

PROPERTY



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GUIDE



Moving on up!

Costa sales soar as recovery continues

PROPERTY SALES: Malaga Province is one of the most active areas in the current Spanish housing market boom.

By Sean Campbell

REAL ESTATE is once again thriving on the Costa del Sol.

The booming housing market is the reason behind a 43 per cent growth in the number of estate agents in the area since it hit a low in 2013 due to the lingering effects of the financial crisis.

Since then, 14,600 new businesses have been created in the Malaga Province and 2,900 of these are in the real estate sector.

In January 2017, the number of agencies operating in Malaga Province totalled 9,600.

This gradual recovery of the housing market proves a far cry from the economic slump that saw so many estate agents forced to close down and business is now as vibrant as ever.

The figures of the Central Business Directory, published annually by the National Institute of Statistics (INE), reveal that almost 20 per cent of the new businesses opening up in Malaga Province are estate agencies.

INE data use the concept of local unit to refer to the number of companies, which includes independent agencies, those belonging to a national chain or franchise, as well as self-employed.

In the last financial year alone, 650 new estate agencies were opened in the province.

Just as the global financial crisis erupted in 2008, there were more than 13,200 agencies in Malaga Province, a figure which steadily dropped to fewer than 6,750 in 2013.

The Spanish property market is now well and truly back on its feet, especially in Malaga Province where more estate agents have opened in the last four years than supermarkets, construction companies, food and beverage services, mechanics workshops as well as insurance and financial services.

This resurgence of real estate activities has provided a great employment boost to the area, with a 51 per cent increase in agency workers (salaried and self-employed).

In terms of sales in relation to population, Malaga Province places second on the national ranking.

Malaga Province had 17.16 sales per thousand inhabitants, a figure only slightly surpassed by Alicante (17.37) but higher than those of Almeria (13.75) and the Balearic Islands (13.25).

Malaga Province is one of the most active areas in the current Spanish housing market boom, currently enjoying a profound level of success with 28,271 recorded sales from June 2016 to June 2017, a figure 9.25 per cent higher than in the previous 12-month period according to data

from the Registrar's Association.

In total, Malaga Province has the fourth highest number of property sales in Spain, behind Madrid (63,037), Barcelona (51,010) and Alicante (32,068) but ahead of Valencia (23,644), Baleares (15,158), Sevilla (13,423), Murcia (12,274), Las Palmas (10,962) and Tenerife (10,602).

Experts attribute this phenomenal success to the well-maintained coast, the area's tourist attraction and a high level of foreign demand.

The bulk of the strength of the market is mainly supported by resales (in Malaga this accounts for 81.5 per cent of operations and at the national level 82 per cent) with the rest being new builds.

The valuation company Tinsa recently highlighted the Costa del Sol as one of the areas on the Spanish coastline where the housing market is recovering fastest due to the increase in purchases and prices as well as the increase of new projects.

According to the report Housing in Costa 2017, Axarquia is in a clear state of recovery compared with previous years while the areas between Marbella and Manilva as well as between Torremolinos and Mijas, have been experiencing a steady revival for some time and are now confirming signs of further improvement.

By John Smith

Golden Visas attract property investors

ALTHOUGH it is easier to purchase citizenship in the smaller European Union states such as Cyprus and Malta, Spain also offers succour to wealthy foreigners.

Just four years ago, the Spanish government introduced legislation to grant residency permits (known as Golden Visas) to foreign nationals who were either prepared to invest large amounts of money or were highly qualified in professions that Spain needed.

Since that time, after what was a relatively slow start, the number of Chinese and Russians in particular taking advantage of this option has actually increased with investment exceeding €1.5 billion since 2013.

This investment has been achieved with some significant 'tweaking' of the initial legislation in order to make inward investment more attractive although there are still a large number of quite

FLASHING THE CASH: The visas are available to wealthy foreigners.

different and bureaucratic rules that need to be followed, in some cases depending on your country of birth.

The fall in value of property in Spain and then the green shoots of recovery have helped to attract wealthy foreigners and adding to this has been an increasing number of executives posted to the major Spanish cities all of whom need to find accommodation for themselves and their families.



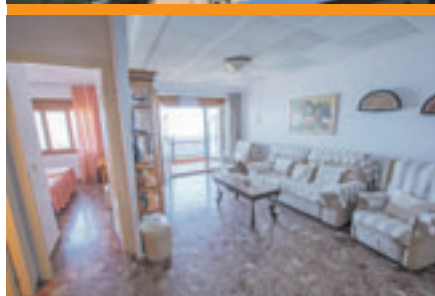
As Spain continues to be one of the stronger economies in the eurozone more and more wealthy mi-

grants are likely to settle in the country, especially as the government has made investment so much easier.

The natural step from residency is the granting of nationality which does come in time.



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REF 5741

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Costa Del Sol Living provides property management in the Costa Del Sol, Spain between Marbella and Estepona. The property management service is operated from our office in Costalita, Estepona.

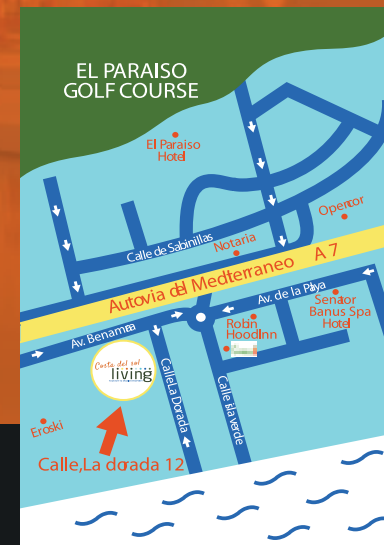
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By Alistair S Clarke FCA

Inheritance tax Andalucia 2018

Proposal for new significant exemptions

AFTER almost 40 years of uninterrupted socialist government, the PSOE finally lost its majority in Andalucia in 2015, although it was able to hang on to power in coalition with Ciudadanos, the new centre right party of Spain.

