



BUYING GUIDE

Turning Houses into Homes &
Vacations into Memories!



The Search



When you decide to buy a property in Spain, you will probably start searching online.

The most important things to decide before you start searching, are your **budget** and your needs and **wishes** for a property on the Costa del Sol.

After you have decided and discussed your budget and criteria with your ViVi property consultant, your consultant will start searching for you.

If you find any properties yourself, you can send them to your consultant and he or she can make the appointments for you and find suitable alternatives for you to view.

During your visit and viewing the different properties, your property consultant will be there to give you advice, answer all your questions and guide you through the whole **process**.

When you have found your new home, the buying process starts. The property consultant will be able to guide you through this process to ensure you can **relax**.



Buying The Property

As soon as you find your dream home, The buying process starts. This is a very exciting, but often stressful step. In order to take as much stress away from you, your property consultant will guide you through this process and help you with every step. Once you have found the right property, the negotiations begin.

Your property consultant will help you with the negotiations as well. It is just as important for ViVi as it is for you, to get the best price possible for you. During the buying process, your ViVi consultant will introduce you to a lawyer that works for you.

ViVi has a carefully selected network of reliable lawyers who speak your language. You will also need to reserve the property to ensure there will be no competition. You will sign a reservation agreement and pay an amount between **€6000,-** and **€20.000,-** to your lawyer. The lawyer will also do a background check on the property and arrange all paperwork for the purchase.

When the negotiations succeed, the reservation fee will be reduced of the actual agreed price of THE property.

If you want a mortgage to buy the property, ViVi can help you with that as well! Your dossier will be compared at different banks for the best offer. For foreign buyers, you can get a mortgage of maximum 70% of the purchasing price (excluding the extra costs), depending on your financial status.



Best places to invest on the Costa del Sol

When it comes to investing in real estate on the Costa del Sol, there are several exceptional locations that offer unique advantages and opportunities. Here are five of the best places to consider for your investment:

- **Marbella:** Known as the glamorous resort town, Marbella offers a luxurious lifestyle and a vibrant cosmopolitan atmosphere. With its world-class amenities, prestigious golf courses, upscale marinas, and renowned restaurants, Marbella has long been a favorite among high-end buyers. The city's excellent infrastructure and international connections make it an ideal place for both holiday homes and permanent residences.
- **Estepona:** Located west of Marbella, Estepona boasts stunning beaches, a charming Old Town, and a thriving cultural scene. This picturesque town offers a more relaxed and traditional ambiance while still providing access to modern facilities and amenities. Estepona's recent urban renewal projects have made it even more attractive, with beautiful promenades, parks, and stylish residential complexes that blend harmoniously with the natural surroundings.
- **Malaga:** Nestled on the picturesque Costa del Sol, Malaga is a vibrant city that effortlessly combines historical charm with modern energy. From its rich cultural heritage to its bustling markets, inviting beaches, and thriving culinary scene, Malaga offers a diverse and captivating urban experience. Embrace property investment in Malaga to immerse yourself in the heart of this dynamic coastal city, where history meets contemporary living in perfect harmony.



Mijas: Situated between Marbella and Fuengirola, Mijas offers a mix of traditional Spanish charm and modern amenities. This white-washed village is famous for its panoramic views, narrow streets, and quaint squares. Mijas also encompasses the coastal area of Mijas Costa, which is home to beautiful beaches, golf courses, and a wide range of residential developments suitable for both holiday homes and permanent living.



Fuengirola: Located on the captivating Costa del Sol, Fuengirola is a dynamic coastal town that seamlessly fuses relaxation with vibrant living. With golden beaches, a charming promenade, and diverse cultural attractions, Fuengirola offers an enchanting lifestyle. Embrace property investment in Fuengirola to experience the essence of Costa del Sol living at its finest.



