

PROPERTY



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GUIDE



Perfect ten!

Property sales highest in a decade

HOUSE ABOUT THAT: Foreigners snapped up almost one in three properties sold on the Costa del Sol last year.

By Matt Ford

T

HE Costa del Sol property market is officially booming.

It comes after the College of Registrars released its latest statistics, which show the area is at the head of the recovery of the real estate sector in Spain after posting its best figures since 2008.

According to the data, more than 30,300 properties were purchased in Malaga last year, a year-on-year increase of 14.6 per cent and placing it second on the national ranking in terms of the number of sales relative to population.

International buyers were responsi-

ble for almost 30 per cent of sales, beaten only by Alicante, Tenerife (both more than 40 per cent) and Girona, Cataluña (30.8 per cent).

This equates to a sales index of 18.39 properties per 1,000 inhabitants, topped only by Alicante (18.75) and outstripping both Girona (13.93) and the Balearic Islands (13.81).

Although Malaga topped the latter classification from 2014-2016, its index still almost doubles the Spanish average of 8.6.

More impressively still, Malaga recorded the fourth-highest overall number of sales nationally in 2017, beaten only by Madrid with 69,966, Barcelona (53,733) and Alicante (34,631).

Sales of new homes increased by 22.4 per cent compared with 2016, while those of pre-owned properties - which accounted for 81.5 per cent of the total - rose by 12.9 per cent.

The most up-to-date details for foreign buyers are for 2016, and they show that the Costa del Sol remains an attractive option for foreign buyers, who snapped up more than 9,000 homes.

The report highlights the fact that Malaga has consistently been among the country's top five leading provinces, alongside Alicante, Tenerife, the Balearic Islands and Girona, for house sales in recent years.

Emilio Lopez Caparros, president

of Malaga's Association of Builders and Promoters recently told Spanish media that the local market 'is returning to normal,' especially in Malaga City and the Costa del Sol, while the Costa Tropical 'is also improving somewhat.'

He added that eager buyers are once again driving the market forwards, while credit from banks is more readily available, bringing about a 'soft' hike in prices.

The College of Registrars report concludes that the evolution of the real estate market is 'excellent,' but warns that faster growth may not prove beneficial as it could generate a spike in prices and subsequent 'contraction' in demand.

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RECENTLY formed by a select group of leading property and investment specialists who together bring many years' experience in diverse businesses throughout Andalusia and Europe.

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No Stress We enjoy showing clients around one of the most beautiful areas of southern Spain. From the fincas in the hills behind us to the penthouses in the ports, the range and choice of properties is stunning. We want you to enjoy it too. When you make your choice and the price and conditions are agreed, then the normal legal and financial procedures follow.

Should you so wish we can offer you a choice of several reputable legal firms to handle the transaction and financial people for mortgage/banking advice, etc.

No Anxiety Normal legal procedure to conclude the purchase.

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Step 2. If that date is within 30 days the next step is to sign the deed in the offices of a public notary.

Step 3. If the agreed date of completion is later than 30 days, normal

procedure is to sign a 'private purchase contract' and pay 10 per cent of the purchase price, less the €6,000 already paid.

Step 4. Completion of purchase. The final payment and exchange of keys takes place before a public notary who signs the new title deed. The notary's office will have requested the Land Registry for a 'nota simple continuada' which means the Property Registry is informed and is aware that a change of owners on this particular property will take place in this notary's office. This is added protection for the buyer.

Step 5. Still in the office of the notary, the buyer pays the vendor the final balance (normally banker's draft) and the vendor gives the keys of the property to the buyer.

Step 6. Registration of the change of owners is made in the property registry. The notary, on the same day of the signing, informs the Land Registry that the completion of the purchase has taken place. The deed now has to be taken physically to the registry in order to be properly registered.

Costs incurred in the purchase. These fees vary in different areas.

The notary fee for a purchase of a property of €200,000 will be between €500 and €1,000.

The Property Registry fee depends on the price of the property and varies between 0.175-0.03 per cent.

A property lawyer's fees are normally 1 per cent plus VAT of the purchase price. Their offices will get you your fiscal identification number (NIE), process the necessary documents with the Land Registry etc.

They will arrange payments of the relevant taxes associated with the purchase. They can also set up your utility contracts.

NB A lawyer is optional when purchasing property in Spain but we at KEYS recommend that you do use one.

For instance should you buy from a non-resident vendor in Spain, you, the buyer, are required by law to withhold 3 per cent of the purchase price and pay that directly to the tax office on the vendor's behalf.

This is a measure to prevent tax evasion by the vendor who resides in another country. Our advice, avoid the pitfalls.

We hope you find these points useful. In fact they may have raised some questions you want answered. If so, just ask.

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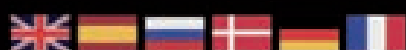
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Now is the time to buy!

By TMT Spain

THE Spanish property market is on the move again.

The number of mortgages taken out in January this year was up 9.2 per cent on the same month in 2017 and the amount borrowed has gone up by 7.9 per cent.

These are the most recent figures from the Spanish Statistical Institute (INE) and they paint a very confident picture. Mortgages for property in Sotogrande tend to be around 70 per cent of the asking price for non-residents and can be as high as 80 per cent for residents.

The same is true inland in

the villages like Jimena de la Frontera and Gaucin. Prepare yourselves; the best bargains are getting mopped up fast!

Case study

We have just sold a property in Jimena which was bought for €70,000 cash. The lawyer had to tell the buyer that this was lower than the price the Hacienda calculated as the 'real price.'

The buyer paid the 8 per cent tax on the title deed price and chose to wait until the Tax Authorities calculate the shortfall (which they undoubtedly will). This will add another €3,200 because the government says the property is really worth €110,000.

Winners and losers

Bad luck for the seller, our client, who had cash flow problems and needed to sell, but on this occasion the lucky winner was the buyer. There was a similar example in Sotogrande Marina, where a two bed sold for €280,000 when the ask-



SPANISH PROPERTIES: Now is a good time to buy.

ing price was €315,000.

And a villa in Sotogrande sold for €1.4 million negotiated down from €1.7 million.

Still a buyer's market . . .

Properties are out there. So, too, are mortgages: fixed-rate and variable for long and short to medium term investments.

Cash buyers can complete faster which can give more negotiating 'clout,' but

those buying with mortgages can also put in a 'cheeky' offer.

In this sense it is still a buyer's market. But, to quote Bob Dylan, 'the times they are a changing.'

It looks like sellers who can afford to sit and wait a year or 18 months before putting their property up for sale should get a better price. So, our advice? Buy now.



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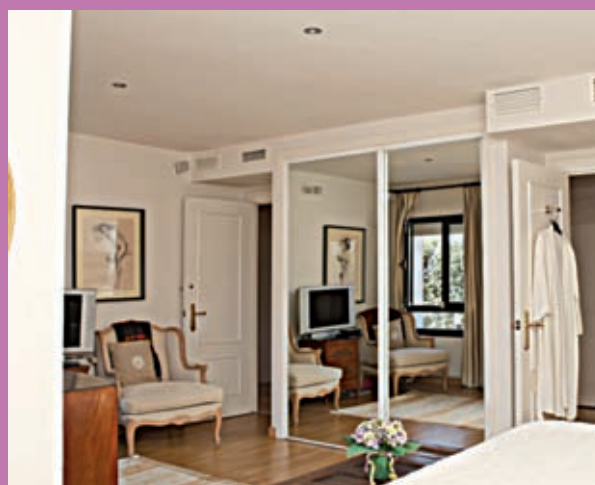
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GIGANTIC: The property has a 100,000 square-foot floor plan.

By Benjamin Park

A BRAND new American 'giga-mansion' is set to hit the market later this year with an estimated asking price of €408 million (\$500 million).

Dubbed 'The One', the giant mansion is based on the hill tops of Bel Air and has panoramic views of the City of Angels, while the Pacific Ocean can also be seen from the property.

It is expected to have

One of a kind

'World's most expensive home' nears market

20 bedrooms, 30 bathrooms and a parking garage big enough to hold 30 cars, while it will also house several amenities.