In return for approving the 2018 budget and propping up the minority government, Ciudadanos has just forced the PSOE to accept a substantial change in ISD.

The Impuesto sobre Sucesiones y Donaciones (ISD), Spain's inheritance and gift tax, dates back to a 1987 law that replaced a similar law of 1967. Since 1987, apart from some relatively insignificant tweaks, the law has remained largely untouched, including the tax rates and bands. Inflation has reduced the real value of money by 180 per cent since 1987 so, over the years, the real cost of ISD has doubled.

Because the authorities often assess tax on the theoretical value of a property and because properties have been difficult to sell in recent years, many fami-

Property is likely to be an important part of any inheritance.

lies have simply had to give up inheritances because they can't pay the tax.

In recent years the tax has been fully devolved to the Autonomous Communities (Andalucia, Cataluña, Madrid etc), which has seen this already unfair tax become ridiculous because regional variations are now extreme.

For example: Madrid has virtually eliminated the tax by providing a 99 per cent exemption for families but the PSOE in Andalucia, boasting its left wing



credentials, actually increased tax rates for the wealthy.

They improved exemptions for modest inheritances between family members but the rules were so badly drafted that they caused even greater unfairness.

The press releases announce that the general exemption to

ISD will be increased to €1 million per person. The general exemption for inheritances between close family is currently only €15,956.87.

It is important to know that ISD is payable by the beneficiaries of inheritances, not the estate of the deceased as happens in the UK and other countries. Conse-

quently, in the case of Wills that are designed to spread assets between several family members, each family member will be entitled to their own €1 million exemption.

The devil is in the detail and we must await the release of the text of the new exemption before celebrating too much. We have to make sure that there are no snags that the politicians sneak into the text to limit the exemption unfairly, as has happened in the past.

An example of such political trickery is that Andalucia currently boasts an exemption for close family inheritances of up to €250,000 when the beneficiary's pre-existing wealth is less than €402,678.11. However, exceeding either of these limits by just one cent disqualifies the beneficiary and results in only €15,956.87 being exempt.

Caution aside, this could turn out to be very good news indeed for people wanting to invest and live in Andalucia as ISD has always been a significant disincentive. For a guide to the current ISD system visit: <https://www.spenceclarke.com/pdf/17.pdf>.

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Ref: DRG-1421 485.000 €

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 📏: 176 m² 📏: 65 m²

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 📏: 117 m²
 📏: 29 m²

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Ref: NEC-1499

Villa / SOTOGRANDE ALTO

🏠: 4 🛏️: 3
 📏: 1.266 m² 📏: 228 m² 📏: 31 m²

Ref: HSNS-1232 695.000 €

Villa / SOTOGRANDE ALTO

🏠: 4 🛏️: 3
 📏: 1.680 m² 📏: 341 m² 📏: 100 m²

Ref: HSNS-479 795.000 €

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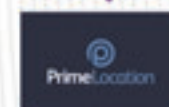
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WITH more than 27 years selling over 1,800 luxury properties in the Marbella area, FM Consulting offer a warm, friendly, confident service you can trust.

Founder Fausto Martinez knows a thing or two about luxury, having been General Manager of Estepona's Hotel El Paraiso and Marbella's Hotel Golf Plaza before moving into property development. Since then he has overseen the development, construction, marketing, sales and management of developments in Bahia del Velerin, Monte Paraiso Country Club, Monte Paraiso, Las Lomas de Conde Luque, Costa Galera, the Cortijo del Mar Resort and others.

After their successful ongoing projects of Syzygy Home The Villas & The Residences and Las Terrazas de Atalaya, all under construction with still some units for sale, Martinez is proud to announce the launch of their El Mirador de Estepona Golf Project, overlooking the 3rd hole of Estepona Golf in the municipality of Estepona with walking distance to the club house. Off-plan project of 54 modern two and three bedroom apartments and penthouses with views to the sea and golf.

The group is also very proud of developments Las Terrazas de Cortesin Seaviews and Cortijo del Golf, both launched last August. Las Terrazas de Cortesin Seaviews is in the prestigious Finca de Cortesin urban-



LUXURY PROPERTY: Cortijo del Golf.

sation. These 45 apartments are built in a modern architectural style and every apartment, from ground floor to penthouse, has sea and golf views with south-facing terraces. In addition, the development offers two pools, gardens, parking and storage.

Cortijo del Golf is located in the well-known and prestigious area of El Campanario, in the municipality of Estepona and adjacent to Marbella. The development's strategic location makes it unique, surrounded by golf courses (El Campanario, Atalaya, Guadalmina, El Paraiso, La Quinta, etc), 1km from the nearest beaches. On foot, residents will be able to enjoy the facilities of Club El Campanario, as well as nearby shopping centre,



NEW DEVELOPMENT: Las Terrazas de Cortesin Seaviews.

Diana, Off-plan project of 64 modern apartments and penthouses.

The company is known for employing the highest calibre architects who work on the most gorgeous locations. FM Consulting is an exclusive agency that takes on all the marketing and the sales of the project from scratch. It has a hotel arm, which organises all the services, including taking properties and turning them into tourist apartments, and blends property development and management in an excellent combination which offers profits to its apartment owners.

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Estate agents thriving

By **Matthew Elliott**

THE number of real estate agents in Spain has skyrocketed since the property sector entered full recovery mode in 2014. Data from Spain's national institute of statistics shows that there are 5,000 more offices on the streets than there were three years ago.