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The Costs

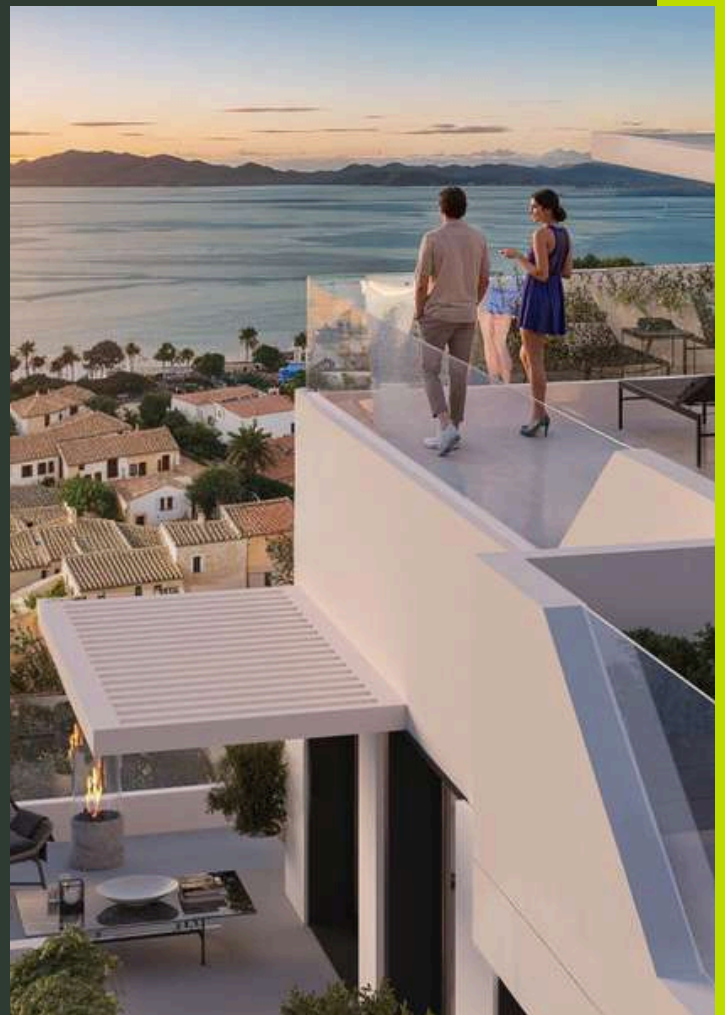
When you buy a property in Spain, you will have to take in account the extra costs. You do not only pay for the property, but you also have other costs like **transfer taxes** and costs for your lawyer and the notary. The transfer tax for a property is split in two different categories:

For a resale this is **7%**

For new developments its **10%** of the purchasing price

For plots it is **21%** of the purchasing price

However, this is still excluding the costs of the notary, and the lawyer.



Lawyer & Notary

The lawyer will check if there are any debts on the property, if it has all the licenses, we will check the mortgage on the property and the financial status of the seller. Your lawyer will also arrange the transfer of utilities, the application of the N.I.E. (the Spanish Tax number), opening a bank account and the estate settlement.

The prices for the lawyer differ per property and company, but in general, it costs around **1%** of the purchasing price. You will also need to go to the notary to verify all the documentation, drawing up the notarial deed and check all the payments. The prices for a notary are decided by law and because of that, do not differ much from each other. Average prices will be around **1%** of the purchasing price.

The prices can differ depending on the complexity of the dossier and the value of the property. In general, the extra costs for a resale property may go up to **10%** and for a new development, it might go up to **14%**.

ViVi will guide you through the whole process step by step. Before, during and after you have bought the property



After sales services

After you bought your property, what's next? Whether you bought a renovation property or a new-build, there is always something that can needs to be done

We provide many services such as renovations, painting, minor repairs, gardening, and home cleaning, including the maintenance of private pools and jacuzzis. With our team of skilled professionals, ViVi ensures that your property remains in impeccable condition.

All this to ensure your property is well taken care of while you go about your everyday life. Please refer to ViVi Property Management website to see a detailed list of all the services we offer and how we can make your life easier!

