

Serneholt Estate

Magazine

Nr 1 2021

SKIING IN THE MORNING,

BEACH IN THE AFTERNOON

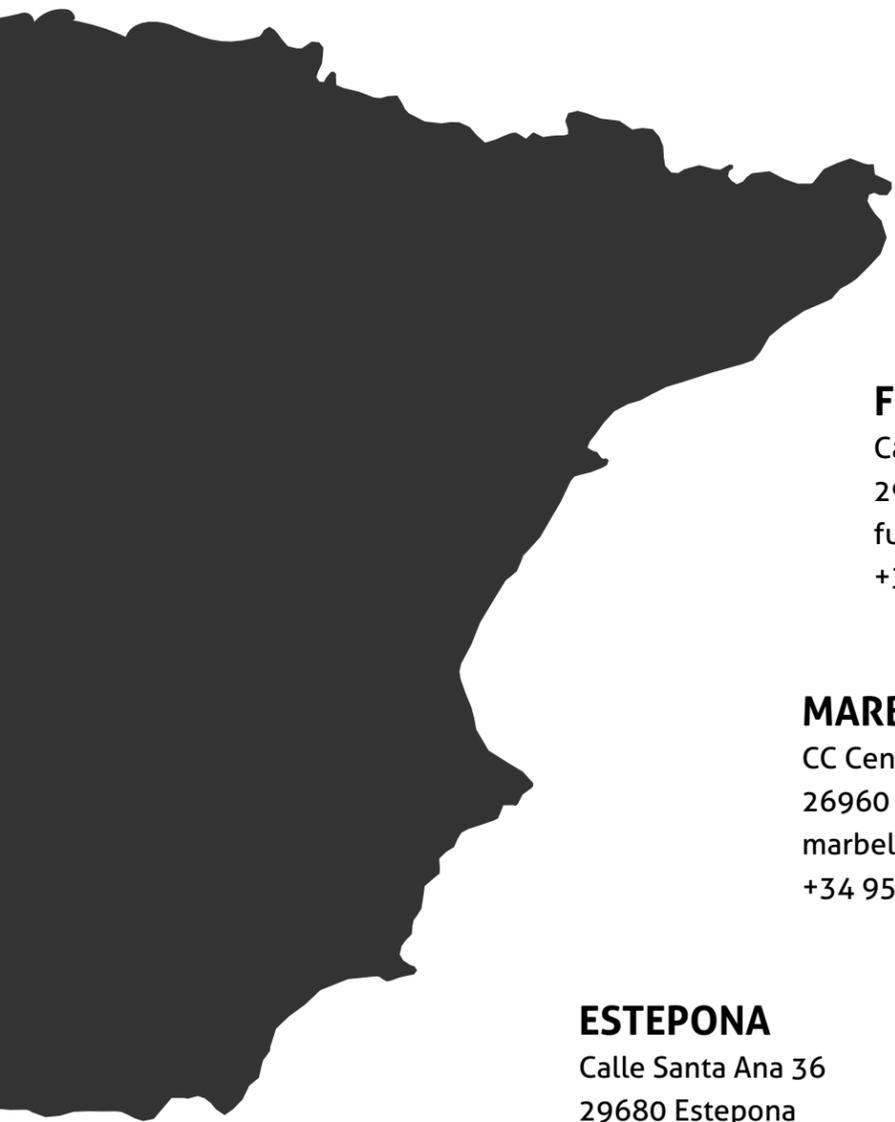
The Spanish market that
NEVER CRASHED

MAKE THE DREAM

COME TRUE!

The process of
BUYING
a property
in **SPAIN**

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SKIING IN THE MORNING, BEACH IN THE AFTERNOON



Real estate with real values.

For buyers and sellers with high demands on a real estate service.

THE SPANISH MARKET THAT NEVER CRASHED

With a pandemic that hit the world and put large parts of Europe in a massive lockdown, we have learned new concepts and to live completely differently from before.

With a pandemic that hit the world and put large parts of Europe in a massive lockdown, we have learned new concepts and to live completely differently from before.

Almost immediately there was also speculation about how housing markets would be affected with this impending crisis and quickly the first analyses of declining demand and falling prices and other adjustments we saw a pending market initially.

There was a lot of impacts that should have affected the housing market negative, but this crisis is unlike anything we have seen before.

With an entire population spending more time in their homes than ever before, housing became a high priority and we have seen new trends in demand. Large terraces, gardens and patios combined with good indoor areas to work from home suddenly had a greater impact than the location.

We have also seen workplaces change and most service companies have offered a mobile workplace and given the conditions to be able to work from anywhere in the world. Which, of course, is also positive for the Spanish housing market in particular.

