



WELCOME TO **SPANISH HOMES**

Harland & Poston
GROUP

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SPANISH HOMES

ABOUT US

Spanish Homes helps buyers find the right property overseas, their perfect refuge to enjoy life under the Spanish sun. No matter where in Spain you'd be looking to relocate to, Spanish Homes can help you find the abode of your dreams. From stunning villas on the coast to homely apartments, we have the largest independent range of properties available for sale across Spain. We also offer services to help make your purchase as smooth as possible, such as our after sales department which will continue to work with you, long after your purchase has been completed.

We have established a network across Spain that is unrivaled, our dedicated team of Property Advisors will scour the market to find the perfect properties to suit your needs, we have contracts with all the best agents in every area of Spain, giving us access to the biggest independent range of properties over any other Real Estate company, our trained staff have vetted every

agent we work with to ensure you only view properties with reputable companies that can deliver everything required when buying overseas. Allow us to take the headache out of who you choose to work with along with offering you our tailored service and independent advice on each region, company and property you decide to pursue.

Additional services to our Aftersales that we offer include Furniture Packs, Legal Assistance, Mortgage Advice, Currency Exchange etc etc... we have a complete service designed for our clients who purchase their property from overseas. This enables them to buy hassle free, without having to fly back and forth.

Real estate agents usually have a bad name for selling their clients a property, and then disappearing. Here at Spanish Homes we have a dedicated team of staff who will continue to look after you, after your sale has been completed, and to make sure all queries are solved.

VIEWING A PROPERTY / HOW TO BUY

As our clients are all in different positions, with some being overseas, we offer a number of different ways to get in contact with us in order to view a property - this can either be through the telephone, WhatsApp or via email.

Our experts are trained to ask the right questions, so you will already have a plan before you even arrive in Spain.

The buying process in Spain should take around 2-3 months, however the process of buying a property in Spain is straightforward and has 3 main steps: **Reservation, Promissory and Deeds**.

Step 1 - RESERVATION

Once you have found your dream Spanish home and agreed a price with the seller, the first step is to make a 'reservation' and show your intent on purchasing the property. This means two things: it stops any other party in general coming and making a higher offer, as the property will be taken off the market; and secondly, it allows your lawyer time to check the property licenses and make sure everything is in order.

A reservation fee of usually around six thousand euros is payable at the time you would like to take the property form the market, this generally allows between 4 to 6 weeks for you to move to the next step of either Promissory or Deeds. However, both of these things are negotiable and nothing is set in stone at this point. Once you're ready, and happy to make the reservation there is a simple two page document to sign with your lawyer along with the reservation fee to pay.

Step 2 - PROMISSORY

Once your lawyer has completed all the checks on the real estate documents, they will give you a report on the property. They will also request a promissory contract from the seller which will include all the important points of the sale and a complete rundown of the property. They will send this along with their thoughts and advise you about eventual alterations that can be made to the contract.

Once you and the property seller agree on the promissory contract, you will pay a second amount which is usually a percentage of the sale price that varies from 10% to 60% of the final sale price. At this point, the contract is legally registered and it is very difficult for the seller to pull out of the sale. In

fact, Spanish law states that if a seller pulls out of a promissory contract then they have to pay double to the amount already paid back to the buyer. This helps to reassure the buyer as the penalties to pull out are very severe and virtually stops anyone from doing it, you will generally go to promissory when you buy a property that isn't ready for deeds, this can be because the owner needs more time to move out or it can be because the property is not yet ready, for example if the property is off plan or a renovation.

Step 3 - DEEDS

This is a fairly straight forward process as a large amount of the work is done at Promissory. If the property in Spain that you purchased was off-plan then the lawyer at this point will check that all of the licenses are in place and that the property is free from debt. Once this is all certified you will then complete your purchase along with payment of the balance, your lawyer will then register the property under your name and you will own the freehold of a property in Spain.

If the Spanish property you are looking to purchase is ready and you have the funds in place it is possible to skip step 2 and go straight to step 3, Deeds. However, not many people have the full amount available in 30-45 days which is why there is a Promissory contract signed in around 90% of property purchases.

Buying property in Spain is a transparent process and you, as a buyer, are completely protected during the whole process. Spanish Homes is here to make this whole process even easier for you, supporting you on each step of your journey of buying a property in Spain.

REQUESTED DOCUMENTS NEEDED TO LIST YOUR PROPERTY:

- The title deeds to the property
- Receipts for the local municipal property tax
- Copies of utility bills.
- Details of the community statutes
- A list of any of the furniture which will be included in the sale
- Your residencia card if you have residency status.

