land registry fee for completing the Registration.

You should consider the above costs carefully when budgeting to purchase a property. You must make sure you can get approved for a mortgage before putting a down a deposit on a property as a deposit will rarely be refundable if you do not obtain the mortgage particularly on the grounds of your income or other personal circumstances.





English, French and Spanish spoken

Need help with admin services?

- Visits to hospitals
- Foreign registration
- Translation of non legal document

Price: **12€/hour** + travel time
Contact: Nathalie 722 729 055

 **Cool Solutions** Tel: **600 621 436**

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 Email: reliabletaylor@yahoo.co.uk

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 Email: infoalbox.libertyseguros@gmail.com
Calle Málaga, 6, 04800 Albox, Almería, Spain



EXCURSIONS & ACTIVITIES

- Tandem flying - Aeronomadas Vuelos Tandem Cuevas Del Almanzora | Tel. +34 638 576 440
- Sorbas Caves Tours Almeria | Tel. +34 950 364 704
- Karting Garrucha | Tel. +34 950 460 207
- Aventura Maxima - Zip Lining *RockClimbing *Spelunking *Canyoning & much more
Almeria - Email: aventuramaxima7@gmail.com
- Wasa Wake Park CableSki - Cuevas Del Almanzora
info@wasawake.com Tel. +34 666 459 790
- Molasub Scuba Diving Villaricos | Tel. +34 950 467 572 / 675 321 404
- Parque Acuatico Water Park Vera/Garrucha | Tel. +34 950 467 337
- 4x4 Off-Road Events | Tel. +34 630 211 453
- Costa Almeria Tours | Tel. +34 646 760 389
- Indalo Quads (Mojacar) | Tel. +34 950 450 343
- Rancho Luz Del Sol Horse Riding (Partalooa) | Tel. +34 678 838 547
- Ten Pin Bowling Amigos Bowling Centre Arboleas

INFORMATION

CLUBS & ASSOCIATIONS

- Almanzora Group Of Friends | Tel. +34 634 343 147
- Dames In Spain | Tel +34 626 303 849
- The Royal British Legion | Tel. +34 950 066 037
- Fishing - Orca Steve | Tel. +34 634 352 873
- Peter Fishing Trips | Tel. +34 634 379 173
- Rio 600 Boat Fishing | Tel. +34 647 020 929
- Mojacar Angling Club | Tel. +34 950 473 099
- Amigos Del Coches Claiscos | Tel. +34 950 412 165
- Vera Photo Club | Tel. +34 670 003 717

MUSIC & DRAMA GROUPS

- Independent Theatre Group
Tel. +34 950 436 581
- The Luvvies
Tel. +34 634 346 309
- The Rose Singers Ladies Choir
Tel. +34 667 408 941

SPORTS CLUBS

- Mojacar Bowls Club | Tel. +34 610 838 644
- Almeria Lawn Club | Tel. +34 679 970 399
- Boxers Golf Society Albox.
Email: peterstooks@avired.com
- Almeria Golf League | Tel. +34 950 619 273
- Albox Club De Tennis | Tel. +34 950 064 369
- Mojacar Sailing Club | Tel. +34 950 475 428
- Cazadores de Turre Cricket Club
Tel. +34 663 132 487 / 634 361 941
- Indalo House Hash Harriers | Tel. +34 660 887 723
- Devine Society Yoga Centre | Tel. +34 950 469 122
- Aerobics & Pilates Turre & Arboleas | Tel. +34 650 764 623
- Sophia Wellness Centre Arboleas | Tel. +34 950 449 451

DANCE CLUBS

- Sequence Dancing - Arboleas | Tel. +34 630 211 628
- Line Dancing Albox Oliver's Bar
- Rock N Roll Albox Oliver's Bar
- Flamenco Classes Mojacar Beachcomber Mojacar

ARTS, & CRAFTS

- Girasol Art & Painting (Albox) | Tel. +34 639 089 170
- Serendipity Craft Club Albox | Tel. +34 634 338 832
- SimplyArt Albox | Tel. +662 443 095