When you can choose, why not live in a country that offers sun 320 days a year and a light that Northern Europe can only dream of during the winter months.

It is easy to understand that this is just the beginning of how people will choose to live their lives and we are absolutely convinced that Spain will be an attractive place to live and work for many years to come.

The introduction of new tax reforms with lower taxation on home purchases for the remaining of 2021 is just

another reason to get along with that lifelong dream you have of finding your dream in Spain. We will be here to help you find it!

Fredrik Serneholt
CEO at Serneholt Estate





BUYING A

PROPERTY

PREPARATIONS

The first steps in the buying process are the preparations, such as the financing, choice of legal representative and organising an NIE number.

Financing

What options do you have when investing in a home in Spain? Before actively looking for a dream home, it's worth considering how you're going to finance it by doing some calculations. You may then need to apply for a mortgage offer from a national or Spanish bank. This will allow you to act fast when the right home comes along. You can usually borrow up to 75% of the property's market value from a Spanish bank. Another option is to mortgage your existing home via your bank. We can help you to get in touch with the right people and anything else you might need.

Legal representation

A big difference in Spain is that the buyer – and quite often the seller – is represented by a lawyer. The lawyer will help you through the whole transaction, making sure everything takes place securely and as it should do. You can choose a lawyer yourself to help you through the process or we can put you in touch with one of our partners.

NIE number

To own a property in Spain you will need a Spanish tax ID number, known as a NIE number. You will need this to take over ownership of the property when you register your title. Your lawyer can help you get one when you have found the right home or you can apply yourself at the Spanish embassy or consulate at a Spanish police station. Your NIE number certificate will only be valid for three months.

Finding property

Once you have got everything ready, you can start looking for property and head off to Spain for some viewings. As a company, we can make a big difference for you. Send us a wish list and we'll find the best of what the market has to offer. We'll also plan your viewings so that you get to see the best options during your visit.

Finance up to 70%

The fastest mortgage broker in Spain

- Fill out a simple form
- No personal documentation needed
- Receive multiple pre-approvals within 48 hours



Fill out your form now at myBankFriend.com

We work with 15+ banks
and specialize in mortgages
for non-residents.
/ Jimmy Heino

VIEWING & bidding

This step of the buying process is all about viewing properties in the search for your dream home. We will of course help you right through from viewings to bidding and reservation.



Viewings

A successful viewing depends on the commitment and sensitivity of the agent. Our agents always focus on what you are looking for in a property. In this way, you only get to view the properties that we know definitely meet your wishes. During viewings it's a good idea to inspect the property as carefully as possible, since all property in Spain is sold in its existing condition and it's very difficult to claim for any defects once you've signed the contract. If you don't know how to go about inspecting the property you can always contract a surveyor to conduct a survey. Your lawyer will always conduct the legal enquiries and searches on the property.

Auction / reservation

Auction is not common in Spain. Instead, the seller goes with the buyer who's prepared to pay the asking price. The final price of the property is also often decided through a negotiation between the buyer and seller. When you have found the right home, we'll help you negotiate the price and terms with the seller, after which a reservation contract is generally drawn up. A reservation fee (usually 6000 euro) is also payable at this time either to your lawyer's client funds account or to our client funds account. Around 2-3 weeks later, the private sales contract is drawn up, which is prepared by your lawyer after the legal checks have been done. A deposit of 10% of the purchase price, less the reservation fee, is usually paid at this time.

CONTRACT

& takeover

As a buyer, you don't have to be present during the purchase. If it is not possible to be present, we can help put together the necessary documentation so that we can handle the entire process for you.

Reservation

When the buyer and seller have agreed on a price, a reservation contract is drawn up. This means that you, as the buyer, pay a reservation fee to reserve the property so it is taken off the market. You are responsible for inspecting the property carefully before the sales contract is signed. The premise is that the property is sold in its existing condition, taking into account its age, price and use.

Contract

The next step in the buying process is to sign a contract of sale, called the "Arras", or "Option de Compra". At this point you, as the buyer, normally pay 10% (including the reservation fee already paid) of the total purchase price to the seller. This contract is prepared by the buyer's legal representative.

Ownership title

On the completion date, the buyer and seller, and/or the legal representatives at the notary's office. It is your representative who chooses the notary. At the notary's office, the buyer's and seller's identities are checked and the final payment is normally made to the seller by bank cheque. And it is also here that your ownership title is signed, the "Escritura pública de compraventa". More often than not, both the buyer and seller arrange for their representatives to sign for the purchase and sale by proxy.