The One, which will reportedly be twice the size of the White House, has a 100,000 square-foot floor plan and will also include

a moat, a nightclub with its own VIP room, a 45-seat IMAX movie theatre, a four-lane bowling alley, a beauty salon, a casino and between four and seven swimming pools.

The architect behind the project is Hollywood designer Paul McClean who has a wide range of

celebrity clients, including Bitcoin billionaires The Winklevoss twins and style guru Calvin Klein, and the developer Niles Niami.

The flash property tycoon splashed €22.8 million (\$28 million) on just the land alone prior to LA tightening its property



CREDIT: TWITTER

SPLASHING THE CASH: The One is expected to have between four and seven swimming pools.



LIVING THE HIGH LIFE: It is expected to have its own bowling alley, cinema and nightclub.

regulations, which means when finished the giga-mansion is likely to be the only one of its kind.

The One will reportedly go on the market later this year with an asking price of €408 million

(\$500 million) and if it sells for anywhere near its asking price it will eclipse the current world record substantially; a French chateau bought by a Saudi Prince for €248 million.

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€285,000

PRICE REDUCTION ELVIRIA 3 BEDROOMS GROUND FLOOR APARTMENT

Apartment, 3 bed, 2 bath, 96 m² built, 33 m² terrace
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EL ROSARIO - MODERN VILLA

Villa, 4 bed, 5 bath, 570 m² built, 1,137 m² plot, 110 m² terrace
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MLSTH600493
€210,000

CALAHONDA 3 BEDROOMS TOWNHOUSE

Townhouse, 3 bed, 3 bath, 136 m² built, 161 m² plot, 25 m² terrace
 Situated in lower Calahonda, this is a lovely and cosy townhouse with 3 bedrooms and 3 bathroom close to all amenities.

S PAIN'S property success story of recent years is well known and some may feel that an affordable purchase is already beyond them.

However, with good timing and luck there are still great value properties available across Spain, just waiting for the eagle-eyed buyer to pounce.

■ Malaga

A decade ago this port city lacked the investment and tourist attractions, although it has always had lively nightlife.

Now it is the fastest growing city in Spain for visitor numbers, with a revamped harbour lined with shops and bars overlooking cruise ships.

But it is still possible to find historic city-centre apartments for less than €300,000 and a new two-bedroom pent-house apartment in a 19th century building there, is on the market for €295,000.

■ Madrid

It is a city of immense history, culture and energy, but many feel Madrid is overshadowed by the edgier Barcelona.

Yet there is no doubt that Madrid has benefited from the political crisis in Cataluña, and new developments are emerging all around.

Compared with many other European cities, the capital's prices are very competitive with fully renovated one-bed flats in trendy central Chueca (the Soho equivalent) going for €255,000.

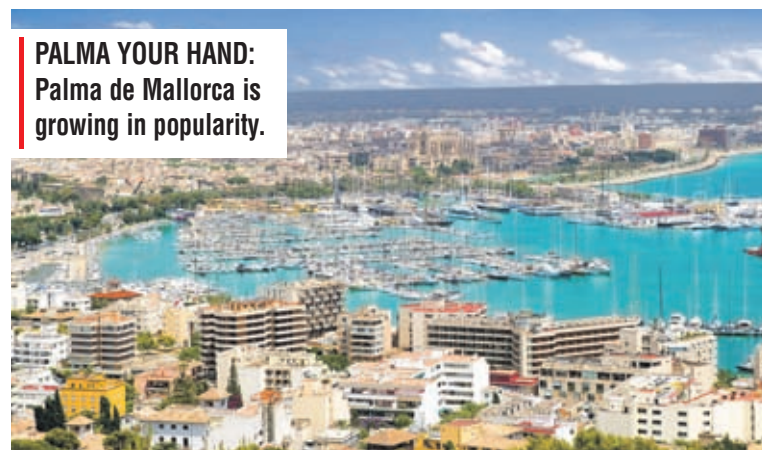
■ Barcelona

The independence issue hit

Housing hope remains in top cities



MAGNIFICENT MALAGA:
The beacon of the Costa del Sol is booming.



PALMA YOUR HAND:
Palma de Mallorca is growing in popularity.

Barcelona's economy hard, with companies moving out.

While the National Institute of Statistics (INE) revealed that property sales figures for the city took an 11 per cent dive in December, the beaches, culture and buzz of the city has seen it bounce back this year.

However, brand new one-bedroom apartments in the elegant Eixample are on sale for €265,000.

■ Valencia

Valencia has emerged out of its recessionary trough to account for 13 per cent of all new-build sales.

Despite having the beachfront communities, old-town charm and modern architecture to draw people from Barcelona, it has a wider array of property at relatively low prices.

While property prices rose by 11 per cent last year, it is still possible to find small flats near the harbour for €100,000.

■ Palma

Mallorca's attractive capital escaped the worst of the economic crisis that shook Spain in 2008, and unassumingly carried on its thriving progression.

The island effect gives it a reputation as a safe haven and there is now a vibrancy to the city with new shops and restaurants springing up all over.

On the Playa de Palma an apartment just off the pristine beach can still be bought for less than €300,000.

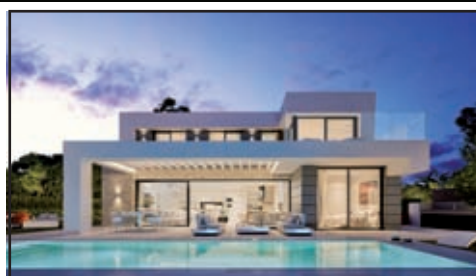


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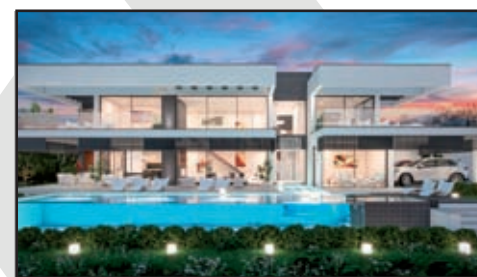
Contemporary Villas from 510.000€

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Rest easy!

Second Spanish easyHotel set for Malaga

BUDGET accommodation hotel chain easyHotel has announced that they have signed an agreement to build a 146-room hotel in Malaga.

Part of the easyGroup, who also own sister company easyJet, the company currently own seven hotels, housing more than 700 rooms, while they have further franchised 20 hotels with another 1,728 rooms.

The Malaga hotel, which is set to open in 2019, will reportedly be located less than five minutes from the city's cruise terminal and just 200m from the main train station.

It will be the company's second Spanish property following their first hotel in Barcelona, which will



PLANS: The Malaga hotel will be the company's second Spanish property.

be opened later this year.

Guy Parsons, Chief Executive of easyHotels, said: "We continue to expand our franchise portfolio in key international destinations and I am delighted that we are strengthening our presence in both of these important European tourist resorts, working alongside highly experienced partners."

"These additions will take our franchise portfolio to 1,728 rooms

opened, with 1,857 under development and the board looks forward to announcing further opportunities in due course."

Anna Cohen and Matthieu Dracs, from investors Extendam, added: "The brand offers Malaga's visitors comfortable accommodation at highly affordable prices and we look forward to working together to develop their first hotel in this popular tourist destination."

An underrated gem

By Lexus Estate Malaga

MALAGA City is a unique place on the Mediterranean shore, with warm and pleasant weather all-year round, making it the most visited city in southern Spain.

The council has, in recent years, made a big effort to transform Malaga into a cultural centre with more than 25 museums and exhibition centres, including the Picasso Museum, Thyssen Museum, and the Pompidou Centre. In fact the city centre itself can be compared to a great open air museum with stunning old buildings, many of which have been refurbished to give the city more charm.

Like all Andalusian cities Malaga also has a great gastronomic heritage, and many restaurants and bars offer typical tapas on open air terraces.