CAR SHOWROOMS

- Indamotor Opel Albox
Tel. +34 950 63 30 28
- Peugeot Albox
Tel. +34 950 430 999
- Peugeot Lorca
Tel. +34 968 46 17 61
- Nissan Andalmotor Garrucha
Tel. +34 950 65 19 94
- Dacia Renault Vera/Garrucha
Tel. +34 950 65 28 20
- Citroen Antas
Tel.+34 950 453 015
- Toyota Alboran Motor Antas
Tel. +34 950 45 91 43
- Kia Motors Vera
Tel. +34 950 39 14 00
- Vera Import Mercedes BMW Audi
Volkswagon | Tel. +34 950 39 30 74
- Mercedes Benz Dimovil Lorca
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- Honda Fegimotor Huercal Del Almeria
Tel. +34 950.25.56.95
- Ford Albox Automechanica Carillo
Tel. +34 950 430 856
- Land Rover Premium Lorca
Tel. +34 968 462 472
- Seat Navarra Segura Albox
Tel. + 34 950 43 18 18

PLACES OF INTEREST IN ANDALUCIA

ALMERIA

Cabo De Gata Natural park



La Alcazaba Fortress



Mini Hollywood
Cerro De Cristobal y Jayaran Walls
Arab Cisterns of Jairan
Refugios De La Guerra Civil



GRANADA

Alambra Palace



Sierra Nevada



Generallife Residence of the Nazarid kings
Carrera Del Darro River bank
Carmen De Los Martires gardens



Granda Cathedral

JAEN

Sierras Cazorla y Las Villa National Park



Jaen Cathedral
Castle of Canena



Seminario Park



Jaen Museum

CORDOBA

Mosque-Catherdral of Cordoba



Roma Temple of Cordoba
Plaza Del Potro Square
The Alcazar De Los Reyes Cristianos
Calleja De Las Flores (Flower alley)



La Juderia De Cordoba (Jewish Quater)



SEVILLA

The Palace Real Alcazar De Sevilla



Maria Luisa Park



Plaza De Espana
Palaca Museum O The Countess Of Lebrija
Catherdral De Santa Maria



CADIZ

Cathedral of Cadiz
Roman Theatre Of Cadiz



Playa De Caleta Beach



El Puerto De Santa Maria



Parador Atlantico

HUELVA

La Rabido Monestery
Cuesta Maneli Beach



Plaza De Las Monjas



Palos De La Frontera (Historic town)

LOCAL FESTIVALS

SEMANA SANTA

(Easter Week)

SAN SEBASTIAN BREAD FESTIVAL

January

EL FIESTA DE MOROS Y CRISTIANOS

June (Moors & Christians Festival)

NATIONAL CARNIVAL WEEK

February

FIESTA DE CORPUS CHRISTI

June

PROCESSION VIRGIN DEL MAR

(Virgin Of The Sea Procession) - January

NOCHE DE SAN JUAN

June (Midsummer night Solstice Festival)

ALMERIA FAIR

August

SELLING A PROPERTY

INTRODUCTION



Calida Homes Property Consultancy S.L is a fully registered independent real estate company which has been established in the Almeria area for over 16 years.

We are constantly seeking new properties to sell to our extensive database of clients and if you have a fully legal property for sale or which you are considering selling we would love to talk to you about how we can help.

Over the years we have worked hard to establish an excellent reputation as a local estate agent offering a pro active and professional marketing service. We cover an extensive area and promote a wide range of properties from apartments and duplex style properties on the coast to inland villas, village houses and farmhouses.

We market extensively on all the major property portals as well as local press and radio, social media etc and this has been highly effective in generating genuine buyers from all over Europe and further afield. In addition **we have just published the 1st aerial videos of Arboleas and all the local coast resorts which is attracting extremely high levels of interest.**

We have an office on the main street of Arboleas, Avenida Almanzora which is open Monday to Friday 10am to 5pm and we undertake viewing trips on a daily basis.