Payment

Payment is made at the notary's office when the title registration is signed and then the keys are handed over to the buyer. The buyer's representative is responsible for withholding any unpaid bills from the purchase price, checking that any loans have been cleared, as well as withhold and pay 3% of the purchase price on the seller's behalf to the tax agency, as per Spanish law. Then, the buyer's representative pays the buyer's taxes to the tax agency plus fees to the notary, and registers the title in the property register and arranges for its payment.

Takeover

You receive the keys from the seller at the meeting with the notary, after which you can move straight into your property. The seller is responsible for leaving the property in the condition (legally and physically) and with the installations and licences stated in the sales contract. Remember that the same requirements don't apply in Spain as in home country, e.g. thoroughly cleaning the property, and the property is usually left in its present condition for the new owner, unless otherwise agreed between the parties.

Costs

The normal purchase costs of a Spanish property are estimated at between 10% and 14% of the purchase price and in most cases are slightly higher for new builds than for existing homes. We have summarised the costs linked with buying your home below.

Transfer tax

A transfer tax is payable on the purchase of existing homes, which amounts to between 7% and 10% of the sale price, although this can vary depending on the region. The tax is often higher for more expensive homes. The transfer tax is payable by the buyer. Value added tax (VAT) and stamp duty - Value added tax at 10% is payable on homes being sold for the first time, e.g. new builds. In addition to VAT, stamp duty is payable for the issue of the legal documents. This is normally around 0.5% of the purchase price, but can be 1.5% in certain regions. Both taxes are payable by the buyer.

Andalucía have reduced ITP (transfer taxes for purchases) from 8-10% to a flat rate of 7% until the end of the year 2021. ITP applies if the property is deemed to be a second or posterior transfer (i.e. not the first time a newly built home is bought). Furthermore, the stamp duty is changed to 1.2% until the end of the year 2021.



Notary fees and registration fees

The Spanish government determines the notary fees, the cost of which depends, among other things, on the property's value and how many pages the legal title registration has. These costs amount to approx. 1% of the purchase price (between approx. €1,300 - €5,000) and are paid by the buyer. If you have taken out a bank loan to finance the purchase, it has been the bank's responsibility from 2019 to pay the notary fees for the title deed linked to the loan, as well as the stamp duty for the loan.

Legal fees and translation fees

Legal fees vary depending on the services included in the purchase and its complexity. Most lawyers charge around 1% plus VAT of the property's purchase price, although there is normally a minimum fee. The fee is often negotiable for more expensive properties.

Loan costs

If you take out a bank loan in Spain to finance buying your home, a property valuation will be required by the bank providing the loan. This costs around €300 to €1,500 depending on the price of the property. Most banks also charge a startup fee of around 1% of the loan amount plus administrative costs. Confirm these costs with your bank.

Service connection charges

When you buy a new home, you have to pay for the electricity, gas and water to be connected and a meter to be installed.

This is often taken care of by the building company and your representative can help you complete the agreements with the companies and set up direct debits for the bills.

Homeowner costs

Homes in Spain are subject to a municipal property tax, which is paid regardless of whether the owner permanently resides in the country or not, the 'I.B.I tax- Impuesto sobre Bienes Inmuebles'. The average cost of the homeowner tax lies between approx. €200 to €1000 a year, but can be higher for more expensive properties. A direct debit can be set up for the bill. All non-resident owners of Spanish property must file an annual tax return in Spain for the previous year, irrespective of whether the property is rent or not, by no later than 31 December every year. This is worked out at 1.1% of the property's rateable value (if the rateable value has not been reviewed in the last ten years, the amount is 2%) to which the 19% applies.

The information in our buyer's guide is for guidance only as it is subject to change. Ask your representative for the latest details.

THE LAWYER'S IMPORTANT ROLE – IN YOUR PROPERTY TRANSACTION

When buying a property, perhaps the most important part is choosing a lawyer. For most of us buying a property, this is one of the biggest financial decisions we'll make in our lives. It is therefore important to understand the differences between the Spanish buying process and how it works in the rest of Europe.

The biggest difference is that both the lawyer and notary have a crucial role. In Spain, much of the work done in other countries by the notary and in Sweden, for example, by the estate agent is handled by the lawyer. The next difference is that it isn't one authority in Spain which registers the property, but two, the Property Register (Registro de la Propiedad) and the Catastro Register. It's not unusual for these two registers not to match and this is where the lawyer's important role comes in. The lawyer can resolve the differences before official documents are signed. Other important points that the lawyer handles are:

- Whether, from a legal point of view, the person or the company selling the property owns the property.
- Comparing the description of the property, i.e. the details registered in the property register.
- Whether there are any loans or debts charged against the property.
- Whether there is any unpaid municipal property tax, i.e. IBI or other charges.
- The law states that whoever is registered as the owner of the property on 1 January is liable for the IBI for the whole year.
- Whether the property is rented to another person. Where there are any special rules or servitudes on the property.
- If the property belongs to an owners' association, the lawyer must look into whether there are any unpaid association fees.
- Whether the owner is a resident or non-resident. This affects whether the buyer can hold back a fee of 3% of the sales price, which must be paid to the tax authority on behalf of the seller.