In Madrid alone there are some 31,000 real estate companies, roughly one for every 200 residents. In the capital there are more real estate offices per person than there are supermarkets and grocers combined. There are just 16,000 taxis.

In terms of sheer numbers, with a rise of 18.5 per cent since 2014, real estate agents have bounced back better than any other sector in Spain's thriving economy.

With 2017 set to close with more than half a million home sales, there's little wonder the sector is in such rude health.

There is also a knock-on effect on employment and the construction industry, which is helping build hundreds of new real estate offices each month.

As is the case with prices and sales, the real estate growth is not uniform across Spain. Numbers are rising quickest in the twin cosmopolitan cities of Madrid and Barcelona.

Empty homes are finally selling

By **Kat Ashton**

THE backlog of unsold property is finally decreasing in Spain, but is still three times larger than it was in 2004.

The Spanish housing market is recovering in sales across all 17 of the country's regions but there still remain a large number of properties that have yet to be sold. The total number has now dropped to 1.36 million, down from 1.7 million in 2010, but this is still over triple the number of empty houses in 2004, when there were just 400,000.

These numbers prove how demand for homes is uneven across Spain as a whole, as stock in popular tourist locations such as Barcelona, the Balearic islands, the Canaries and Malaga is predicted to run out in just three



BACKLOG: Many properties remain on the market.

years. Several banks are currently in talks to finance the construction of almost a million new properties to satiate this trend.

The future continues to look bright for the market, however, analysts at the consultancy firm RR y Acuña de Asociados predict that the

number of unsold properties in Spain will have dropped to 907,000 by 2019, and only 350,000 of these will be new builds.



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Landlords rake in rent

By Matthew Elliott

FOR the ninth consecutive quarter residential house prices notched up an increase. Across Spain houses are now on average just 27 per cent lower than the historical peaks reached in 2008.

On the coast the disparity is closer to 35 per cent since prices fell much harder during the crisis. But Spain's Mediterranean hotspots are fuelling the market's excellent performance in 2017.

But it is in the rental business that prices are really shooting up.

New data from property website Fotocasa reveals that, at the end of August, rents had risen by 10 per cent compared to August 2016.

Landlords have clocked up 30 consecutive months of higher rental profits as the market leaps forward.

As in house prices there is still some catching up to do before 2008 levels are

reached. Rents currently fetch an average of €8.08 per square metre per month, compared to €10.12 a decade ago.

Rental prices are shooting up.

Only in Galicia did rents fall. The largest increases were recorded in Madrid, the Canaries, Balearic Islands, and Cataluña where they

rose a robust 18.2 per cent, now costing tenants €12.13 per square metre.



Exception to the rule: Galicia.

Second-home market gets a makeover

By Kat Ashton

A NEW report from the estate agents Donpiso has revealed new changes to the second-home market in Spain.

The market has been dominated by foreign buyers over the past decade, looking for holiday homes on Spain's extensive coasts, but now there seems to be growing interest from domestic investors.

Over six million Spanish households now own a second home, according to the report - which is over an eighth of the population. Over half of these homes are located on the coast, either on mainland Spain or on one of the many islands.

The new increase has largely been attributed to the recent recovery in the economy. Higher employment rates and more disposable income have led to a 20 per cent increase in mortgage lending over the past year. The current stability in the market has also given many Spaniards the confidence to invest in property on home soil again.

There is also a new crowd of foreign investors keen to get in on the action. While Brits have traditionally dominated the second-home market in Spain, the last 12 months have seen an increase in demand from Dutch investors in particular, which is up 58 per cent.

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Ref: 963

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Large townhouse, Fuengirola

Modern townhouse in sought-after area
 5 bedrooms • 2½ baths • Built area 190 m²
 Plot 210 m² • Terrace 45 m² • Utility room
 Community pool • Garage • A/C • Alarm



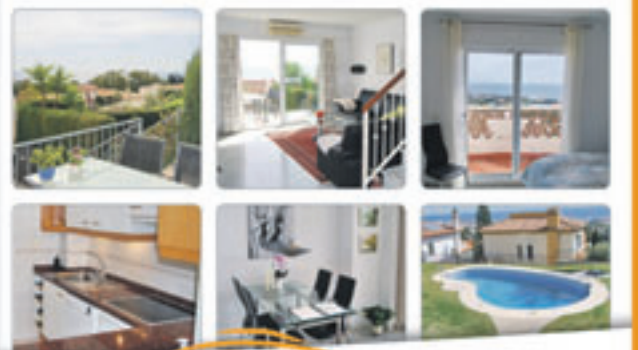
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The villas have been meticulously designed to adapt to today's lifestyle, combining the latest home domotics, a lift throughout all floors, a wine cellar, pool access from rooms, 24-hour security, and solarium as well as six exclusive entertainment areas for your modern-day convenience.

Starting from just €1,275,000, there are additional affordable 'customised' packages available to achieve your dream home, in-



An image of just one of the 11 unique villas at The Heights.

cluding a gymnasium, home cinema and a full SPA.

The Heights is a vision, created and born by the founders of the famed restaurant

group La Sala, a business that is at the forefront of the coast's hospitality scene, built on innovation, creativity, passion and energy.

This team, taking the core ingredients and values of quality, experience and delivery have been inspired to develop this new authentic project, which when combined with industry-leading expertise and cutting-edge design partners will give you The Heights.

The team have a passion for the region, a great love of the coast, and a belief in this area, with themselves having invested to live here with families and friends. La Sala as a group was built on shared principles and these all lend themselves to The Heights and this experience to create a development of luxury villas that truly demonstrates the team's local knowledge, passion for innovation and accessible quality and affordability.