We also provide rental services through ViVi Homes





ViVi Homes

At ViVi, we understand the importance of taking good care of a property. Especially in cases where you might not be there all the time.

We offer everything from check-in to check-out.

At ViVi Homes, we are dedicated to creating the perfect experience for our guests and partners, fostering long-term relationships. Our commitment is to be there when you need us, offering unwavering support and accessibility.

Multilingual Team

Our team consists of English, Spanish, German, and Dutch-speaking experts. We prioritize communication in your preferred language to ensure you feel comfortable and informed throughout your journey.

Always Available

ViVi Homes is not bound by business hours. We are always present on-site, ensuring your needs are met promptly, even outside traditional working hours. Reliability is our cornerstone.

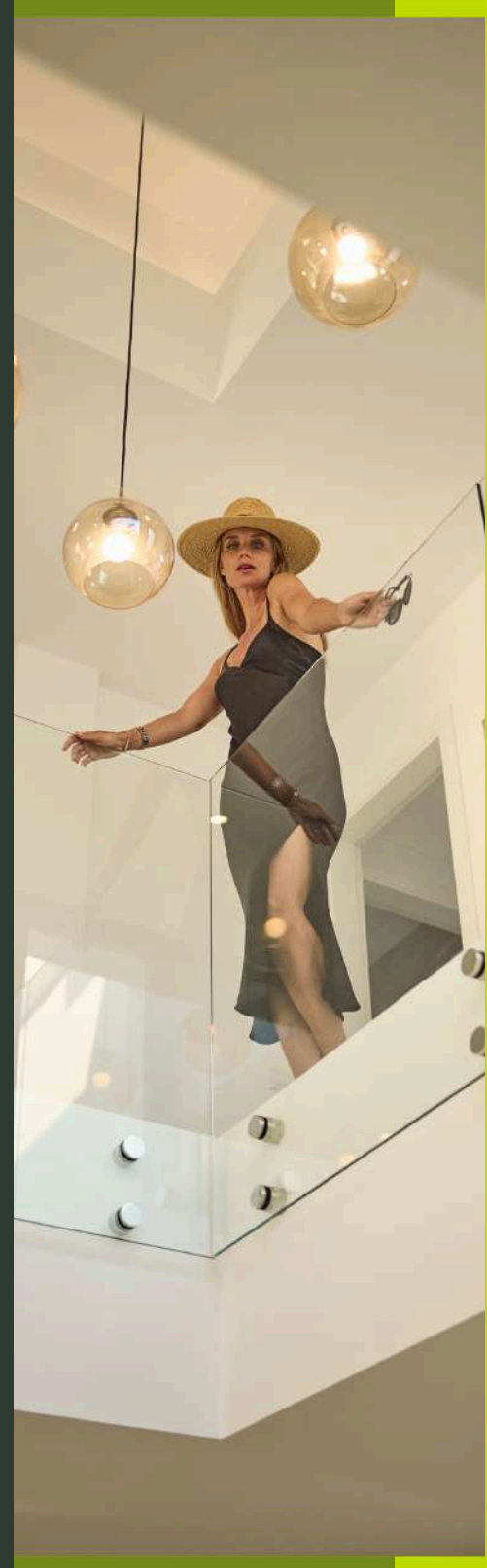
Renting Out Your Property

Every week your holiday home sits vacant is a missed opportunity. ViVi Homes specializes in maximizing your income potential, reducing fixed costs, and enhancing your property's equity. Our property specialists take care of everything, allowing you the freedom to stay in your home country or travel wherever you please. Rest assured, your home is always open for you to enjoy.

Comprehensive Services

In addition to property management, ViVi Homes offers an array of luxury services on the Costa del Sol, making your stay even more enjoyable. From functional services that simplify your life to indulgent experiences, we have you covered.

Don't miss out on the potential of your Costa del Sol property. Contact ViVi Homes today to explore how we can help you optimize your property investment while providing you with exceptional service and support.





**Excited to buy your property on
the Costa del Sol?**

Contact us today!

info@vivi-realestate.com

vivi-realestate.com