Along with the above documents, our agent will take pictures and write a unique description for your property for sale, and enter it in our real estate database. Then you can sit back and relax, leaving the rest to us!

THE DUE DILIGENCE REPORT

When the agency has found the right buyer for your real estate, and a price has been agreed, you will need to take a lawyer or solicitor. Their job is to help you translate the contract and the documentation. They will also translate at the notary at the final deed. The lawyer will help you check that you have all the necessary documents, and will advise you on any additional documents that you may need.

The next step is the buyer's lawyer will carry out a due diligence report on his behalf and draw up a promissory contract. Usually, this takes up to 2 - 10 days, but can be different depending on the situation.

PROMISSORY CONTRACT

After the due diligence period, the first legal binding contract on selling property is signed. The contract is signed by you and the buyer, and is the first legal binding contract. On a promissory contract, you will receive the deposit which is usually between 10 - 30%. As this contract is legally binding, the deposit is non refundable.

FINAL DEEDS

Around 30 to 60 days after the promissory contract, depending on the situation, the final deed is signed and the remaining balance is paid. This process involves the seller, the buyer, the lawyer and the notary. Your lawyer will be there mainly to check the contract on your behalf and translate anything into your desired language. The notary guides the process for both parties at the final deed, after which you have officially sold your property!



VIEWING A PROPERTY WITH SPANISH HOMES

We are completely aware that not all of our clients are in the same position, and not all of them are able to visit us face to face. This is why we offer many different options to view properties with us. From talking over the phone and exchanging emails, to a meeting in a board room to go through options that culminate in viewing properties in the area you're interested in. You are obviously more than welcome to turn up at our office, but to give our team the best possible chance of finding a property that suits your needs, it is recommended that you call the team in advance. Our team is specially trained to ask the right questions and help come up with a plan before you even arrive in Spain.

VIEWING WITH MORE THAN ONE COMPANY

Our huge Network of Real Estate agencies allows us to book viewings for you with several different companies over a period of days, allowing us to do the hard work initially will allow you to get the best out of your trip, sit back, relax and let our dedicated Property Advisors tailor make your viewings.

OFF-PLAN PROPERTY: WHAT IS IT?

When buying a property in Spain one of the options is off-plan. This term loosely means something that is not ready yet. It could mean that the property is under renovation and is not yet finished, or it could be a completely new build project which hasn't started yet. It is important that you fully understand this term, if you are thinking of buying an off-plan property. Every property will be different, not only in looks, but in timescales and licenses; it is vital you have a lawyer to check everything through for you.

RENOVATION PROJECT

In the historical centre of the major Spanish 'costas' at the moment there are plenty of renovation projects happening. Many properties are from the 17th, 18th and early 19th century and in need of full renovation. Many developers will start to sell the properties at the point of license approval by the municipality. This means that although they haven't started the renovation they have all the licenses they need and a timescale to start and finish. Due to the high demand, the

majority of properties for sale in the historical centre are purchased at this point. An advantage for the buyer is that they usually get a property at a discounted price against the market value, as they are buying something that is not ready yet.

PROJECT APPROVED

This refers to the properties that are newly built and have a project that is already approved, which means that if it is a building then the number, layouts and sizes will have already been approved by the municipality and it's a case of waiting for it to be finished.

PLOT OF LAND OR RUIN

This is the original way to purchase off-plan, it is basically buying a piece of land and creating something between you and your architect, submitting it to the municipality and waiting for the approvals. This way is obviously slightly more daunting as there are a lot more factors involved. However, it is always the most rewarding both financially and mentally for the majority of clients.

We offer many different options to view properties with us. From talking over the phone and exchanging emails, to a meeting in a board room to go through options that culminate in viewing properties in the area you're interested in.

AFTERSALES WITH SPANISH HOMES

PROPERTY MANAGEMENT

Thinking about property management is to think about the future of your property. A property management company is, in fact, your eyes and ears in Spain. Property management is included for free in our package.

Our property management team are professionals that are meticulous in the processes involved when completing a property. From connecting utilities to detailed inspection reports, these professionals are your eyes and ears in the field, making you feel like you're in control. They will keep you updated in every aspect of your investment such as maintenance work, installation of equipment and also visits from local authorities, such as City Hall appointments.

PROPERTY SNAGGING

Once your property is complete there is a period when the developer waits for the license to be granted. This takes a time period of around 3 months, making this the ideal opportunity for us to snag your apartment.