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R2970449 €350,000



Penthouse Hacienda del Sol, 2-bed, large roof terrace, large lounge / dining room. Spacious kitchen, large terraces, panoramic views and walking distance to beach (150 metres). Hacienda del Sol consists of 6 swimming pools and children's pools, padel tennis courts, gym and large jacuzzi.

R2950472 €285,000



Townhouse Atalaya, 3-bedroom perfect for families. In the established area of Monte Biarritz. Well-kept property ideal for all year living. Two large terraces, views of the garden. Communal swimming pools, located within walking distance of shops at Diana Centre. Only 15 minutes to beach.

R2974157 €125,000



Apartment New Golden Mile, charming 1-bedroom ground floor apartment. Closed terrace/conservatory and private area of communal garden leading to swimming pool. Situated in lovely urbanization in Coto La Serena. 5-minute walk to the beach. The area has seen substantial growth with redevelopment and becoming more popular as a holiday area.

R2950574 €480,000



Apartment El Presidente, middle floor with large 3-bedrooms, 3 ensuite bathrooms. Apartment has large wrap around terrace overlooking fountains of El Presidente. Large lounge and dining area. Within walking distance to beach and many shops, bars, restaurants and medical centre. 5 swimming pools, 1 heated, tennis courts and children's play area.

R211330 €450,000



Penthouse New Golden Mile, 3-bedrooms, 3-bathrooms beachside. Excellent condition with views of the gardens and close to beach. Fully fitted kitchen, 24-hour security including alarm system. Communal pool, parking available in garage or street. Penthouse comes fully furnished.

R2997773 €265,000



Townhouse Benavista / El Paraiso, 2-bedrooms, 2 bathrooms. Undergone complete refurbishment and in brand new condition. Few minutes' walk to all the facilities of Benavista with bars, restaurants, banks, shops, El Paraiso Golf and walking distance to the beach. Community country club with bar, restaurant and swimming pool.



Photo by Instagram/anniset

DRY DOWNPOUR: The couple has fun posing next to unusual buildings.

Insta-fun

By Kat Ashton

A YOUNG Spanish couple has attracted a large following on Instagram thanks to their eccentric architectural posts.

Daniel Rueda and Anna Devis, from Valencia City, have received a lot of online attention after posting a series of photos which sees them posing in

quirky ways beside unusual buildings.

The photos document the pair's unique perspective on the world around them - be that in their home city or on travels farther afield. Hence, it should not come as much of a surprise that they both have a background in design (Rueda is an illustrator and Devis is an architect).



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Popular coastal getaways

By **Matthew Elliott**

NEW research from estate agents Donpiso reveals that foreigners buying a second home in Spain spend an average of €200,000. The costs vary considerably depending on which part of the coast they choose.

Alicante Province is right in the middle with homes going around the popular Vega Baja area for an average of €200,000. Slightly further south in Murcia the cheapest coastal average is found. Buyers can expect a standard seaside property for around €150,000.

Just north of Barcelona, along the extensive Costa Brava, holiday homes cost an average of €205,000. South of the Catalan capital, in the quieter Costa Dorada, prices drop to around €160,000.

Unsurprisingly, the most expensive mainland destination for holiday home buyers is the famous Costa del Sol. Those hoping to make the dream of a place in the sun come true should expect to pay around €350,000, more expensive than the British average.

Researchers found that Brits and



PRICEY: Calella de Palafrugell on the Costa Brava.

Costs vary depending on which part of the coast.

Germans are far from the only people with properties on Spain's extensive Mediterranean coast. There are 3.6 million Spanish households with second homes across the country, though many are in smaller, interior villages.



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Off plan villas in Bel Air, the new Golden Mile, Estepona • 1,141 m2 plot • 444 m2 built • 4 bedrooms and 5 bathrooms. Price: from 995,000€



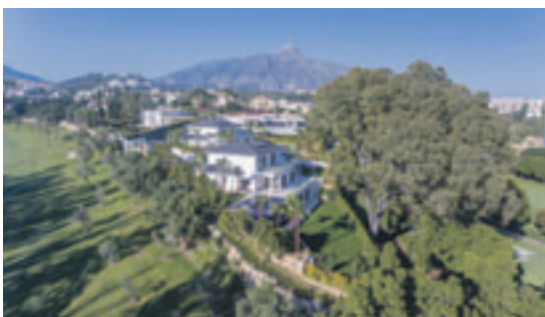
New promotion in Marbella Golden Mile, 86 PGOU. 577 m2, 4/5 bedrooms, 4/5 bathrooms, 2/3 cars garage. High and luxury qualities. Private lift. Price from : 1,790,000€



Off plan villas in Nagueles, Sierra Blanca, Marbella.- 1,532 sqm plot, 893 sqm built. • 4 bedrooms and 7 bathrooms (appliances possib.) • Price: 2,461,000€



Off plan project, Sierra Blanca, Marbella • 2,300m2 plot, 783m2 built + terraces, 1,135m2 • 6 bedrooms and 7 bathrooms, huge 100 m2 living room • Inside and outside pool, 5-6 cars garage • Plot and project: 2,750,000€



VILLA IN THE GOLF VALLEY, NUEVA ANDALUCIA Plot area: 2,033 m2 • Built: 1,023 m2 • Terrace area: 484 m2 Bedrooms: 5 • Bathrooms: 5 • Nueva Andalucia in the district of Los Naranjos is presenting today! • Price: 4,500,000€

La Zagaleta is the most luxurious residential area in Europe • PLOT : 5,315m².- BUILD : 2,200 m² • 7 bedrooms and a separate apartment for staff. Over 900 hectares surrounded by lush vegetation, natural lakes and golf courses with more than 230 high-standing real estates with breathtaking views of Gibraltar and the North African coast.