Malaga has become a favourite destination for many European middle-aged people to live, with good security, easy access, nice beaches, and good connections with other historical cities including Sevilla, Granada, Cordoba and Ronda. Malaga airport is now connected with most of the major cities in Europe.

As a result, the Malaga property market is booming. The demand to buy in the city has increased by more than 100 per cent in the last two years.

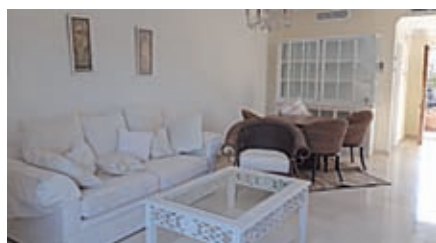
Malaga is surrounded by mountains and the sea, so there is not a great deal of scope for expansion.

The city hall controls all new building proposals in order to maintain its unique charm, meaning prices are likely to rise in the near future.

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Villa / SOTOGRANDE COSTA CENTRAL



7 5 1.387 m² 240 m²

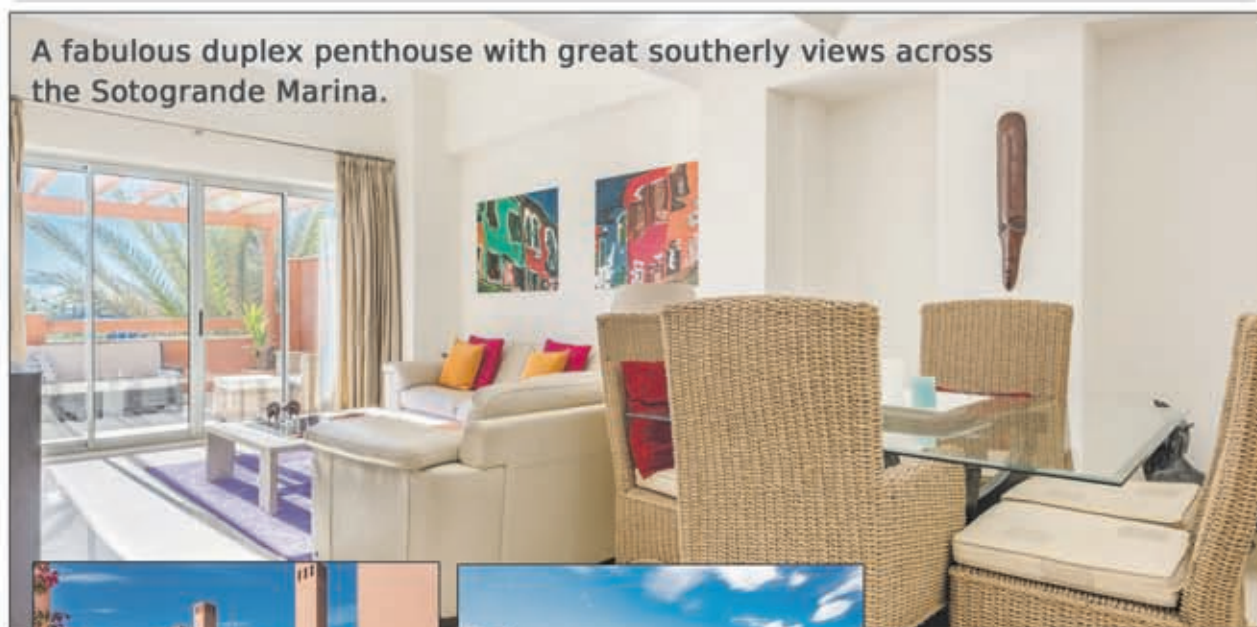
Ref.: HSS4-1258 850.000 €

Villa / SOTOGRANDE COSTA CENTRAL



4 2 1.090 m² 326 m² 58 m²

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Duplex / SOTOGRANDE MARINA



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A PETITE mobile hotel has been launched in Arctic Finland, which can be fixed onto a sled behind a snowmobile in pursuit of the Northern Lights.

The two-person cabin measures just eight feet wide, almost 15 feet long and 6.5 feet tall, and is the brainchild of tour operator Off the Map Travel.

Inside, all the main facilities are present, including a comfy bed, small table, gas heater and external dry toilet.

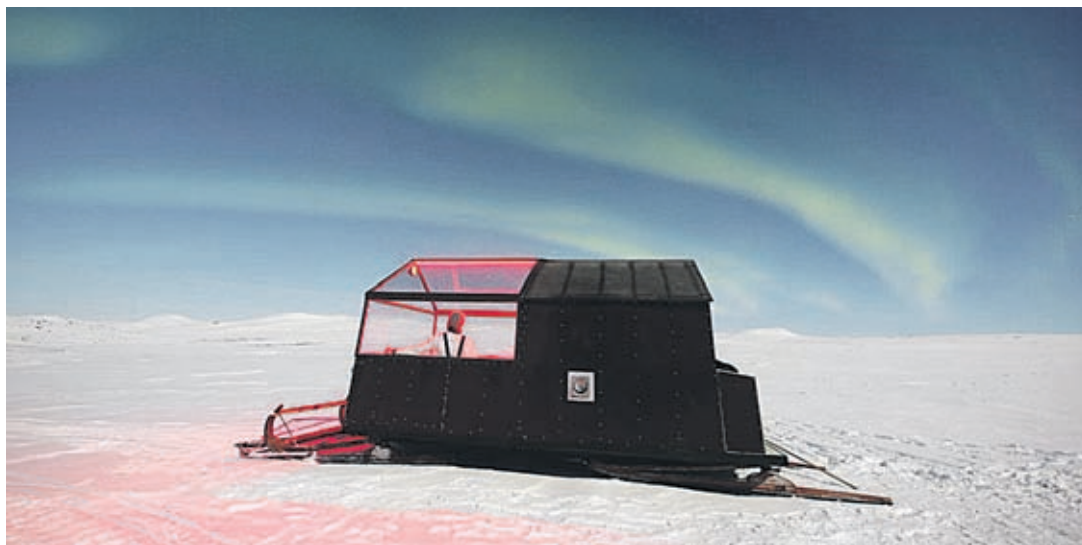
A crucial feature of the novel abode is the transparent roof, so guests can view the stunning Northern Lights while lying down.

Guests will also have access to the complementary snowshoes and personal sleds, to allow them to explore the local area.

At the moment there are only three existing mobile cabins in operation, located in the remote village of Kilpisjärvi, northern Finland.

Jonny Cooper, founder of Off the Map Travel and an Arctic travel expert says:

Wandering cabin sees stars



SLED SHELTER: The cabin is perfect for gazing up to the skies.

"Away from man-made light pollution, the wilderness surrounding Kilpisjärvi gives guests the best possible opportunity to experience the Northern Lights and simply enjoy the silence

of the Arctic Tundra."

The wilderness experience for customers includes a snowmobile journey to the hotel, and a campfire meal of local sausages, made by a guide.

A warming breakfast, local snacks and hot drinks are included for guests, and the Kilpisjärvi area has statistically more clear night skies than any other place in Finland.

Splashing the cash!