- From 1 May 2014, all properties put up for sale must have an energy certificate. It is the seller's responsibility to sort this out.

At Serneholt Estate, we recommend our customers always use a lawyer. It makes the process much safer and smoother. As a customer you have, of course, free choice of a lawyer, although our customers often ask us to recommend a lawyer who is professional and knowledgeable. We've worked with Cano Y Cano for a long time. They're one of the leading firms in property law on the Costa del Sol.

RENTING YOUR PROPERTY

In this issue, we asked Alberto Morales, lawyer at Cano y Cano, to answer a few of the common questions about letting property.

What are the important points to bear in mind when buying a property that you're looking to use as a short-term rent?

That's a good question as situations often crop up where clients are looking to invest in Spain and want to be able to rent the property short term.

1. You need to have a first occupancy licence (Licencia de primera ocupación, LPO).

This is a document issued by the municipalities and its purpose is to certify that a residential complex or residence has been built and completed in accordance with the construction project forming the basis of the planning permission given by the municipalities. It is vital that a property has this document if it is going to be rent for short periods, known as tourist rentals.

The years these first occupancy licences first started being issued vary depending on the municipality concerned. For this reason, we can find ourselves in the odd situation that a property that is completely legal and satisfies all the technical requirements placed on a property cannot be rent short term, specifically because it was built before the year the municipality it's located in started issuing these licences. Furthermore, some municipalities, such as Estepona and Málaga city, now send out an equivalent to this licence for just those properties that are legal but, due to their age, don't have a first occupancy licence. Marbella municipality, and others, don't currently offer this equivalent to the first occupancy licence.

2. The possibility that housing associations can limit tourist rentals.

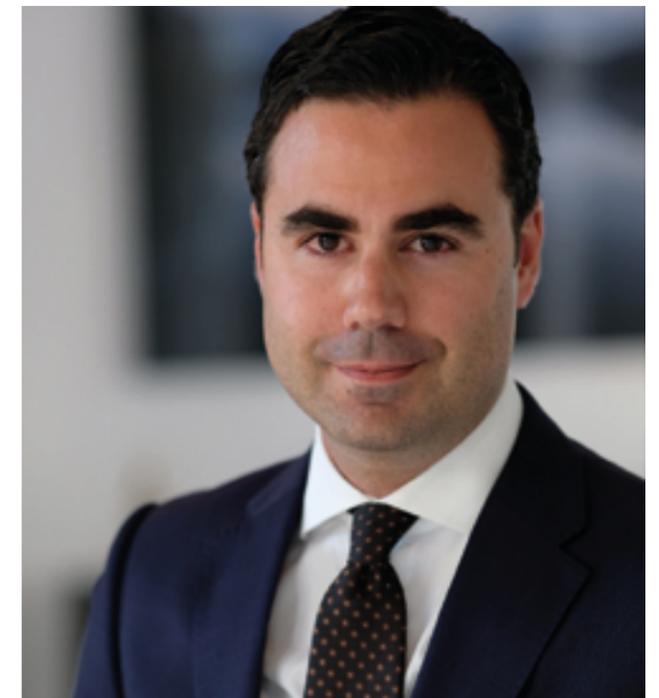
On 6 March 2019, a reform of the law concerning housing and rentals came into force in Spain (Ley de Propiedad Horizontal Art. 17 (12), allowing limitations or conditions to be put on tourist rentals by resolution of the association's general meeting. As we also mentioned in the previous point, this does not concern long-term rentals.

For the resolution to be passed, a majority of three fifths of the owners who, in turn, must represent three fifths of the shares in the association is required. Although the law specifically mentions the possibility of setting "limitations" or

"conditions" on such rentals, in practice the associations use the law to resolve to directly prohibit them.

This is a controversial point since the wording of the law is very much inadequate and it is still very new, which means there exist very few court rulings which interpret the article, although we'll surely be hearing more about in the future.