Please feel free to pop in for a chat with one of our team to get further details about how we can help you to make that all important next move.



IS YOUR PROPERTY READY FOR SALE ? LEGAL PAPERWORK

In order to advertise your property any reputable experienced estate agent will check that you have all the necessary legal paperwork to enable your property to be listed for sale.

Under Decree 218/2005 regulations are in place requiring your estate agent to hold copies of the following documents in their office for all the properties they are advertising for sale. You will need to have this paperwork available for inspection when we come to value and list the property and make available copies for us to retain in the office. If you are unsure about any of the below bring the paperwork you have to our offices and we can identify if what you have is correct and point you in the right direction if anything is missing.



- Copy or statements of an IBI/Rates bill
- Water bill
- Electric bill
- Copy of Escritura
- Nota Simple
- Nie or residencia + copy of passport
- Basura Bill
- EPC energy certificate
- 1ST occupation licence
- Land registry certificate
- Licences for pools, outbuildings, garages, etc, or Antiquity certificate

When applicable Architects drawings (for Albox areas the A.F.O Certificate)

PRESENTATION

It may seem as if we are stating the obvious but when placing your property on the market it's important to present it in the best possible light to attract a buyer. The following points are intended as a guideline to help you to make the most of your property and make that all important first impression.



1. Make sure the property is clean and tidy. Kitchens and bathrooms are important rooms for buyers so ensure they are presented well.
2. Eliminate as much of the clutter as possible.
3. Curb appeal - make sure gates are painted, gardens weeded and tidy and pathways swept. A clients first impression of your property is very important. Make sure the pool is sparkling clean and inviting and make sure seating, bbq areas etc are clean and tidy so buyers can visualise the all important outdoor lifestyle they are moving here for.
4. A fresh coat of paint in light neutral colours throughout will help buyers to visualise themselves and their taste of furniture in a property.
5. If you have dogs perhaps consider taking them out for a walk away from the property whilst a viewing is taking place. Not all clients like dogs and some will feel more at ease without them there.
6. We understand that you want to get across to any viewers all that your property has to offer but this is the agents job. Viewers often feel pressurised to say the right things and not be able to look critically at a property if the owners are there when they are viewing and worse still following them around the house. Leave the agent to do their job but be on hand if the clients wants to ask any questions before leaving.



CHOOSING A REPUTABLE ESTATE AGENT

There are lots of estate agents in the area thus giving you plenty of choice of who to use to market your property. However choosing an agent is a very important decision not to be taken lightly. Instructing the right agent can make all the difference in not only how quickly your property is sold but if it is sold at the right price and with the minimum amount of stress for you as the vendor. An experienced agent with long standing roots in the area should be your first port of call over one of the new agencies that seem to spring up over night and are soon gone again.

HOW WE MARKET YOUR PROPERTY

With such a large choice of property for sale on the Spanish property market and this location is no exception, how and where your property is showcased is of vital importance.

With over 16 years of experience promoting properties in this area we have developed the all important tools required to make sure that your property receives maximum exposure to the right markets.

We use all the major property portals such as those below but more importantly we offer extensive additional marketing services such as:

- Free walk around video tours of your property
- Newspaper, magazine and radio advertising
- Regular targeted mail shots to potential buyers via our extensive database
- Social media we have the largest followings on Facebook and Twitter locally.
- Regular property exhibitions in both the UK and other popular locations such as Belgium and Holland.



WHAT WE CHARGE

As mentioned above there are numerous estate agents in the area and of course one consideration is always going to be what using their service is going to cost you as the vendor. Whilst this is important you should also consider the service you are getting for the price you are being asked to pay. Some of the smaller and perhaps newer agents will charge the same amount as the larger more experienced agents but are they providing the same level of service?