Golf courses, horse-riding club, club house, tennis courts ... are some of the facilities that the complex invites future owners to enjoy, as well as 24h security and running heliport with Civil Aviation. Marvellous contemporary style villa with astonishing sights to the sea and mountains. Indoor pool, spa, gym, massage room, wine cellar, TV and games room, private cinema, wine cellar and a spectacular garage with sea and mountain views. Price: 7,900,000€



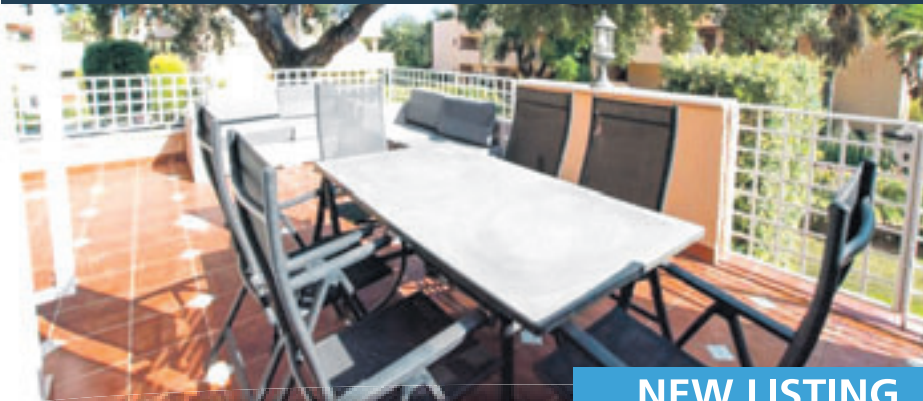


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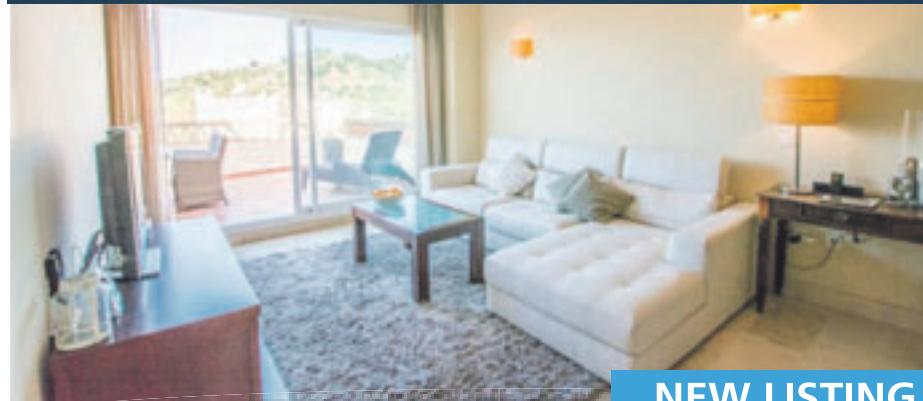
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How to enjoy serious savings when saying 'adios' to Spain

If you're planning to send money back to the UK from Spain, getting the right support could make all the difference - particularly in the current climate. While Spain remains one of the most popular European emigration destinations, events since the UK referendum have left some expats reconsidering their tenure here in Spain.

Since the UK voted to leave the EU in June 2016, it's fair to say that uncertainty has been the order of the day. And with the surprising outcome of the 2017 UK general election and Brexit negotiations already hitting big obstacles, the outlook for British nationals living abroad remains murky.

The initial vote to leave may have been a shock, but GBP/EUR has taken a further beating since. Theresa May's ill-advised snap general election saw the Tories barely clinging onto power. At the beginning of August, a pessimistic outlook from the Bank of England (BoE) saw the GBP/EUR exchange rate crash to a fresh seven-year low.

Recent developments, such as increasing optimism at the BoE and softer-than-expected signs of weakness in the UK economy have pushed the pound higher. But even with this current strength taken into account, GBP/EUR has only been able to climb back to what was the worst post-referendum level before the latest bout of weakness.

For anyone looking to move money back to the UK from Spain, this is great

news, as your euros will buy more pounds. There are still important things to be aware of, however.

1. Transfer timing

As the past year has shown, exchange rates are capable of sudden, dramatic movement. The pound dropped 8% in the wake of the EU referendum result and lost 2% on the day after the UK general election.

Timing can make a huge difference when it comes to getting the best return on your currency transfers, so stay up-to-date with the latest news if you want to be able to time your transfer effectively and move your money when the exchange rates is in your favour.

2. Transfer fees

Most banks apply a transfer fee when moving money abroad, but you can avoid this charge by using a reputable currency broker to manage your funds instead. Currency brokers are also able to offer more competitive exchange

rates than other providers, potentially saving you thousands on larger transfers.

3. Transfer deals

Leading providers of international money transfers, like Currencies Direct, may also be able to give you access to special deals. Currencies Direct's relationship with CaixaBank means that anyone selling a property in Spain is able to deposit their banker's draft in Currencies Direct's euro account without incurring all the usual fees before repatriating their funds.

With uncertainty likely to remain the watchword as 2017 comes to a close, it's essential that you have access to expert support and insight when you need to move money to or from Spain.

At Currencies Direct, we've helped over 210,000 customers save on their currency transfers since 1996. Just pop into your local Currencies Direct branch or give us a call to find out more about how you can save money on your currency transfers.

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Top of the props!

Spanish market continues to thrive



MARBELLA:
Upmarket.