An interesting point is that **these resolutions can never be retroactive**, which means that owners who already have their property registered for rental cannot be prohibited. Therefore, as a law firm, we recommend that clients looking to buy a property for this purpose include in their reservation agreement that the purchase is on the condition that the association has not prohibited or limited short-term rentals and that the property has been granted an LPO. These are only a few of the many relevant questions that can arise when buying a property intended for tourist rental. You also need to ensure that you satisfy the rest of the requirements applicable to this activity.



Alberto Morales, lawyer, Cano y Cano

ALICANTE

Alicante – The Spanish east coast’s most charming of cities offers a pleasant atmosphere, plenty of restaurants and a fabulous beach life. All in within walking distance. The Serneholt Estate office in Alicante is run by Gustav Keding, Gustav has many years’ experience of the estate agency business in Sweden and in Spain.

Why did you decide to become a franchisee of Serneholt Estate?

I chose Serneholt Estate because it is a company that’s looking forward and developing and always puts the customer first. With It’s targeted approach and vision, Serneholt Estate dares to challenge It’sself and find new paths so as to always be able to give the customer the best conceivable service whether you’re selling or buying.

Which areas do you represent?

We represent the whole of the Costa Blanca, so we have a large area, which we see as positive. We’ve actually worked as estate agents in the area for around five years, which can only be an advantage for us.

Tell us, why should buyers buy a property in your area?

What’s good about our area is that there’s something for everyone. Here, you’ll find everything from towns right on the beach to mountain villages with magnificent nature and views. We have fantastic golf courses, a rich cultural life, world-famous food culture and, perhaps best of all, some of Spain’s best beaches. Couple all this with It’s great inhabitants and, in comparison with many other Spanish coasts, low prices, this is just perfect for a place in the sun. And we must most certainly not forget the climate, with around 320 days of sun, it’s just luxury all year round.

What are the popular areas to visit?

There are many popular places here on the Costa Blanca, which is really great. Orihuela Costa and Torrevieja have been popular among many Scandinavians for a long time. This is because of the unbelievably fantastic properties that have been built here along the beautiful beaches as well as the golf courses in the area. You’ll also find a very international feel in the services and restaurants here. We have the coast’s Residence city, Alicante, situated just 15 minutes from the international airport. Alicante is a genuine Spanish city with a fabulous range of restaurants,



FACT BOX ON ALICANTE

Population: approx:
330,000 in Alicante, approx. 100,000 in Torrevieja, and approx. 90,000 permanent residents.

Distance to airport:
15 minutes from Alicante city. Approx. 1.5 hours from Alicante’s outlying areas.

Sqm price:
approx. 1.515eur/sqm. *This is an increase of approx. 6.2% since December 2018*

Source: Idealista.com

“THIS IS WHERE PEOPLE LOOKING FOR A VIBRANT CITY LIFE AND ALSO THE OPPORTUNITY TO VISIT THE AREA’S MANY VINEYARDS, STUNNING MOUNTAIN VILLAGES AND WATERFALLS COME.”

shops and all other conceivable services. You’ll find great beaches and a harbour to while away your time in the sun.

There are good connections by train and bus right the way up to Denia in the north. In the north, you’ll find everything from the famous Benidorm with It’s skyscrapers to some awesome nature with mountains lining the coast. This is where people looking for a vibrant city life and also the opportunity to visit



the area’s many vineyards, stunning mountain villages and waterfalls come.

Have you any good tips for restaurants?

There are all sorts of restaurants with one Michelin star or more along the coast. But some of our favourites are **Manero** in Alicante and **Restaurant Nautilus Punta Prima**.

Tell us, where do you go on your days off?

The market hall in Alicante with all It’s fantastic food and atmosphere. Here you can buy fantastic raw ingredients and combine it with one of the many good, cosy coffee bars for a spot of food or a drink.