Property snagging is a detailed check of your property. We send a member of our team to visit the property and check if there are any problems and if everything is working as it should be. We then make a report where we indicate what is working well, and what isn't; we will give our recommendations on what can be done to fix these issues.

Buying a resale property, for instance, makes it important to take time to ensure that a snagging of the property is allowed, always having in consideration the age of the property. We can

also arrange a surveyor's report on the building, allowing you to relax at home.

Despite the physical distance, not only can you count on detailed reports but you also have access to professionals who are available to answer any questions that you may have.

RENTAL SUPPORT

How much income your property can generate depends entirely on the strategy you wish to adapt. Renting your property in the holiday season is a popular choice within most of our investors as the incomes are considerably high.

RELOCATION SERVICES

When relocating with Spanish Homes, all the hard work is taken care of for you. Our team is available 24/7 to sort your needs, whether that is exporting your goods or making sure you have all your utilities connected ready for your arrival. We understand the stressful routine that moving to another country represents, and that is why we're here to help. Our After Sales team will advise you when moving to another country and help make the process as smooth as possible.

You may also request:

- Shipping your belongings
- A plan for your trip
- Finding the most suitable activities for you
- The best schools for your children

MORTGAGES

By hiring a specialist broker, you will be provided with specialized counselling having in mind the best options available to direct you to the cheapest and most accessible deal for you, always considering your personal financial circumstances.

Spanish Homes works with some of the best financial advisors available within Spain. We will constantly be at your side to guide you throughout your application and help you purchase your dream home.



Services we offer when you choose to relocate with us:

Shipping your belongings anywhere you want

If your desire is to live or retire in Spain, you do not have to worry about carrying your baggage. As mentioned, the After Sales department secures this service by working alongside its partners. Just tell us what you want to bring to your new home and we will arrange it!

A plan for your trip

We are here to ensure that no small things are forgotten and that all the big important things are done with ease and in the correct order. With years of experience we have learnt from both ours and previous clients' mistakes to allow us to prevent them before they happen.

Finding the most suitable activities for you

Our concierge skills reach here as well. Fan of golf? We can take you to the best golf resorts in Spain. Interested in cultural events? Spain is a very cultural country that has plenty of activities to offer you, such as theatres, cinemas, festivals and fairs. You tell us what you wish to do and we can help arrange it for you.

Suggesting the best schools for your children

Having a family obliges you to take certain precautions in order to assure certain aspects of your dear ones. Adapting to a new environment can be challenging to any child, particularly new schools and teaching methods. That is why we compromise to find the best schools for your children. Spain does have quite an exquisite educational system, from kindergarten to college, with high academic standards.



FURNITURE PACKS

The company to bring your ideas to life and create the perfect apartment to best suit your budget.

We specialize in providing our customers with a wide selection of affordable and luxury packages.

We have a wide range of furniture packages available that can be tailored to suit your needs, from "Student to Executive" or "Basic to Luxury". With Short Term or Long Term Rental options available we have a package for every property that will not only provide a great solution but will transform your property into a home or a great investment for rentals.

Born out of increasing demand for quality packages at affordable prices, our company has gone from strength to strength offering a unique service for clients that live overseas. We can design and fit your apartment without you having to visit Spain and have a wide variety of furniture packages to suit your individual needs without breaking the bank.

Our staff has the knowledge and experience to create and personalise your package so it's unique yet practical, with the best prices for quality furniture that lasts.





TAXES IN SPAIN

There are different taxes you should be aware of when buying a new property or a resale property.

New Property

Property is sold new, usually by a developer and has never had an owner before and it must come with a certificate mandating the property as brand new, this certificate must be signed by the architect and engineer.

Resale

Property isn't new and there is a transmission of ownership

New buildings

IVA or VAT

The biggest tax in Spain when you buy a new property is called IVA (Impuesto sobre el Valor Añadido) and is calculated at 10% of your purchase price. This is paid when you go to the deed.

AJD or Stamp duty

Actos Jurídicos Documentados is charged at 1% of the purchase price. This is also paid when you go to deed

Lawyers Fees

Are paid in advance and are usually around 1% of the purchase price.

Land Registry Fee is usually around 1% and Notary Fees are 0.5 to 1%. Which is paid when you go to the deed.

In summary, allow 12% to 15% of the purchase price.

Resale buildings

ITP (Impuesto de Transmisiones Patrimoniales)

Instead of IVA and AJD, you pay property transfer tax known as ITP it ranges from 6% to 11%, depending on which area you choose to buy.