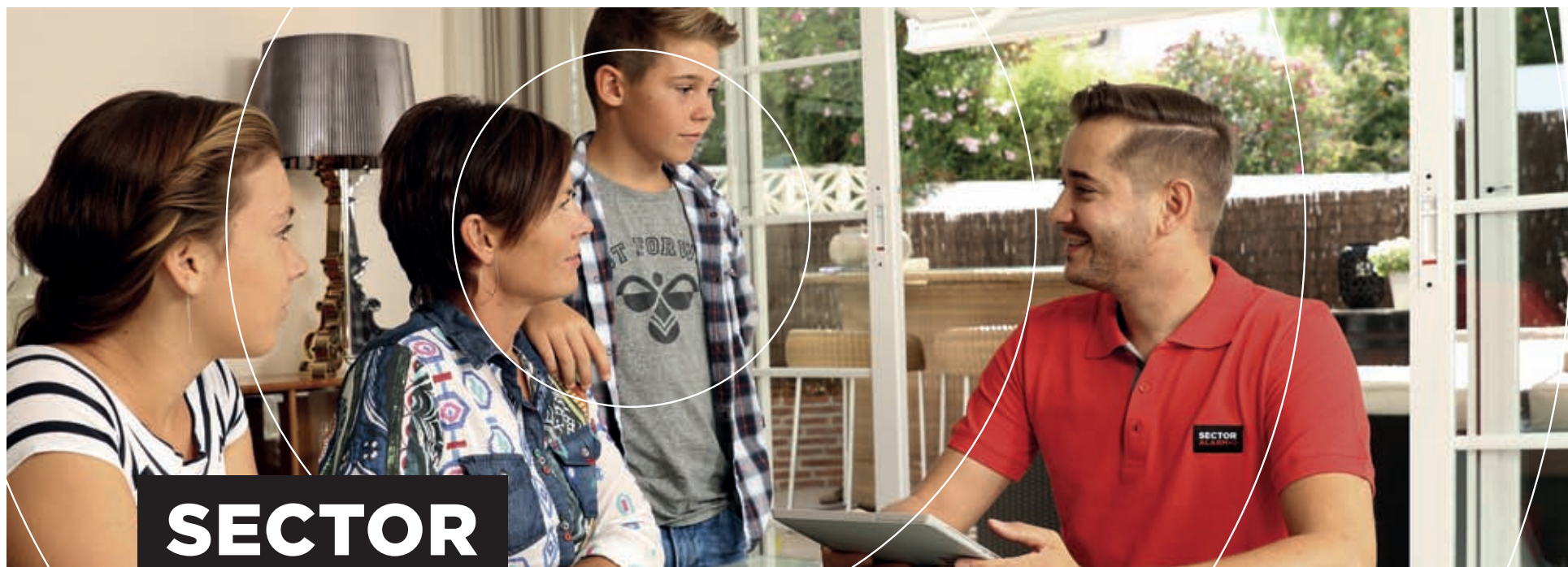
FOREIGN investors reportedly spent more than €30 billion in Spanish real estate last year.

According to reports, the volume of foreign cash splashed on Spanish property grew by 0.7 per cent in 2017, totalling €31.1 billion.

The sky-high figures equate to 25.6 per cent more than the average volume of investments over the past five years and are the highest numbers since 2008.

Despite the record real estate figures, according to Spain's Economy Ministry, the volume of net spending decreased by 12.3 per cent to €24.5 billion.

Reports suggest that the most active investors in Spain in 2017 were residents of Luxembourg, who forked out an estimated €5 billion in real estate, ahead of Germans and Britons, who splurged €3 billion apiece.



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Franco's summer retreat under siege

MANSION that served as the summer residence of 20th century dictator Francisco Franco is now the subject of a legal battle.

The provincial authority of A Coruña in north-western Spain has decided to take action to argue that the late leader's heirs have no right to benefit from 'plunder.'

Franco's grandchildren put the impressive Pazo de Meiras palace up for sale last month, which has prompted a strong reaction from politicians and public alike.

Nestor Rego, one of around 25 Galicians who invaded the property in protest last year, said: "It's a scandal that this property continues to be controlled by the dictator's family."

A similar view is held by Goretti Sanmartin, deputy president of the A Coruña au-



PROBLEMATIC PALACE: A legal judgement will decide the fate of the property.

thority, who would like to see a 'consensus between all political forces and all levels of government' to open the palace and grounds up to the public.

She has presented a report which questions the way in which Franco acquired the property during the Spanish civil war of the 1930's.

Some claim that leaders of both A Coruña Council and the business community obliged local people to hand

over a portion of their income for the purchase and expansion of the estate.

The palace's grounds were expanded from 5.7 acres to the pristine 16-acre site currently being advertised by real estate company Mikeli under a price tag of €8 million.

An overall figure on how much the state spent on the property, which became the Franco family's summer residence for 36 years, is difficult to establish.



ESTEPONA: Good value for money.

On the march

By **M J Lancley**

THE new-build and reform sectors are both, in our opinion extremely buoyant this time.

Estepona really stands out for us, there is a huge amount of new construction work taking place, a new hospital is underway, new road infrastructure is either approved and underway and numerous new build apartment projects are springing up literally weekly.

The reason? Quite simply you get a huge amount more for your money than 15 min-

utes away in Marbella and developers and private buyers are taking advantage of this.

Estepona has a wealth of greats restaurants, fantastic beaches and most important a huge car park, as we all know how extremely busy and frustrating it can be for locals in the summer. We can't foresee any slowdown in the new build and reform market in Estepona.

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Very nice off-plan villa complex, 24 hours security, 300 metres from the beach, near Las Dunas hotel, in Estepona, in a unique area with magnificent nature and marvellous Mediterranean views - undoubtedly the best place to live. Luxury villas and apartments that boast their own unique character and style. Ready: Jan-Feb 2019. From 475.000€

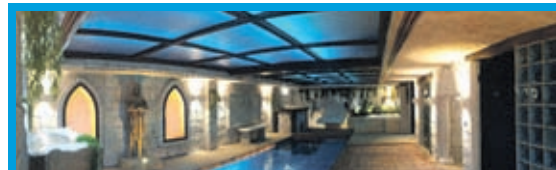


Off-plan Modern villa in Bel Air. Plot: 1409 m2 Built: 460 m2 4 bedrooms 5 bathrooms DELIGHTFUL AMBIANCE. The design of Bel villa is inspired by the tranquillity of Thailand with a contemporary style. The swimming pool is the heart of the property and connects the main villa with the guest house. Enjoy over 330 days of sun every year in the Costa del Sol. Price: 950.000€



Off-plan villa. La Alqueria Golf. 1.553 plot, 355 built. 5 bedrooms 6 bathrooms.

DELIGHTFUL AMBIANCE. The design of La Alqueria villa is elegant and modern at the same time. Its stunning architecture mixes the Mediterranean style with the newest and coolest tendencies in contemporary style. Price: 1.290.000€



Elegant villa with 24 hour security, close to some of the most beautiful beaches of Marbella and its prestigious beach clubs. Plot: 1271 m2.- Built: 760 m2 Rooms: 5.- Bathrooms: 5.- Swimming pool: Yes (indoor and outdoor) Large living room with fireplace giving access to a wide covered terrace, spacious lounge/chill out, inner courtyard with natural light and a cascading fountain, private swimming pool, spacious gardens and BBQ. Price: 1.750.000€



Villa in Los Flamings. Plot 1.525.- 515 m2 built, 5 bedrooms and 5 bathrooms. A/C cold heat, underfloor heating throughout the house, cinema room, gym, fitted kitchen and much more. Price: 2.450.000€



Off-plan contemporary design villa in Guadalmina baja. 50 metres from the beach and only 10 metres from the Guadalmina Golf course. PLOT: 1.568m².- BUILT: 1.065m² BEDROOMS: 6.- BATHS/GUEST TOILET: 9 Perfect connection with the N-340 highway, shopping centres and nearby beaches. Excellent location - just 5 km to Puerto Banus and 10 km from Estepona's city centre. Price: 3.200.000€



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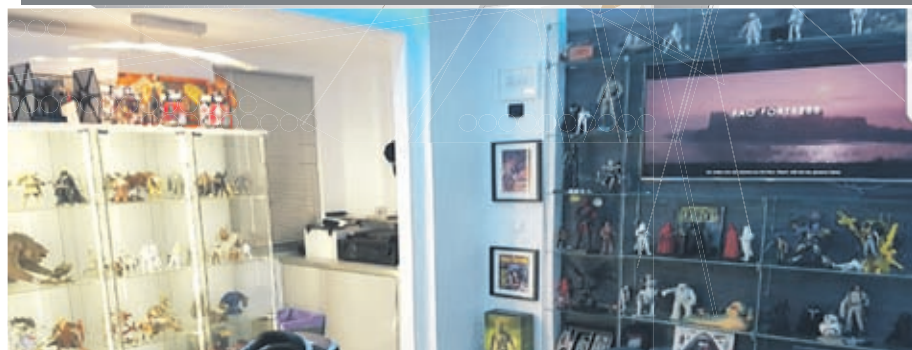
New Build Los Flamingos Villa



Entrance Refurbishment Benamara



New Kitchen La Duquesa Manilva



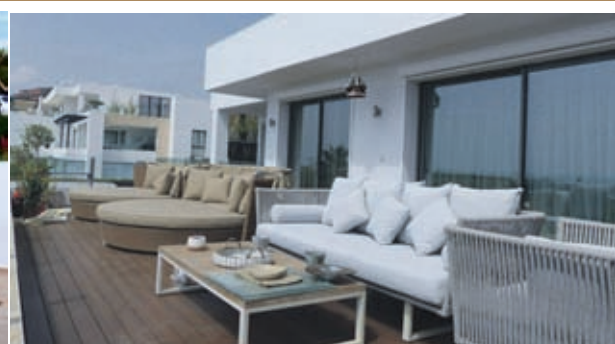
Bespoke work - La Duquesa



Renovation of Facades - Puerto de la Duquesa



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M J Lancley acquired DIMENSION4 CONSTRUCTION last year and have incorporated them into the MJL Group of Companies

Top 5 tips for rental owners

What should you consider when choosing your property management company?