At Calida Homes we believe in charging a fair commission for the pro active and extensive job that we do on your behalf. **No one will work harder to try and get your property sold for you at the best price possible.**

If you would like to chat to us about what we can offer you we would be happy to meet with you at our office or if you prefer come to your property to give you a free no obligation valuation and discuss our commission terms.



SELLING COSTS

Once you have made the decision to sell your property it is very important that you are aware of the costs and taxes that will be involved and do the math to find out exactly what you are likely to walk away with at the end of the sale process. Here is a detailed breakdown of the costs you may incur. This is just a guideline only and you should ask your lawyer or legal representative to give you an exact costs schedule.



1) 3% NON RESIDENTS TAX.

It is important to establish whether you are Fiscal or Non Fiscal residents, i.e file income tax declarations here in Spain. This isn't to be confused with residency. If you are a resident here and file annual tax returns you will need to provide a fiscal residency certificate from the tax office which will need to be dated less than 3 months prior to the completion, on production of this there will be no retention for 3% tax. If you are non resident or cannot prove that you pay tax or file tax declarations here in Spain then the 3% will automatically be deducted from the proceeds of the sale and paid to the Spanish public treasury. If you are resident but have not made a tax declaration, it may be worth making an application to become a fiscal resident prior to completion. A SIMPLE AND INEXPENSIVE PROCEDURE.

2) CAPITAL GAINS TAX

As a fiscal resident you are obliged to declare any profit you make on the sale of your property on your next tax return. This tax is 20% to 24% of any profit. As a non fiscal resident the 3% retained is to offset against any capital gains tax. If you have made a loss as a non resident there is a possibility of reclaiming the 3% retained. The rules relating to tax are complex and we would recommend you seek advice from a tax expert.

3) PLUSVALIA

This is a tax payable to the local town hall and is based on the increase in the rateable value of the property since it was purchased by the vendors. This varies from area to area but as a rough guide will be somewhere between 700 and 1,500 Euros.



4) UTILITY BILLS AND IBI

The vendor is required by law to pay the IBI bill for the year of the sale transaction and as such a sum of money will be retained by the buyers Solicitor to cover this cost when the bill is issued. There is normally a retention to cover any electricity, water and basura bills as well unless you can prove that these are completely up to date.

5) UPDATING LEGAL PAPERWORK

In many cases the vendors Escritura may not include swimming pools, garages etc even though they may have been built at the same time as the property. If they were built later there may have been licenses obtained but in that case the additional buildings, pools etc will also not be on the Escritura. Solicitors now require that when the property changes hands into the new buyers name that all legal paperwork is completely up to date and declares all of the property, outbuildings, garages, pools etc. It may be necessary to obtain what is known as an Antiquity Certificate to declare these additional buildings and this will then be used to update the paperwork. The Antiquity Certificate is undertaken by an architect.

There are several in the area advertising in the local press and if required we can give you the contact details of an excellent English speaking architect. The vendor will be expected to cover the cost of this Antiquity Certificate and updating the paperwork. You should discuss this with your Solicitor or legal representative but a rough cost guide is 1,000 to 1,500 Euros.

6) ENERGY PERFORMANCE CERTIFICATES

By law each property advertised for sale or rent must have an Energy Performance Certificate giving an energy rating. The Certificate lasts for 10 years and is registered with the Junta de Andalucia. These are again carried out by an Architect and we can put you in touch with an excellent English speaking one.

7) ESTATE AGENTS COMMISSION

8) LEGAL FEES

These vary and you will need to ask your lawyer or legal representative for a quote but an average guide is 800 to 1500 Euros

POWER OF ATTORNEY (POA)

If you are not able to be present for the sale of your property then the easiest way is to give Power of Attorney to your lawyer to act on your behalf. he or she can deal with all aspects of the sale for you including signing at the notary on the day of completion and ensure that the proceeds of sale are transferred to you and all loose ends tied up here in Spain.

You will need to attend the notary with your lawyer to arrange this and the cost is approximately 150 Euros. If you are in the UK it can also be arranged from there and you should seek advice from your Solicitor here on how to arrange this.