MARBELLA

On the higher end of the property market, Marbella has long been a favourite of the rich and famous and boasts some pretty impressive luxury villas in its register. Nearby Malaga airport offers year-round flights to the UK and the town is known for its upmarket array of shops, restaurants and nightclubs - where you might just spot a familiar face or two.

By Kat Ashton

S PAIN welcomed a record number of tourists to its shores this summer, and the temptation to buy a second home abroad becomes even stronger after returning to the daily grind. The promise of a great climate, cheap flights and Mediterranean lifestyle is particularly appealing to Brits who continue to flock to buy property in their favourite holiday spots.

While the property market continues to show strong signs of recovery, a new survey by one of Spain's top homebuilders has revealed which areas are the most in-demand among British investors:



TORREVIEJA:
Popular.

TORREVIEJA

Topping the list as the most popular destination to buy a second home is Torrevieja on the Costa Blanca. This town is located in the southern part of the Alicante Province and seems to have it all, with affordable properties, white beaches, and the Alicante airport just a short drive away.



CALVIA: A great base.

CALVIA

Mallorca has become a sought-after destination in recent years and draws in holidaymakers from across the globe. Once named the second best place to live in the world, the largest of the Balearic Islands promises a comfortable, happy and relaxed lifestyle. The historic town of Calvia is located within close proximity to the island's most popular resorts so is a great base for families looking to relocate.

MIJAS

Just up the coast from Marbella is the popular village of Mijas, which offers a wide range of amenities so visitors and residents alike are never short of things to do. With great beaches and golf courses in close proximity, not to mention an established community of UK expats, it is clear why more and more people are choosing to make Mijas their second home.



MIJAS:
White village.



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Grand designs

IF your house is beginning to look a bit tired and could do with some sprucing up, there are several simple things you can do to make all the difference, especially if you are about to sell

By Kat Ashton



PHOTO BY UNSPLASH

STYLISH: A statement or feature wall.

Make a statement

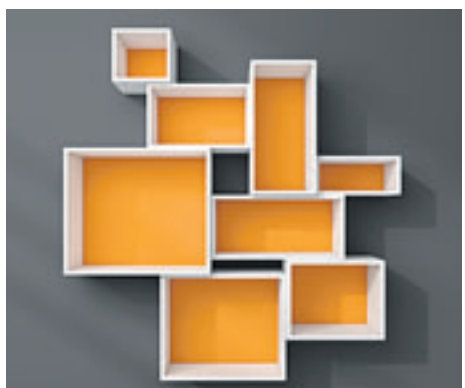
A statement wall is a great way to give new life to a tired-looking room without having to make any major changes. Adding a stylish wallpaper or fresh lick of paint in a contrast colour will give any room a stylish new look.

Texture tricks



TOUCHY FEELY: Use textures to create an appealing look.

Adding a new furry rug, silky curtains or even textured wallpaper will bring an extra dimension to your home, and make it more tactile too. Bold patterns are in so feel free to go as opulent as you like - it will also up the cosiness factor in winter.



SHELF LIFE: A lick of paint can work wonders.

Shake up the shelves

While the backs of shelves often go unnoticed, if you have any open or glass storage units you could try painting the insides a bright colour to add a bit of drama. Orange is a favourite among design gurus but matching the colour to a statement piece of furniture will also work well.

Sleep tight



COVER TO COVER: New bedding can breathe life into a room.

It's always a good idea to change your bedding every now and again, as getting some shut-eye becomes even more tempting when you have a new set of sheets to slip into. Adding a soft comforter in winter could also save on heating costs as the nights start to get cooler.

Antique home-show



RETRO: Old furniture can be renovated.

If you have any old furniture lying around, or spot a really interesting piece in a second-hand store, why not give it a good sprucing up and make it the star of the room? Painting an old table or cabinet is an easy way to start, but antique baths also make great statement pieces

in a modern bathroom.

Mix and match



COLOUR ME HAPPY: Use contrasting cushions for a fresh look.

Having a mix of styles, when paired right, can actually make a house look more contemporary and lived-in and less like a show home. An easy way to do this is by changing up the chairs around the dining table to create a less formal atmosphere, or swapping in a few new cushions on the couch.

Touch of tiles



SQUARE DEAL: Tiles are an interesting option.

Tiles are not just for the bathroom floor and are often overlooked in interior design. Use a selection of small colourful or patterned tiles to decorate a fireplace or create a pretty mosaic feature on the wall.

Cool collection

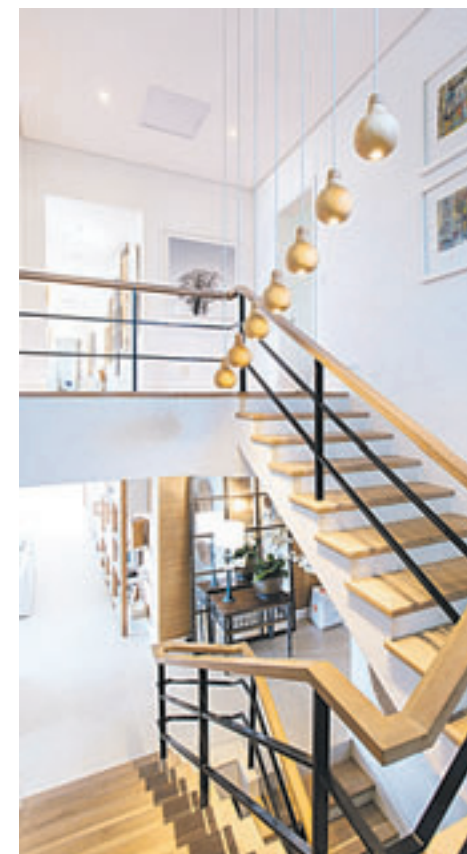
If you have a penchant for collecting things, be that porcelain, picture frames or even buttons, why not display your collection proudly in one corner of the house? The pieces don't have to match, in fact it is better if they don't, and will

make a great talking piece when you have guests over.