Lawyers Fees

Are paid in advance and are usually around 1% of the purchase price.

Land Registry Fee and Notary Fees

Land Registry Fee is usually around 1% and Notary Fees are 0.5 to 1%. Which is paid when you go to the deed.

As the taxes you have to pay to depend on your purchase price, it is difficult for us to put a number on it until you have chosen property of interest, but in summary, expect 9% to 15% of your purchase to cover all fees and taxes.

For the full comprehensive list of all the taxes associated not only when buying but after purchase including rentals and Income tax please fill out the form at the bottom of the page to download them instantly.



MOVING TO SPAIN

REASONS TO RELOCATE

Sun

On average southern Spain gets twice as much sunshine as the UK throughout the year. With more tolerant winters, there is no denying the benefits of more sunshine both physically and mentally.

Relaxed lifestyle

The lifestyle in Spain is very different to that of the UK. Spanish people enjoy spending more time outdoors and with more sunshine there, it's not hard to see why. This extra sunshine allows for leisurely evening strolls and sunset swims, if choosing to live by the coast. With a siesta time, this leaves the evenings to also be a great time to go shopping or to have some dinner which is great for families.

Costs of living

The cost of living in Spain is much cheaper than in the UK. With restaurants ranking around 30% cheaper and supermarkets being around 15% cheaper than in the UK. This also means that your pension can go even further.



WHERE TO BUY

THE BALEARIC ISLANDS

This is among the most popular tourist destinations in Europe. Cities like Palma have a high international community there. With beautiful medieval looking towns, well decorated shops, pristine cathedrals, family friendly resorts and a lively nightlife. It's not hard to see why these islands are one of the top picks.

COSTA DEL SOL

Now the clue to why this place is a perfect place to buy a house is in the title. This sunny cost is home to Malaga, one of the most important cities in Andalucia. which is filled with history and it is an important cultural reference for the most notorious artistic movements, as it is the birthplace of Pablo Picasso, the painter and co-creator of the Cubist style. Because of its cultural heritage, Málaga has the perfect balance between the ancient and the modern - you can enjoy a world-famous Malagasy wine in the most notorious terrace surrounded by cathedrals and very well preserved Roman ruins. Costa del Sol is full of amazing places, having as its crown-jewel the shore municipality of Marbella. Having the Mediterranean Sea as its background, this beautiful piece of land is rich in maritime beauty, making it the perfect place both for vacation and for living, as well as working.

COSTA DE ALMERIA

Costa de Almeria consists of the province of Almeria, in the autonomous community of Andalusia. Bathed by 217 kilometres and including 13 municipalities, the coast is famous for gorgeous beaches, most of which are completely unspoilt, despite their popularity. Almeria is an area of idyllic deserted beaches, rugged scenery and charming traditional towns. From sleepy hilltop towns to stylish and reserved beach resorts like Roquetas de Mar, is the perfect place for a peaceful Spanish getaway.