By Rafleys Costa del Sol

1) Choose the company that markets your property with cutting-edge technologies and provides innovative ways of bringing customers on-board.

Examples of such progressive solutions could include: a dynamic calendar that displays your bookings clearly and can synchronise with other large rental platforms; a simple back-end system allowing you to easily work on your property listing; a multilingual team that can give your guests 24/7 support. These are some of the ways in which a good rental company can save you time and money.

2) Consider whether the company offers access to a broader community of hosts. Sharing reviews and being part of a large community provides a range of benefits, eg, bonus systems and loyalty programmes,



LANDLORDS: Avoid scams by choosing the right agency to advertise your property.

and creates an interactive community of homeowners that share the same ideas and concerns.

3) Does the company offer services that cover your needs of in-destination management and extra services to the tourists? The availability of airport pick-

ups, shuttles, restaurant reservations, tour bookings and other added services increase the probability of your property having reservations all year round.

4) Inquire to what extent the management company will be monitoring

your property and offering you related services.

Not all situations might turn out to be pleasant for guests. Therefore, it is advisable to ensure that you are covered by a correctly structured rental agreement. Rental agreements only recently became a legal necessity, and many agents are still behind on correctly implementing and covering all fronts in this regard.

Some companies go beyond this, offering different types of in-destination monitoring, visits, check-ups, and follow-ups that help you better manage your accommodation.

5) Finally, choose a company that includes the maximum number of services within their agency fee. A lot of players in the market are benefiting from charging a percentage management fee, and further billing landlords with add-ons, sometimes essential services, which are not covered within the initial agreement.

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Let's talk currency

PROPERTY GUIDE

Paying for your child's tuition fees? Save money on your currency transfers

Putting your child through higher education can be seriously costly, with tuition fees and living costs typically amounting to tens of thousands of pounds in just a few years. If you're living abroad but transferring money back to the UK to fund your child's time in University, the process could be made costlier still if you're using your bank to manage the currency transfers.

A new school of thought

When it comes to transferring money overseas, moving your funds through your bank seems like the logical choice on paper. But in reality, what should be a quick and simple task can end up taking considerably more time than it should.

If you're looking for a simpler and speedier alternative, consider the benefits attached to using a leading currency broker.

Whether you need to make regular, smaller currency transfers or have a large lump sum to transfer, currency brokers can help you save time and money. They can also help you understand the volatility of the currency market and teach you how to time your currency transfers effectively.

For example, while the EUR/GBP exchange rate initially strengthened considerably in the wake of the UK's vote to leave the EU in 2016, the pairing has experienced significant fluctuations ever since.

This exchange rate movement can make

planning your transfers a bit of a pain. With complex Brexit negotiations still ongoing, the EUR/GBP exchange rate will remain unstable for the foreseeable future, so it's important to be prepared for sudden shifts.

Do your sums

One major advantage to using a currency broker like Currencies Direct is that they don't charge transfer fees (unlike many banks) ensuring that the money you're sending to the UK is not reduced by unnecessary costs. Transfer fees can quickly add up if you make frequent transfers, so you could end up saving hundreds of euros a year.

By using a currency broker you can also ensure that you're getting the most competitive exchange rate for your transfer, meaning you'll get more for your money.

Revise your options

Using a currency broker also takes a lot of hassle out of the transfer process, as you can set up payments 24/7 from the comfort of your own home and arrange

for them to be made automatically on pre-set dates.

You can also make instant or 'spot' transfers whenever you need to, so you don't need to wait to move the money if your child needs some emergency funds.

Another option you might want to look into is a forward contract, which gives you the ability to fix an exchange rate for up to two years in advance of making a transfer - protecting your funds from negative market movements.

By doing a bit of research into the different transfer options available you can eliminate the hassle and get more from your currency transfers. Find the services that suit your needs and you'll quickly discover how much you can save.

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.

Get in touch - Costa del Sol

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LAP OF LUXURY: Sotogrande caters to upmarket buyers.

**By Paul Bristow,
Bristow Property
Group**

Location is **key**

DESPITE Brexit, the luxury Sotogrande property market continues to surprise the experts, and 2018 shows no sign of this changing.

The Sotogrande sales market has continued where 2017 left off and the visual confirmation of many new modern construction projects, scattered around the estate, only further endorses this fact.

With property prices in general showing more realistic value for money, and many purchasers and in-

vestors no longer as concerned over fluctuating currency rates, there is a notable increase in interest from China and Scandinavia, which, in addition to the continuing flow from mainland Europe, the UK and Madrid, shows that the Sotogrande brand seems to be as healthy as ever.

If Marbella provides a city environment, Sotogrande is the equivalent of the leafy suburbs. A sanctuary that exists to provide a relaxing atmosphere, away from the

daily lifestyle competition, synonymous with Marbella and similar high profile locations.

Being 30 minutes from Marbella, Sotogrande affords the luxury of choice, in being able to opt in and out of the facilities Marbella offers, whenever the urge arises without having to be fully immersed.

With the emergence of a top quality International School, together with the amazing facilities being provided by Sotogrande at the

La Reserva development and Almenara Golf/Spa Hotel, Sotogrande Alto is now firmly considered as a wonderful addition to the already established Sotogrande Costa.

Offering stunning views across the estate, previously only available from a small number of Costa properties, the estate can now truly claim to have something for everyone.

Add the Marina development with its wonderful waterside dining facilities, and the appeal of Sotogrande is

immediately apparent.

A diverse selection of modern and traditional apartments, villas and townhouses can be found, carefully scattered between the swathes of green zone that make the gated estate so attractive.

From one bed beach apartments to 12 bedroom luxury villas, Sotogrande offers something for everyone, whether you are seeking a holiday or residential lifestyle option.

Someone once described Sotogrande as the 'hidden jewel in the crown'. I can confirm that although the jewel is no longer a secret, it is gleaming as bright as ever.



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WHILE the country may have voted to leave the European Union, Brits show no sign of giving up on their dreams of owning a place in the sun, according to new research published by specialist firm Spanish Legal Reclaims.

The study reveals that over half (55 per cent) of Britons who are considering buying a home abroad say Brexit will have no impact on their decision to buy. In fact, 10 per cent of those surveyed said they were actually more likely to buy in Europe now that Britain has decided to leave the EU.

Spain remains the most popular choice for Brits looking to buy abroad, with 45 per cent saying it was their first choice, followed by France (37 per cent) and Italy (20 per cent).

"It's not surprising to hear that Spain remains the favourite destination for British people who want to buy property in Europe. Despite the horror stories you may have heard of disappearing developers, it continues to deliver on lifestyle, property prices and climate," said Spanish Legal Reclaims CEO, Luis Cuervo.

Brexit? What Brexit

Brits buying property abroad 'not bothered' by triggering of Article 50

- 55 per cent of Brits still want to buy a second home in Europe
- Spain remains most popular destination
- 130,000 Brits owed €5.3bn now eligible to get money back on previously unbuilt homes



NO CRISIS: Brits looking for property abroad continue to flock to Spain.