BITS AND BOBS: Put your collection on display.

Light it up



A LOAD OF BULB: Use lights intelligently.

Having the right lighting can make all the difference, as it determines the kind of atmosphere you want to create for your home. Layering your lighting is a great way to add style and create an ambience, and can make a room seem larger or cosier, depending on how your play it.



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Bathrooms: 2
Build: 151m²
Terrace: 28m²
Community Fees: 345€/Month
IBI: 1,023€/Year
Garbage Tax: 186€/Year



€479,000



A very spacious middle floor apartment in the popular complex of Aldea Blanca. Situated with a south westerly orientation enjoying views to the mountains and sea with plenty of sun and light. The apartment has recently undergone a refurbishment with an open plan modern kitchen, new floors creating a modern look, new wardrobes and doors and an overhaul of all electrics. Due to the distribution there are possibilities to extend the unit with another bedroom or keep the spacious layout. A beautiful apartment close to amenities and situated in a complex with 24 hrs security and 4 pools with tropical gardens.

Ref. 176-01407P

**Immaculate townhouse
in Last Green,
Nueva Andalucia**

Bedrooms: 4
Bathrooms: 4
Build: 425m²
Terrace: 116m²
Community Fees: 426€/Month
IBI: 1,862€/Year
Garbage Tax: 186€/Year



€895,000



Large corner town house in immaculate condition and situated in the popular complex of Last Green. This unit is only one of a few with 4 bedrooms. The kitchen was recently finished using only the finest of materials creating a wonderful focal point in the house. The split level living and dining room has a luxurious feel where the living area leads you straight out onto one of the terraces and the garden area. All 4 bedrooms have bathrooms en-suite. There are incredible sea and mountain views from the large solarium. The property comes with a private garage, big enough for 3-4 cars.



DREAM HOME:
Villa Moana.



Homes with the X Factor

By Kat Ashton

ANY devoted (and loaded) fans of the X Factor can now get a taste of what it feels like to make it to the judges houses part of the show - by buying one of Simon Cowell's houses.

Two of the luxury Marbella villas that were used in the series are currently on the market, but it costs a pretty penny to buy a piece of TV history.

One of the most iconic 'judges homes' used in the series is Villa Moana, where Simon Cowell memorably gave boy band One Direction their first big break and put them through to the live shows.

The stunning estate, often called the most luxurious villa on the Costa del Sol, will set you back a staggering €40,000,000. With a tennis court, indoor and outdoor pools, and a 180 degree view of the ocean, it's not hard to see why.

If €40 million is a bit of a stretch, wannabe pop stars could always opt for another villa Simon used during the show which is on the market for a bargain €2.5 million. The modern, five-bedroom



PHOTOS BY VILLAMOANA.COM

LUXURY:
It's not
hard to
see why.

DREAM HOME: Villa Moana.

home is located in one of the region's most exclusive neighbourhoods in Benahavis and has panoramic windows offering a fantastic view of the Mediterranean.

A tale from the other side

By Paul Wheelan

ALL hosts of holiday rentals want their guests to have the best yearly holiday experience in their property, but sometimes that's not achievable.

Good reviews are the life blood of a successful business of renting properties.

My one and only bad review started with a phone call from my expected guest.

He couldn't find the apartment in some Pueblo in Spain. After five more calls, and subsequent eventual arrival, his first words were, "Where's the second bedroom?" and "Where's the swimming pool?"

He spoke no English but I got the message. Shortly later I was called back to the property to be told, "Where's the Spanish TV channels? It's all in English." That problem was sorted out, at great expense the following day, with the installation of a Spanish TV system.

On leaving a week later, six hours after the required departure time, in order to allow cleaners in for the next guests, I discovered five strands of the terrace Venetian curtains cut off. And also an extra guest installed sleeping on the floor.

In his review he stated that the pictures on the website were not the same and had denounced me with the Guardia Civil for being a scam. It ultimately turned out he had looked at one property on the website, but mistakenly booked mine.

The experience for me resulted in being de-listed for rent with the website agency for five days. And only after three perfect reviews from the next guests was the man's review deleted as false and malicious.

The ultimate result was a loss of some €400 on the rental of that guest.

Paul manages www.celebrity-home-rentals.com.

Rise and fall

By Kat Ashton

CHANGES in the demand for housing have a direct impact on Spain's employment and earnings statistics. Economists discovered in a recent study that during the period 1990-2010, employment and earnings figures across the Spanish male population were significantly higher during periods of increased demand for houses, due to the rise in jobs in the construction industry.



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Wish you were here...

The 10 most luxury Airbnb rentals in Spain

By Kat Ashton

EVERY once in a while it's nice to get the chance to see how the other half live, and with holiday rental sites like Airbnb branching out into the luxury market, it is now easier than ever. From castles to vineyards, stylish penthouses to seafront villas - it's

clear the world's mega rich aren't spoiled for choice when it comes to splashing out on property.

Here are 10 of the most exclusive properties you can rent in Spain, all for a pretty penny of course:



Airbnb/Tourist Projects

1. Luxury modern seafront villa, Mallorca - €1,800 a night

This beautiful, modern villa offers some spectacular sea views, and is only 15 minutes drive from the centre of Palma. Located right between two beaches, and with a gorgeous pool that blends into the horizon. Six hours of cleaning and domestic service are also included in the price.