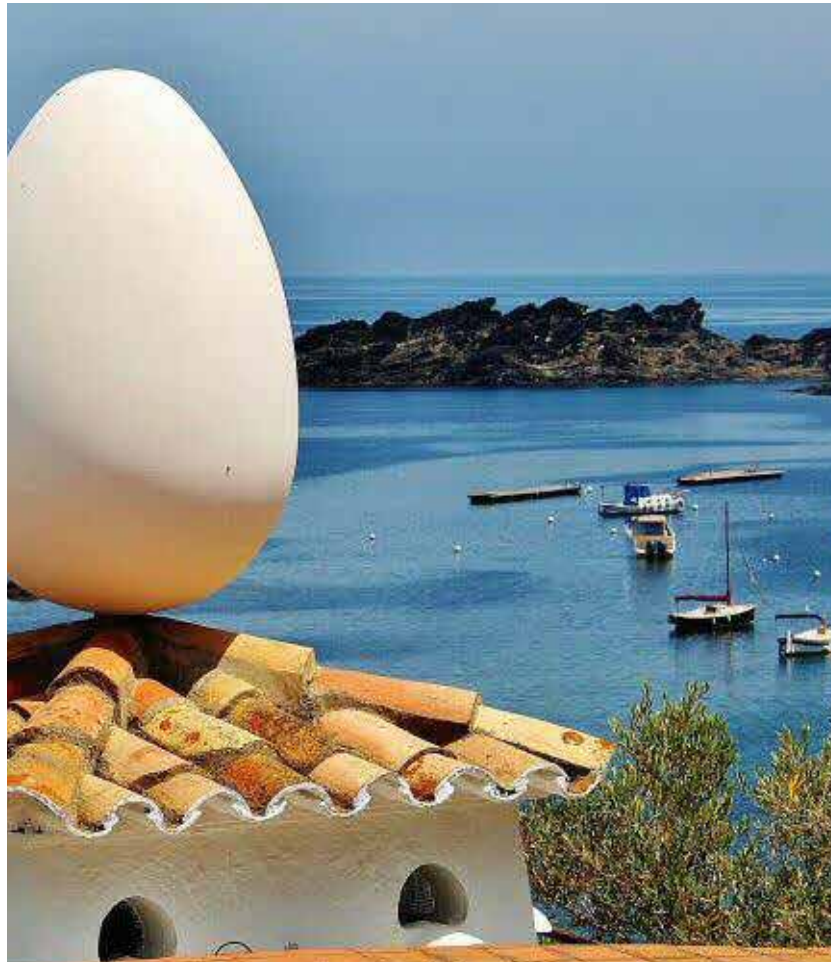
COSTA BRAVA

Costa Brava, located on the north-eastern corner of the Iberian Peninsula in the province of Girona, Catalonia. It is famous for its numerous tourist resorts, such as Lloret de Mar and Blanes, and it is true that on the Costa Brava there are a variety of secret landmarks like picturesque towns, small fishing villages along the rocky coast. The coastline, with its wide and small bays and high fallow peaks, is almost 300 kilometres long and one can say it looks very unique. The Costa Brava is rich and has an incredibly deeper cultural and historical history, with exceptional natural beauty.



COSTA DORADA

If you're looking for a place to live in Spain that is near the beautiful beaches, then make your way to Costa Dorada, located in the southern part of Catalonia. It is known by the golden colour of sand when the sun hits it or the Golden Coast. Take the time to stroll the region's quaint streets to admire its well-preserved and have a great view of the architecture plus all the history have an exciting time unearthing its heritage. The Costa Dorada has a total of 216km of coastline and its long stretches of golden beaches and crystal clear turquoise waters. The lowlands between the coast and the mountains enjoy an expansive natural landscape with peaceful villages and farms surrounded by vineyards, olive groves, almonds, market gardens and fish villages. The Costa Dorada receives an average of 3.5 million visitors a year. The main airports for the Costa Dorada are Reus Airport and it is almost exclusively served by one low-cost airline offering a wide variety of European destinations. Many of these towns on the Costa Dorada are built around a castle or fortress. Most towns and villages are small and traditional, not having been overdeveloped with tourism. Even so, they are friendly and well equipped with excellent amenities for holidaymakers.



COSTA DEL AZAHAR

Costa del Azahar literally translates to Orange Blossom Coast and it's how the Catellón province names its coastline. Named after the flowers of the orange trees, which is a famous common crop in the area, this particular area across the Spanish coastline to the north of Valencia and Castellón is one the most beautiful and unspoilt regions of Spain, offering beautiful beaches, towns and breathtaking countryside, filled with orange and lemon groves, protected parks and nature reserves; the region offers plenty of scope for those who enjoy outdoor pursuits and rural tourism. Here you can enjoy activities such as hiking, rambling, mountain climbing, rafting, mountain biking, and more. It is a very promising location for those looking for an alternative to relocate to or are looking for a property to enjoy vacation time. The capital of this region is the city named Castellón de la Plana. A small city when compared to other Spanish cities, with just 170,000 inhabitants, it benefits from the more relaxed pace of life and quality of life that any other smaller city inhabitant benefits from.



COSTA TROPICAL

The Costa Tropical is the coastal border of the southern Spanish province of Granada. The capital of this province is the city of Granada, which brings in tourists from all over the world thanks to its Moorish architecture and famous Alhambra palace. In the winter, the mountains of the Sierra Nevada are one of Europe's most southerly ski resorts. In areas such as the Alpujarras and Lecrin Valley, hiking and eco-tourism also attract a number of visitors. Moreover, the whole area boasts a wealth of interesting cultural attractions, notably the Moorish castle, Roman Aqueducts, Phoenician, Necropolises, and much more. The Costa Tropical of the Granada province is a particularly picturesque beachside. Considered by many to be more relaxed, with a perfect sub-tropical climate you can enjoy sun and ski on the Costa Tropical.