"What's more, a Spanish Supreme Court ruling introduced in December 2015 means that if you bought a property off-plan that isn't delivered on time by the developer, and they have since gone

bankrupt, you can reclaim your money back from the bank who was meant to safeguard your deposit.

"The new ruling gives fresh hope to thousands who are potentially hundreds of thousands

of pounds out of pocket," Mr Cuervo continued.

Around 130,000 Britons are eligible to claim a total of £5.3bn against this ruling, according to research commissioned by Spanish Legal Re-

claims and the Centre for Economics and Business research.

Spanish Legal Reclaims is also currently working with clients across the country to help them reclaim money they are owed from off-plan Spanish property. One of the successful claimants is Janet Jalil from north-west London.

"In 2002, my husband and I decided to buy a second home for holidays, as well as somewhere we could eventually use as a retirement home. After lots of research, we paid just over €200,000 for a property in Marbella.

"When we flew to Spain to see the property for ourselves, we quickly found out that it wasn't built. Our lawyer let me know about the change in the law and, after a year-long legal process we are now expecting to get all of our original deposit back plus interest!"


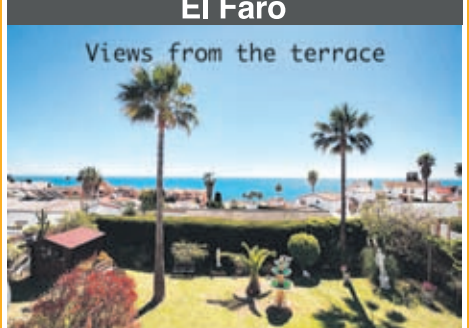
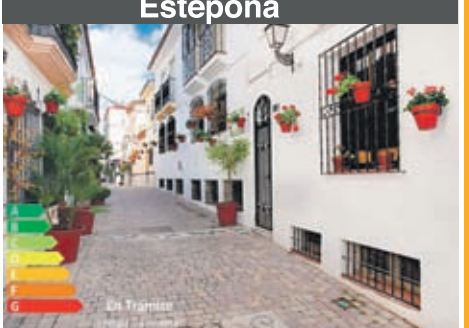

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Price 439.000€

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Bargain Private Villa for sale at Elviria 5 bedrooms, 5 bathrooms. This property has a 1,049m2 plot and the Villa has 350m2 constructed. Orientated southwest. Mountain views. All rooms fully air conditioned and fully equipped kitchen. Pool. Jacuzzi.

Price 575.000€

Villa Sohail Fuengirola



Villa Sohail in Fuengirola. Lovely sea views. Space over 300m2, 5 bedrooms and 5 bathrooms. Only 200 metre walk to the beach, very close to all amenities and Miramar shopping centre. Fully equipped. AC. Pool. Sauna. Flexible viewing arrangements, ask yours today.

Price 845.000€



Irvine drives up mansion price

FORMER Ferrari ace Eddie Irvine is selling his incredible mansion on Miami Beach for a cool €23.8 million.

The stunning house includes a dreamy pool, sliding glass walls, a chef's kitchen and a cinema.

It overlooks the pristine Florida waters and is set to make the ex-Formula 1 star an eye-popping €12.25 million profit after only having the building completed last December.

Miami Beach is the party capital of the US's east coast, attracting visitors from all over the world.

The house, called Casa Ischia, boasts a dock big enough to cater for a 130ft yacht, seven bedrooms, seven bathrooms, a wine cellar and even a lift to move between the two floors.

Irvine stays there frequently to enjoy the amazing views of Biscayne Bay and downtown Miami.



CLASSY CASA:
Irvine's house has stunning views.

Eddie Irvine.

BEACHSIDE BEAUTY: A home with a view.

Having driven for Ferrari, Jordan and Jaguar in his career, the racer turned to full-time property developing when he retired from the track in 2002.

The mansion sits behind security gates and Hibiscus Island and is one of the area's most prestigious gated communities.

Irvine bought the plot in 2012 for €4.25 million and spent around €7.54 million on architects, reconstruction work and materials.

Other luxurious features of the 10,400ft pile include a waterfront garden, two outdoor kitchens, two outdoor spas, and a beach area with a sand pit.

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A grand design!

Crowdfunding saves the day for couple's £1.5 million eco-project

A UK couple whose property featured on *Grand Designs* used crowdfunding to raise £60,000 (£69,000) in 28 days in order to complete their ambitious eco-home and business.

It took just a year for Marco Diacono, a food writer and his wife, Candida to convert their former vineyard and orchard into a luxury eco-home, winery and cookery school. But as per usual on Kevin McCloud's hit property show, *Grand Designs*, the couple underestimated the cost of their project and had to resort to crowdfunding to complete it.

The couple's build is one of a growing number to harness modern crowdfunding technology to fund their dream projects.

Crowdfunding is a way of raising money for a project through a large number of small donations who have an interest in seeing a

project completed. The range of the modern examples of crowdfunding projects is vast.

Common projects on popular crowdfunding websites such as *Kickstarter* and *Indiegogo* span the spectrum across business and technology, charity, science, arts, music, environment and education sectors.

Crowdfunding is not only the domain of up-and-coming artists but increasingly, better-known artists too, including American actress Kristen Bell. She used the

Kickstarter website to raise a record breaking \$5.7 million dollars for the *Veronica Mars* movie.

The crowdfunding craze is not without its critics.

Projects whose benefits are less obvious are attracting criticism. Brandon Wenerd, a New York City editor, once happy to donate to worthy causes is now fed up with an increasing flow of selfish requests that include holiday trips and credit card debt.

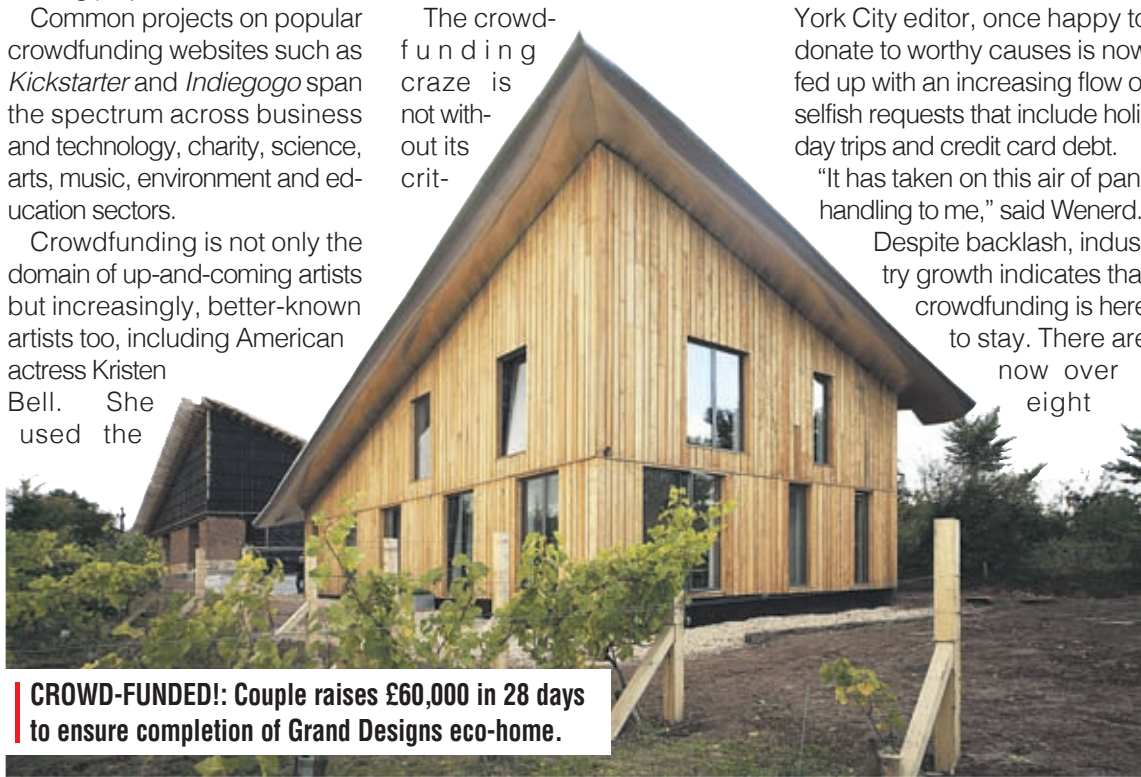
"It has taken on this air of panhandling to me," said Wenerd.