Airbnb/Dennis

2. Villa in El Paraiso, Marbella - €3,800 a night

Just a short drive from Puerto Banus in Marbella you can find this luxury property that blends the old with the new - high-end modernity with traditional Spanish hacienda touches. The accommodation is spread out across more than 1,250m² and has a gym, playground, pool, and its own herbs and fruit garden.



Airbnb/Chris

3. Camelot castle, Mijas - €944 a night

This castle-style villa has one of the best views on the coast, with its cylindrical shape offering views from nearly every direction. You can get into the castle spirit by lighting one of the two log-burning fires - not that this will be necessary in the height of summer. A full catering and maid service can be provided on demand.



Airbnb/Fabrice

4. Sea Blue villa, Altea - €1,857 a night

Nestled in the cliffs of the exclusive Altea hills, this amazing property spreads out across over 500 square metres and has its own gym, cinema room and personal team of staff trained to cater to your every need, including a butler, private chef, spa therapist and pool attendant.



Airbnb/Yvonne

5. Luxury apartment, Marbella - €600 a night

Located right in the heart of upmarket Puerto Banus in Marbella, this spacious apartment has three bedrooms, all with en suites and is beautifully furnished with marble floors and chic furniture. There is also a 24-hour concierge service and a gym and sauna on-site.



Airbnb/Sun Coast

6. Villa Miranda, Las Lagunas de Mijas - €8,050 a night

Privacy is key to this exclusive residence on the Costa del Sol, as the house is nestled in a garden and the nearest neighbours are over 1km away. The villa has many high-end features to justify its intimidating price tag, including a spa, two saunas, two Turkish baths and a cinema room.



Airbnb/Taylan & Guille

7. Casa Milana, Mallorca - €3,500 a night

Perched on the edge of a cliff, take a dip in this luxury villa's pool and you'll feel like you're swimming right out into the ocean. Fitted with every kind of amenity you might need including a padel court, games room, hair salon and spa, guests will find little need to travel out to nearby Palma when they have this piece of paradise to themselves.



Airbnb/Peter

8. Gorgeous golf villa, Marbella - €1,075 a night

This modern property is perched right next to a golf course so is perfect for anyone who wants to improve their swing. Built over three levels with a stunning roof terrace, glass lift and eight hour daily staff service from Monday to Friday, it also has stunning views over Gibraltar and the North African coast line.



Airbnb/Bodega Iniesta

9. Andre Iniesta's vineyard, Fuentebilla - €100 a night

Definitely the most affordable option on the list, but probably the only chance you'll get to stay in the home of a World Cup-winning football legend. The FC Barcelona player also gave one lucky person the chance to win a personal tour of the vineyard from Iniesta himself.



Airbnb/Pablo

10. Megayacht docked in Puerto Banus - €9,000 a night

Take to the high seas or party on port - this megayacht puts a whole new meaning into the term 'luxury rentals.' A night on this beauty costs the same as a deposit on a small house, but it's worth it to be the captain of your own megayacht - even if just for a day.



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New breed of **real estate**

By Matthew Elliott

ALMOST €400 million was raised when American investment fund Lone Star sold a 27 per cent stake in Spanish property developer Neinor Homes. The sale was more than expected, at around half of the fund's total share of the recently floated developer.

Neinor was formed by Lone Star three years ago and quickly began a symbol of the Spanish property resurgence, snapping up homes and land in the face of rampant pessimism.

It debuted on the Madrid Stock Exchange earlier this year with a value of €1.3 billion. It is exclusively a residential op-



BUILDING UP: Render of a Neinor development in Marbella.

erator, making its success even more surprising in an era when Spain had more than half a million ghost homes unsold after the

crisis.

Shares have continued to rise and now other newly formed and ambitious developers are following

Neinor's lead. Residential construction activity has returned with a vengeance according to Spanish real estate experts CBRE.

Other emergent firms include Kronos, Aelca and Via Celere. They are backed by giant foreign investment funds which see lucrative opportunities in Spanish property.

The new breed are eager to present a new face of Spanish real estate, one focused on flexible mortgages, quick, legal construction, family friendly prices and putting the consumer first.

The buoyant new industry is supported by a strong economy and thriving commercial property sector.

Offices, student halls, hotels and shopping centres are being constructed en masse across the country, built in tandem with ultra-modern new residential developments.

Pyramid dream house becomes reality

By Kat Ashton

AN architectural firm has dreamed up an inverted pyramid house deep in the heart of the Spanish countryside.

The Japanese firm TNA is planning to bring cutting-edge design to Matarranya in Aragon by taking the classic pyramid form and turning it upside down.

The designers have responded to developer Christian Bourdais' Solo Houses project, which invites architects to build a house without restrictions in a rural setting.

Large cut-outs in the upper levels will provide lots of light and a view of the surrounding landscape. The roof will also boast a swimming pool, which all three bedrooms will have access to. The interior of the house will be divided by mezzanines which will define the living spaces while keeping the open feeling of the pyramid.

The Solo Houses project will feature 15 houses plus one hotel in total, with two of the residences already completed.



DESIGN DREAMS: A clever twist on a classic.

China State to buy out Spain's OHL

THE Spanish building company Obrascon Huarte Lain (OHL) is in talks with China State Construction Engineering (CSCE) over selling a stake of the company.

The company, which was founded in Bilbao in 1911, operates in 30 countries across five continents and is partly owned by the Villar Mir family who have a 51 per cent stake.

The potential deal comes after the company received increased pressure from creditors over mounting debt. It is believed the group has short-term debt obligations worth around €500 million.

OHL stock fell around 3 per cent following reports of the negotiations in the Spanish press.



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