Serneholt Estate Team Alicante



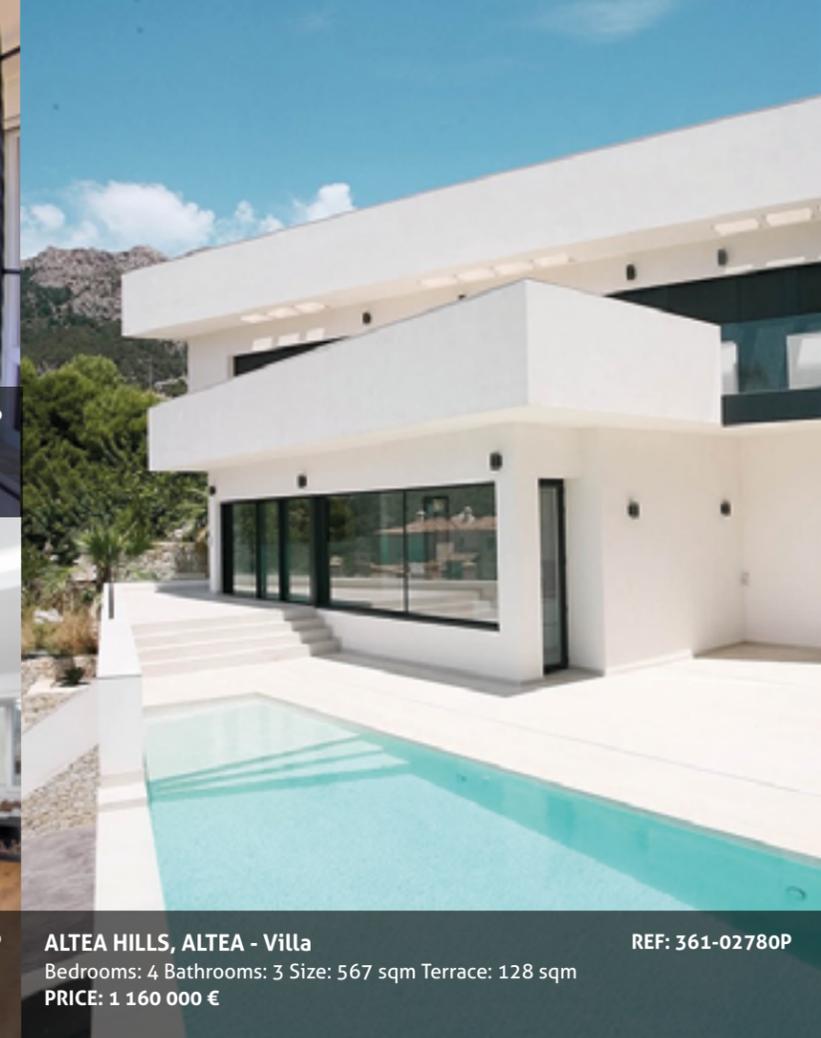
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VILLAMARTÍN, ORIHUELA COSTA - Town House REF: 361-02687P
Bedrooms: 3 Bathrooms: 2 Size: 91 sqm Terrace: 25 sqm
PRICE: 165 000 €



ALICANTE CENTER - Apartment REF: 361-03356P
Bedrooms: 3 Bathrooms: 2 Size: 93 sqm
PRICE: 276 000 €



ALTEA HILLS, ALTEA - Villa REF: 361-02780P
Bedrooms: 4 Bathrooms: 3 Size: 567 sqm Terrace: 128 sqm
PRICE: 1 160 000 €



JAVEA - Apartments REF: 361-03415P
Bedrooms: 2 Bathrooms: 2 Size: 64.4 sqm Terrace: 4.82 sqm
PRICE: 175 000 €



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your dream come true!

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FUENGIROLA

Fuengirola, located along the Costa del Sol's beautiful beaches, is a town with an international character, both in term of It's inhabitants and culture. Lots of northern Europeans have moved here permanently, owing very much to It's climate. Fuengirola counts among one of the bigger tourist areas on the Spanish south coast and offers a whole seven kilometres of sandy beach with It's own boardwalk.

Serneholt Estate has had new owners since December 2019 when husband and wife, Björn Käck and Tina Hemlin Käck, bought the office. We got the chance to ask Tina and Björn a few questions on why buyers should choose Fuengirola.

Why did you decide to become a franchisee of Serneholt Estate?

For us, it was a dream come true. Partly by becoming our own bosses and partly by working in something we love, i.e. helping others realise their dream homes. Since we bought our own house through Serneholt Estate, we loved the familiar but also serious business culture. We love belonging to a family with high ambitions and a well-honed sense for customer service and peace of mind.

Tell us, why should buyers buy a property in your area?

Since all of Mijas, Fuengirola and Benalmádena are in our region, we have something to offer everybody. Small, simple apartments to rent or larger apartments and villas to move into permanently. Relocation to a cosy, picturesque Spanish area or to one of the many modern newbuilds currently being developed. Our region offers a number of different international schools and we also have the Swedish School here in Fuengirola, which provides education from preschool up to three years' upper secondary. Combine this with the connection by train from Malaga via the airport is probably what we think makes it most unique.

Our area is also very strategically located between Malaga and Marbella. It's easy to enjoy everything the larger towns have to offer, while also being not far from the ski slopes in Sierra Nevada, hiking along one of the fantastic hiking trails, great swimming along the miles of beaches or a good lunch or dinner in a white Spanish mountain village. There are lots of exciting places to go for everybody, whatever stage in life you're at. Fuengirola, with It's charming Spanish small town feel and location directly by the sea, is very popular. Here you can go



anywhere without having to drive. Benalmádena, which for the most part lies high up, yet directly by the sea, offers both wonderful views and also proximity to the beach and sea. Last but not least, the whole of Mijas, which mainly lies alongside the sea, where you can find some very good-value properties.