Despite backlash, industry growth indicates that crowdfunding is here to stay. There are now over eight

million crowdfunding campaigns worldwide per year, a figure that is expected to rise to more than 17 million in 2022. Such growth stems largely from China, whose transaction value is over seven times that in the US.

Perhaps, the success of Marco and Candida's eco-build indicates what it takes to mount a successful campaign and evade the backlash. Not only did the project fund the couple's house but also a winery, cookery school and farm shop selling a unique variety of herbs, fruits and vegetables including kiwis and mulberries.

In addition, the cookery school teaches budding students foraging, curing, fermenting and how to grow their own produce. It seems likely that the project's success is linked to its ecological nature; connecting with a growing consumer urge for healthy and ethical produce.



CROWD-FUNDED!: Couple raises £60,000 in 28 days to ensure completion of *Grand Designs* eco-home.

G2

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10 Luxury Villas, La Cala

Prices from € 675,000



Ecological and Comfortable

An ecologically friendly project with a focus on energy efficiency, resting easily within natural surroundings.

Prestigious Location

Relaxing Golf views at the prestigious La Cala Golf Resort, located between Marbella and Málaga, and only 5 minutes to local amenities and beach side towns of La Cala de Mijas and Fuengirola

Community living

An ecologically friendly project with a focus on energy efficiency, resting easily within natural surroundings.

Bioclimatic Homes

The project construction adheres to the basic principles of ecological and bioclimatic architecture offering high energy efficient living.



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Email: greenvillage@yourdreamhome.es

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On-site sales office

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Death **tax** shakedown

INTERNATIONAL homeowners in Spain have received a welcome financial boost.

It comes after the Spanish Supreme Court ruled that the long-standing and controversial Spanish policy of charging non-residents a higher rate of inheritance tax (IHT) is unlawful.

And according to the latest judgement, this also applies to natives of countries outside the European Union.

The landmark case means that property owners who have paid the higher rate of Spanish IHT over the last four years could be entitled to a refund.

Antonio Barba, a tax partner of Barcelona-based legal firm Cuatrecasas said "the much-criticised prac-



REBATE DEBATE: Non-EU nationals who own Spanish property could be entitled to a rebate after the Spanish Supreme Court.

tice of charging non-residents higher rates is derived from the Spanish 'regional inheritance taxation system,' which left decisions on tax breaks and deductions in the hands of regional governments.

"But non-residents' IHT was calculated under 'central state rules'

where no tax breaks are available".

The European Union have been examining the system for a number of years, with a 2014 Court of Justice case concluding that the regional disparity constituted an 'unjustified breach' of EU law.

Barba added that "the latest ruling is like-

ly to have a 'huge impact' in Spain, as lawmakers will be forced to change legislation while it also 'opens the door' for taxpayers to claim refunds of all taxes paid under the discriminatory rules in the past four years, the standard term of the statute of limitations for taxes.

"Just think of the many provinces of Spain, including the Balearics and Andalusia, where foreign investments in real estate are huge.

"Most of the investors are EU residents - who are not affected by this last judgement, as the law was amended to give them tax breaks two years ago.

"But there are still quite a few investments from the US, Latin America, China, etc."

Nine-year sales high

By YourViva.com

SPAIN'S National Institute of Statistics (INE) has published provisional residential property sales figures for 2017 that reveal a nine-year high in the number of transactions made last year.

This makes 2017 the most positive year for Spain's property market since 2008, which was the year in which the post-boom crash arrived, sending the real estate industry into a tailspin that has taken years to rectify...

Since 2013, the signs have been strong that the Spanish property market was steadily finding its feet, but this data is the first time that pre-crash conditions have been recorded.

Across all 17 autonomous regions of the country, property sales figures were higher than the year previously, and the nationwide 14.6 per cent increase on 2016 sales pushed the total figure to 464,423 homes sold last year.

This is in positively stark contrast to the 312,000 homes bought and sold in Spain in 2012, which marked the bottoming-out of sales activity during the deepest depth of the recession.

The year 2017 ended on a high too, with the official number of 32,211 transactions recorded in December an encouraging 9.2 per cent increase on the same month in 2016. This is also almost double the notary data published this week.



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Selling Price 295,000€
Type Penthouse Apartment
Area Duquesa
Region Golf La Duquesa
 Bedrooms 2
 Bathrooms 2
Internal Size 142m²
External Size 23m²

Superb top floor apartment situated in the most prestigious development of Los Castillos, Duquesa with panoramic views of the sea and golf course.



Selling Price 200,000€
Type Penthouse Apartment
Area Casares Costa
Region Casares del Sol
 Bedrooms 3
 Bathrooms 2
Internal Size 107m²
External Size 147m²

Impressive top floor 3 bedroom apartment with a fabulous 100m² sunny roof terrace situated in a beautiful gated complex on the Casares Costa.



Selling Price 89,950€
Type Penthouse Apartment
Area Duquesa
Region Hacienda Guadalupe
 Bedrooms 1
 Bathrooms 1
Internal Size 55m²
External Size 16m²

Rare opportunity for a beautiful 1 bedroom apartment situated in an elevated position, affording stunning views along the coast and across the Mediterranean to North Africa.



Selling Price 159,995€
Type Penthouse Apartment
Area Duquesa
Region Duquesa Village
 Bedrooms 2
 Bathrooms 2
Internal Size 89m²
External Size 18m²

If views are your thing then look no further than this beautiful penthouse apartment in Duquesa.

Are you thinking of selling your property?

Castles Estate Agency has been valuing and selling properties in the Manilva, Duquesa and Estepona area since 1986. We know that we are equipped with the experience and knowledge to advise you of the true value of your property and we know that our professional team has the reputation and knowledge to sell your property quickly.

Our reputation is second to none, a professional family business with an excellent team around us.

When you list your home with Castles Estate Agency, you will receive the personal attention that you deserve by placing your trust in us, and you will find us truly motivated to sell your property. You can rest assured that you will be listened to, that your wishes will be carefully considered, and that we will be working creatively on your behalf.

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Los Flamingos

179.000€

Two bedroom apartment located within walking distance of amenities in Bel Air
102m2 built 12m2 terrace



Marbella

265.000€

Penthouse located in a quiet complex next to Rio Real Golf
103m2 built 20m2 terrace



Santa Clara

495.000€

Modern semi-detached house located in an upmarket community with 24 hr security close to Marbella. Private garden.
173m2 built 37m2 terrace

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Puerto Banus West

420.000€

Elegant semi-detached townhouse located beach-side west of Puerto Banus
173m2 built 12m2 terrace 41m2 garden



Cabopino

450.000€

Unique duplex penthouse with private plunge pool and panoramic coastal views
124m2 built 248m2 terrace



Guadalmina

Modern villa overlooking the 10th fairway in Guadalmina Golf

Similar Properties Urgently Needed for Clients



La Cala de Mijas

495.000 €

Modern 3 bedroom apartment located within walking distance to La Cala Village
130m2 built 125m2 terrace

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Costa del Sol and Spanish property market review 2018



Property expert Peter Bowerman gives an insight into the 2018 Costa del Sol property market.

PETER is one of the most published Costa del Sol property experts in both the UK and Spanish press. He is also the Managing Director of the successful 'Overseas Dreams' Master real estate company with registered offices in Marbella and La Cala De Mijas.