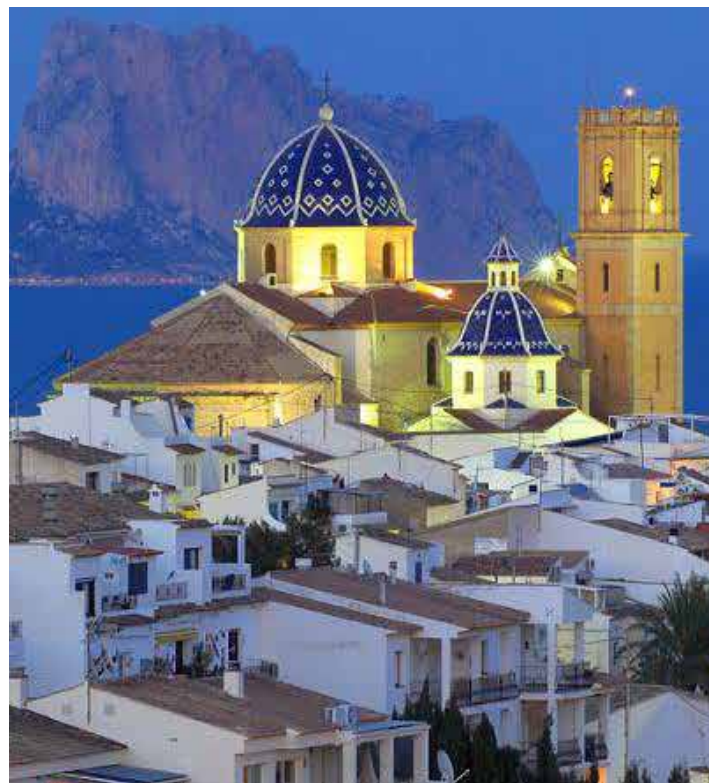
COSTA CALIDA

The Costa Cálida is a coastline of the Spanish province of Murcia, bathed by 250km stretch of Mediterranean, extended from El Mojón in the north near from Alicante to near the municipality of Águilas in the south bordering on the region of Almería province. Blessed by a mild Mediterranean climate it has around 315 days of sun per year. Best known for its amazing soft climate, with plenty of sun throughout the year, this region's very pleasant weather allows you to discover its gorgeous coastline against which the ocean presents itself with all cliffs and beaches of white sand. And we can also find the historic port town of Cartagena has many monuments, museums and architectural treasures from bygone days. This town was a strategic fortified Mediterranean port for more than two thousand years. Most of the tourists that travel to the Costa Cálida each year enter through Murcia's Airport.



COSTA BLANCA

It makes perfect sense Costa Blanca to be recognized as a top choice for holidays - a great number of its beaches have gathered awards for their excellence in terms of water quality and the cleanliness of their dunes. As its own name suggests, Costa Blanca (white coast in English) is pretty known for the whiteness of the sand and for the preservation of its natural patrimony. Here Alicante is the capital city of this territory, as most of the main services like the airport are based there. History has left his mark on this Spanish city - the Moorish influence can be found all over the city, as the Arabs occupied this region for centuries. The Castle of Santa Barbara, Alicante's top places to visit, is proof of their passage in this area and it is located on the top of Mount Benacantil, really close to the beaches. Just 44 km away from Alicante you can find Benidorm, being nicknamed for "Mediterranean Manhattan" due to its high buildings.



DIRECTORS' COMMENTS

Spanish Homes is the latest brand within our group, having successfully launched Portugal Homes in 2017 we have always wanted to expand into Spain, with the market there much bigger than the Portuguese we decided to take a different approach to ensure we had the correct properties to offer our clients. We have spent the last 12 months sending staff to Spain to educate themselves on the market there and find the best agents to work with in each area, with our investment experience and our attention to detail we have held the agents up to our standards to decide which ones to work with, it has taken some time but we now feel we have a comprehensive team of companies that will offer our clients everything we expect and more, not only this we now have the ability to access almost every property in the regions we have decided to work in, giving our clients the opportunity to look at the full market without having to compromise on the company they work with.

I believe that this gives you the opportunity to buy from an established company with the right values and ethics whilst at the same time gain access to the full range of properties within the region, our trained Property Advisors will arrange everything for you and give you our experienced feedback on any property of interest. I look forward to your feedback on the company we are developing and hope you choose Spanish Homes as your first choice when investing overseas.

I wish you all the best in your property search and hope you find your dream property in the Sun.

Best Regards,
David Poston
Managing Director





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