“LOTS OF EXCITING PLACES TO GO FOR EVERYBODY, WHATEVER STAGE IN LIFE YOU'RE AT.”



“WE LOVE BELONGING TO A FAMILY WITH HIGH AMBITIONS AND A WELL-HONED SENSE FOR CUSTOMER SERVICE AND PEACE OF MIND.”

We also have a large number of the Costa del Sol's golf courses here with properties located directly alongside.

What are the popular areas to visit?

Lunch in Mijas Pueblo is a must, shopping in the small, cosy shops in Fuengirola or playing golf at one of the many golf courses (15 in all). Playing paddle tennis, riding, hiking, cycling or visiting small olive groves. Visit the old fortress from the 900s or why not go shopping at our superb indoor shopping centre, Miramar. For families with children, we also have a water world and zoo.

Have you any good tips for restaurants?

One of our own favourites is La Isla, which is a genuine Lebanese restaurant, which slt's like an oasis in Torreblanca. We can't compare it to any other Lebanese restaurant we've visited.

And not forgetting, all the fabulous tapas restaurants around "El Chorros square" in Fuengirola. They won't disappoint. If you're looking for something a little more luxurious, we have a Michelin Guide restaurant called Sollo, which is in Benalmádena

Tell us, where do you go on your days off?

The old mountain village of Mijas Pueblo, without doubt.

FACT BOX ON FUENGIROLA

Population:
approx. 75,000 in Fuengirola, approx. 80,000 in Mijas and 67,000 in Benalmádena .

Distance to airport:
approx. 20 minutes.

Sqm price:
approx. approx 2,332eur/sqm. *This is an increase of approx. 8.7% since December 2018.*

Source: Idealista.com

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TORREBLANCA - Villa REF: 361-03429P
Bedrooms: 4 Bathrooms: 4 Size: 492 sqm
PRICE: 1 595 000 €



FUENGIROLA CENTRO - Apartment REF: 361-03363P
Bedrooms: 2 Bathrooms: 2 Size: 82 sqm Terrace: 13 sqm
PRICE: 399 000 €



MIJAS COSTA - Apartment REF: 361-02977P
Bedrooms: 4 Bathrooms: 4 Size: 191 sqm Terrace: 36 sqm
PRICE: 729 000 €



ALHAURÍN GOLF, ALHAURÍN EL GRANDE - Villa REF: 361-03274P
Bedrooms: 3 Bathrooms: 3 Size: 185 sqm Terrace: 143 sqm
PRICE: 685 000 €

MARBELLA

Marbella, the city which, perhaps, most people associate with luxury yachts and exclusive shops, but which has so much more to offer. Here, there is something for everybody and the demand for property continues to be sky-high despite rising prices.

Serneholt Estate in Marbella was established in 2016 on the Spanish sunshine coast by owners Linda and Fredrik Serneholt. Fredrik is a qualified estate agent and, together, they have 30 years experience of the Swedish property market.

Tell us, why should buyers buy a property in your area?

If you want to get the absolute most out of your stay, then this is the area you're looking for. Here, there's always something to do, if you want, or you can simply enjoy the weather and good food. If you're feeling restless, Sierra Nevada with good skiing is just two hours away, or why not pop over to Morocco for the day?

What are the popular areas to visit?

Nueva Andalucia is a very green area, also called Golf Valley. Here, there are lots of golf courses and an abundance of restaurants and bars. You'll also find the Swedish School in this area. In **Puerto Banús** there are lots of luxury shops and the big department store, **El Corte Ingles**, as well as beautiful beaches and a boardwalk. If you want to see real luxury yachts and cars, this is the place to come!

Between Marbella and Puerto Banus lies **The Golden Mile**, along which you'll find a whole host of hotels of all classes. The most famous are **Puente Romano** and **Marbella Club**. In Marbella It'self, there's a fabulous boardwalk, home to



many restaurants and small beach bars. For a touch more charm, head up to Marbella's old town, where, among other things, you can see the annual Lucia procession put on by the Swedish School.

San Pedro, which lies between Marbella and Estepona, is a municipality with excellent infrastructure, with lots of cycle paths and playgrounds for children as well as a magnificent boardwalk, which stretches the whole way to Marbella. In San Pedro town there are lots of great shops and restaurants.

Have you any good tips for restaurants?