I have to say, I feel very privileged living and working in Spain's favourite sunshine coast, the Costa del Sol. I work just as hard as I did in London's busy property market, but everything seems so much nicer when you are driving along the coast bathed in flickering rays of sunshine through the palm trees, instead of being stuck in traffic under drizzling grey skies.

Every day is very different, as some days we are valuing Marbella's most prestigious villas and the next we are valuing bank repossessions or liquidation properties, at forced sale prices. The investors are flood-

ing back to the market and I spend a lot of my time guiding them into the best 'buy to let' or capital growth deals, however, nothing is more satisfying than helping clients find their first sunshine holiday home and making their overseas dream a reality.

The Brexit negotiations continue to go well with a softer exit from Europe now underway. Countries including Spain have been supporting the UK remaining closely aligned with the EU in terms of trade. With Jean-Claude Juncker even going as far as saying that the UK would be welcomed back into the EU after Brexit, if so desired, which is quite the turnaround from the hostile negotiations at the start of the process. Spain's Foreign Minister also declared that British expatriates living in Spain will face 'no disruption' after Brexit.

A reciprocal agreement whereby the existing status quo relating to health care and pension rights is now agreed in principle, which is a great relief to thousands of expats both sides of the water. This positivity is also helping the Pound gain strength against the Euro, which is encouraging for the many UK buyers looking to secure a deal on the Costa del Sol while prices are still well under their original values.

Spain is still firmly the favourite destination for British second home buyers, which account for more property purchases than any other foreign nationals and almost double that of the country in second place, France. The



DREAM APARTMENTS: And villas in Costa del Sol.

main reason that buyers love Spain's Costa del Sol (Sun Coast) is the better way of life, warm climate, al fresco living, good value for money, better diet and friendly locals. These are exactly the same reasons that I moved here and why I am still loving the lifestyle.

The 2008 global downturn and worldwide property crash put many international buyers off for a number of years, but now 10 years later they are very definitely back with a vengeance. After all, the fabulous Mediterranean lifestyle never changed and it's still more affordable than the UK. This has been backed up by the Spanish Tourism Ministry confirming record levels of over 82 million visitors during 2017, making Spain the second most visited country in the world, which is some accolade.

It's easy to understand why there is so much excitement in the Spanish property sector. I have been writing reviews on the Spanish property market for many years now and around two years ago I recommended to start investing in Spanish property again, as I did myself, which proved to be right, as the expert predictions are coming to fruition. The latest government / market sources are reporting that in the Costa del Sol area, the annual amount of property sales were up by around 20 per cent towards the end of 2017, with some of the highest sales figures since the crash in 2008.

"You will look back years from now wishing you had invested more"

The Spanish Notaries have reported that the annual average sale prices were up by around 6.6 per cent in Spain at the end of 2017, and that both sales and prices have been consistently increasing over the last three years. Spain has also just been moved up to the fourth best destination for property investment opportunity in the world, now above the UK, in the 2018 ranking by one of the largest institutional real estate investor groups.

After balancing out reports from the Land Registry, National Institute of Statistics, property portals and our own sales data, we have concluded that the Costa Del Sol average prices are approx: one bed = €137,000, two bed = €220,000, three bed = €330,000, four bed = €605,000 and five bed = €990,000. Obviously this is just showing the average price for each type of property, not a guide of what you should expect to pay.

For example, a luxury two bed apartment in Marbella would sell for around €500,000 and a basic

two bed apartment in Duquesa area could sell for as low as €150,000. Also the four bed price range is distorted by cheap inland fincas, as a four bed villa on the coast would normally sell for between €550,000 and 1.3 million in popular parts of Marbella such as 'Nueva Andalucía.'

Prices in some emerging areas like 'La Cala De Mijas' have increased more than others, but if you are thinking of selling and want a more concise idea of what your property is worth, call us now for a free valuation, as we offer the best marketing packages on the coast and currently have some great promotions for both sellers and buyers.

If you are looking for a property right now and would like professional advice of where you should buy or invest, my staff and I are always happy to sit down over a coffee in our welcoming offices and help guide you into the best areas and properties for your requirements.

As Master agents we list close to a thousand of our own properties and are members of not one, but four interagency networks, so we can show you just about every property for sale on the Costa del Sol.

For more information on buying or selling property on the Costa del Sol, contact Peter or any of his team on Tel: (0034) 951 551 444 or email: info@OverseasDreams.com





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COSTA DEL SOL

**JUST
REDUCED**
Fabulous Golf Apartment

€ 109,950 TOP1176

Beautiful 2 bed apartment situated close to the beach on a beautiful 18 hole golf course close to the popular Estepona Marina/beach town. It is an ideal time to buy one of these luxury golf apartments at a bargain price.


**GENUINE
BARGAIN**
Genuine Bargain Mijas Costa

€ 135,000 TOP1092

Modern 2 bed, 2 bath garden apartment in Riviera del Sol. This fantastic apartment is set in a wonderful gated complex. It would make a great entry level purchase for a holiday home or buy to let deal on Spain's premier coastline.


**HOT
PROPERTY**
La Cala Beach Town Bargain

€ 159,000 TOP1270

Rare and genuine bargain in the extremely popular La Cala De Mijas Beach town. 2 bed refurbished apartment with great sea views & easy walking distance to beach, High street shops, bars & restaurants.


**LUXURY
LIVING**
Stunning Luxury New Homes

€ 235,000 - 329,000 TOP1259

Luxury 2 & 3 bed designer apartments, some with own plunge pools. Just a few minutes walk to beach, in centre of extremely popular 'La Cala de Mijas' beach town. Gated complex with 24h security and concierge.


**HOT
PROPERTY**
STUNNING 2 BED GOLF TOWNHOUSE

€ 299,000 TOP1261

Luxury 2 bed townhouse in La Cala Golf with spectacular sea, mountain and fairway views. Spacious and built to high standards. Close to a spa, sports centres, international schools, supermarkets and leisure areas.

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**GENUINE
BARGAIN**
Incredible Villa Bargain

€ 369,995 TOP1057

Beautiful 3 bed detached villa with lovely patio garden & private pool in a stunning golf resort only 7 mins drive to the famous white village of Mijas Pueblo. Walking distance to clubhouse, bar, 4 restaurants and mini market. Modern villa, fantastic opportunity at a great price.


**WILL
SELL FAST**
'New Golden Mile' Project

€ 280,000 - 465,000 TOP1280

Investment opportunity !! New off plan development within easy walking distance to beach, modern, contemporary and exclusive design. Located on the New Golden Mile but adjacent to Marbella and surrounded by golf courses.


**GENUINE
BARGAIN**
La Cala de Mijas Villa Deal

€515,000 TOP1263

Beautiful spacious 3 bed refurbished villa, set in the fabulous up & coming 'La Cala de Mijas' beach town. Walking distance to beach, shops, restaurants etc. Lovely covered terrace overlooking garden & swimming pool.


**STUNNING
NEW BUILD**
Uber Modern Frontline Beach

€485,000 - 585,000 TOP1185

Spectacular uber modern designer apartments in luxury frontline beach development close to Estepona. Each property will have stunning views. On site gym, heated swimming pool, 24 hour security, direct beach access.


**HOT
PROPERTY**
Stunning Mijas Costa Villa

€925,000 TOP1245

Outstanding high quality 5 bed, 5 bath luxurious villa in popular Mijas Costa, in central Costa del Sol. Walking distance to beach, shops & restaurants etc. Internal lift, under floor heating, heated pool, 5 car garage, etc etc.


**MASSIVELY
REDUCED**
Spectacular Banus Villa

€ 1,695,000 TOP1081

Spectacular 6 bed villa with fabulous grounds, set in the heart of highly desirable Nueva Andalucia. Amazing views of Marbella's 'La Concha' mountain. Walking distance to Central Plaza, Puerto Banus, shops, bars & restaurants.


**STUNNING
VILLA**
Spectacular Benalmadena Villa

€1,795,000 TOP1265

Incredible opportunity; one of the biggest villas & plot in the heart of the very popular Benalmadena Pueblo. Truly spectacular villa with incredible panoramic sea views + development potential.

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