WHAT HAPPENS WHEN AN OFFER IS MADE ?



Once we have found a client who wishes to make an offer on your property we will discuss this with you and use our expertise to negotiate the best possible deal for you. If you have decided to include furniture, car etc in the sale then we will prepare a full inventory of what is included in the sale price or if a price has been agreed for certain items separately. IF YOU WILL BE SELLING YOUR PROPERTY FURNISHED prospective buyers appreciate a list of what will be included when they come to view so if you can supply a copy of this to your agent it will be very helpful.

We will prepare a reserve contract which is to be signed by all parties which will specify the agreed price, whether this includes furniture and additional items (if so the inventory will be attached) and that the buyer will pay a deposit (usually 3000 or 6000 Euros) for which in return you will be expected to remove the property from the market/suspend further viewings for the reservation period (Usually 30 days) whilst their lawyer checks the legal paperwork. The reserve deposit can be held by us in our client account, with your lawyer or with the buyers lawyer, whichever all parties are happy with. The reserve contract also states that if the buyers change their mind and decide not to proceed with the purchase then they will forfeit their deposit. Similarly should their lawyer find that the property is illegal the deposit they have paid will need to be returned. If you sell the property to someone else during the period of the contract you will repay the deposit plus the same amount again by way of compensation.

After the period of reserve and once the buyers lawyer is satisfied with the legal paperwork and advises their client to proceed with the purchase the lawyer will draft a formal purchase contract for all parties to sign and a completion date will be agreed. On signing of the purchase contract often there will be an interim 10% payment (less deposit already paid) to a bank account of your choosing.

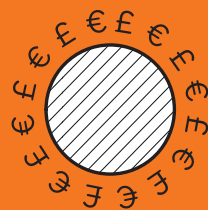
COMPLETION

On the day of completion all parties will be required to attend the notary office to sign the new deed in the purchasers name. Unless of course either the buyer or seller has given Power of Attorney to their lawyer to attend on their behalf. At the notary all keys will need to be handed over and you will receive settlement for the balance of the purchase price of the property. You will need to check with your Solicitor how the payment is going to be made as it can be by bank transfer on the morning of the signing or by bankers draft that you collect at the Notary. Please be aware that your buyer is entitled to vacant possession of the property once they have signed the deed at the Notary. The buyers lawyer usually ensures that all utility bills are changed over into their clients names and charged to the correct bank account.

PROCEEDS OF SALE

If you are transferring funds back to the UK then it is advisable to use a currency transfer company as they will ensure that you receive the best exchange rate and you incur NO bank transfer charges. We would highly recommend Currencies Direct. Contact the team at their local office on Mojacar Playa for further advice and information.





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Zoe Griffiths
Business
Development
Manager



Morgane Babet
Client
Account
Executive



Catherine Ainsworth
Client
Account
Executive



Michelle Birch
Client
Account
Executive

Spain - Mojácar

📍 Avda Mediterráneo 341 📞 +34 950 478 914
Mojácar ✉️ mojacar@currenciesdirect.com
Almería, 04638 🌐 currenciesdirect.com/mojacar

Spain - Mazarrón

📍 Avenida los Covachos, 📞 +34 968 976 383
Camposol B, Mazarrón, ✉️ murcia@currenciesdirect.com
Murcia, 30875 🌐 currenciesdirect.com/murcia

CALIDA HOMES PROPERTY CONSULTANCY S.L.

ESTATE AGENTS

THE ALMERIA PROPERTY SPECIALISTS

ESTABLISHED SINCE 2000



AVENIDA ANDALUCIA, EDIFICIO MIRADOR BAJO 2, ARBOLEAS - 04660 (ALMERIA)

OFFICE: (+34) 950 430 763

MOBILES: (+34) 634 302 801 OR (+34) 697 875 717

calidahomes@hotmail.com

WWW.CALIDAHOMESPROPCONSULT.COM