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Buying Property in Spain - Things to Consider

By Allison Thompson

So you have now made the decision to buy a property in Spain, whether as a permanent residence or as a holiday home. You will find below a number of points that you will need to consider and think about prior to buying a property in Spain.

Firstly, I would suggest that you go on to the internet and see what the various agents advertising property for sale in Spain have to offer. You will find that many of these companies are run by people who are already living in Spain and will know the many problems and pitfalls that arise when buying a property in Spain.

The next point you will need to consider is where you want to live? Are you someone who prefers to be in the heart of things, say living in a town (urbanization), or are you someone who would prefer privacy and tranquility, therefore you may decide to buy a property in the country (campo) you may even wish to look at property in the mountains, or by the lakes or on the Coast. If you decide that you want everything close at hand to you, then it may best be if you look at properties in a Town or on the Coast especially if you require medical facilities close at hand.

Your next step should be what sort of property you would like to purchase? Do you want to buy an apartment, townhouse, villa, finca (country house with land) or a property that needs some work doing to it. However, what you must remember is your budget (how much you are willing to spend on the property of your dreams in Spain).

You have now made the decision on where you want to live and what sort of property you want to buy. So now you need to start contacting the agents, both those on the internet and those who are located in the town close to where you wish to live. These people will not only provide you with the details of properties they feel would be of interest to you, but they should be able to help you with arranging contact with solicitors, banks (if you may need a mortgage to purchase the property), schools, and medical facilities in that area.

Please note that if you should need to arrange a loan with a Spanish bank you will need to hold an account with them prior to the purchase of the property.

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Another important piece of documentation that you will require to enable you to purchase a property in Spain is your NIE number (similar to UK National Insurance Number). To obtain one of these you will need to arrange a visit to the local police in the nearest town to where you are purchasing your property (such as Malaga, Marbella, Seville etc). However, if you are not able to do this in person, a solicitor in Spain can arrange this for you (but you will be charged for this approximately 50), but doing it yourself will cost nothing. It should however be noted that it can take between 1 to 6 weeks before you receive this number.

Now you have found the property of your dreams and want to purchase it, here are some things you need to take into consideration:–

1. Ask the agent who is selling the property if the person/owner of the property you wish to purchase

has the right to sell it and if so can they produce the papers (escratera) confirming this. If you find that no such document is available, then ask if they will be drawn up before the sale. Should you be informed that this will not happen then do not proceed with the sale.

2. Next ask the agent to confirm that the property being sold has been provided with all the correct planning permissions by the Local Town Hall. If these cannot be provided then it may be worth contacting the Town Hall direct to see if they can confirm that the property has been built legally and if they cannot then I would consider very seriously not proceeding with the purchase. At present the Government in Spain is now starting to enforce the laws regarding illegal builds and this has sometimes resulted in properties being demolished and large fines incurred by the developers.

However, please note, that this sort of problem is only a minor one, and as long as you find yourself a reputable agent to help you in your task of finding the property of your dreams then these above problems should be of no consequence to you.

I hope that you have found the information to be of use to you in your quest to find the property of your dreams in Spain, but should you require any further information please contact us at

<http://www.inlandpropertyservices.com>

Allison Thompson, now lives in Spain and has 15 years experience in the property field.

Advice On Investing In Property Abroad

By HolidayHomeNow

Buying a property abroad can be a wise investment if you plan and research properly.

People buy property abroad for all sorts of reasons. The number of people deciding to buy a holiday

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home is increasing - particularly in the UK and other northern–European countries, where a warmer climate is a big part of the appeal of owning property in Spain, Portugal or Turkey.

Buying property abroad can also be an investment. Depending on where you buy and what you use your property for, you can make your money go further.

Rising property prices

Whilst the most popular areas of France, Spain, Portugal and Italy are now quite expensive, there are a lot of new areas where buying property abroad can be seen as a good investment. Turkey, Croatia and the Czech Republic are just a few of the countries that are attracting investors. The combination of low property prices, a low cost of living and the potential rental and re–sale value of properties are making these countries very appealing to those people who are either looking to make the most of their pension funds, or who want to realise cash later on.

Lifestyle

Whilst some people decide to invest in a possible financial return, others are looking for an investment in their standard of living. The climate, the lifestyle and the cost of living are all good reasons why living in a property abroad can be more beneficial than living in the UK. Retiring to a property abroad is becoming an effective way of making pension funds go further; selling your home in the UK, or even downsizing and buying a second property abroad, means that you can make the most of your money.

Should I invest in property abroad?

If you think you would like to invest in a property abroad, do some investigation first. If you want to make money on your property, decide if you want to do this through rental income or through rising property prices. Neither of these routes is guaranteed to make money for you, so speak to a professional about the best places to buy, to give yourself the best chance of success.

HolidayHomeNow has been set up to provide useful, practical information for those people researching and looking into buying a second property or holiday home abroad. For more information have a look at their website

<http://www.holidayhomenow.com>



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