Just as golf restaurants are good in most countries, so are they here too. Puente Romano has many restaurants to suit most tastes. If you want Spanish tapas, Lekune Bar de Pintxos in Marbella is a good alternative!

Tell us, where do you go on your days off?

If it's not too hot, it's worth climbing La Concha, which is about 1,200 metres high. If you don't want to climb to the top, there are lots of fantastic hiking trails in the vicinity. The boardwalk in San Pedro is also a favourite for all the family. We spend a lot of time here, in summer and winter. If we're missing the winter and snow too much, we go to Sierra Nevada, which is only two hours away by car. We usually say that you can ski in the morning and round off the day with a dip in the sea in the afternoon in Marbella.



FACT BOX ON MARBELLA

Population:

approx. 142,000.

Distance to airport:

approx. 45 minutes by car.

Sqm price:

approx. 2,998 €/sqm. *This is an increase of approx. 8.7% since December 2018.*

Source: Idealista.com

Serneholt Estate Team Marbella



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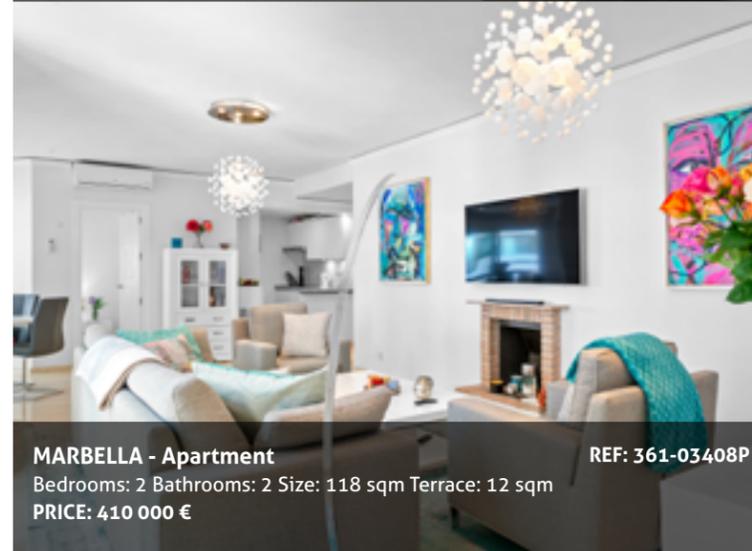


Marbella Office

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NUEVA ANDALUCÍA - Apartment REF: 361-03428P
Bedrooms: 2 Bathrooms: 2 Size: 82 sqm Terrace: 15 sqm
PRICE: 500 000 €



MARBELLA - Apartment REF: 361-03408P
Bedrooms: 2 Bathrooms: 2 Size: 118 sqm Terrace: 12 sqm
PRICE: 410 000 €



LOS FLAMINGOS, BENAHAVÍS - Villa REF: 361-03202P
Bedrooms: 6 Bathrooms: 6 Size: 797 sqm Terrace: 284 sqm
PRICE: 3 700 000 €



NUEVA ANDALUCÍA - Villa REF: 361-03378P
Bedrooms: 4 Bathrooms: 5 Size: 502 sqm Terrace: 267 sqm
PRICE: 4 695 000 €

ESTEPONA

Estepona is the city that, despite tourism, has kept its Andalusian charm and that offer picturesque side streets, marvellous beaches and many good restaurants.

Estepona has definitely become one of the sunshine coast's most popular cities to buy a property in. Serneholt Estate Estepona is owned and run by Fredrik Jonsson.

Why did you decide to become a franchisee of Serneholt Estate?

I liked the fact that the owners of the chain live in Spain and that they have their head office here. That's not so usual among the other Swedish chains.

Tell us, why should buyers buy a property in your area?

We accompany our customers the whole way to their new property. Our customers must feel safe and assured in the process, and we continue to help our customers even after they've got the keys to their new property. For example, this can be help with insurance, tradesmen, furniture etc. We wish to be a part of our customers' experience here on the Costa del Sol.

What are the popular areas to visit?

What first springs to mind is obviously the Old Town in Estepona. There you can stroll along the bar and restaurant street, **Calle Real**, and check out the orange trees and all the flowerpots hanging on the walls of the houses (each street has flowerpots of a different colour).

This street is home for many restaurants offering typically Spanish dishes. The square in Estepona is called **Plaza de las Flores** and you'll find a lot of flora to look at here too. It all feels very calm and relaxed when you walk around the narrow streets, admiring the cosy houses surrounded by such greenery. Lots of the many streets in Estepona have been paved with new flagstones, for example. Another area which has become popular in Estepona is **Cancelada**. It offers lots of lovely, good-value properties.

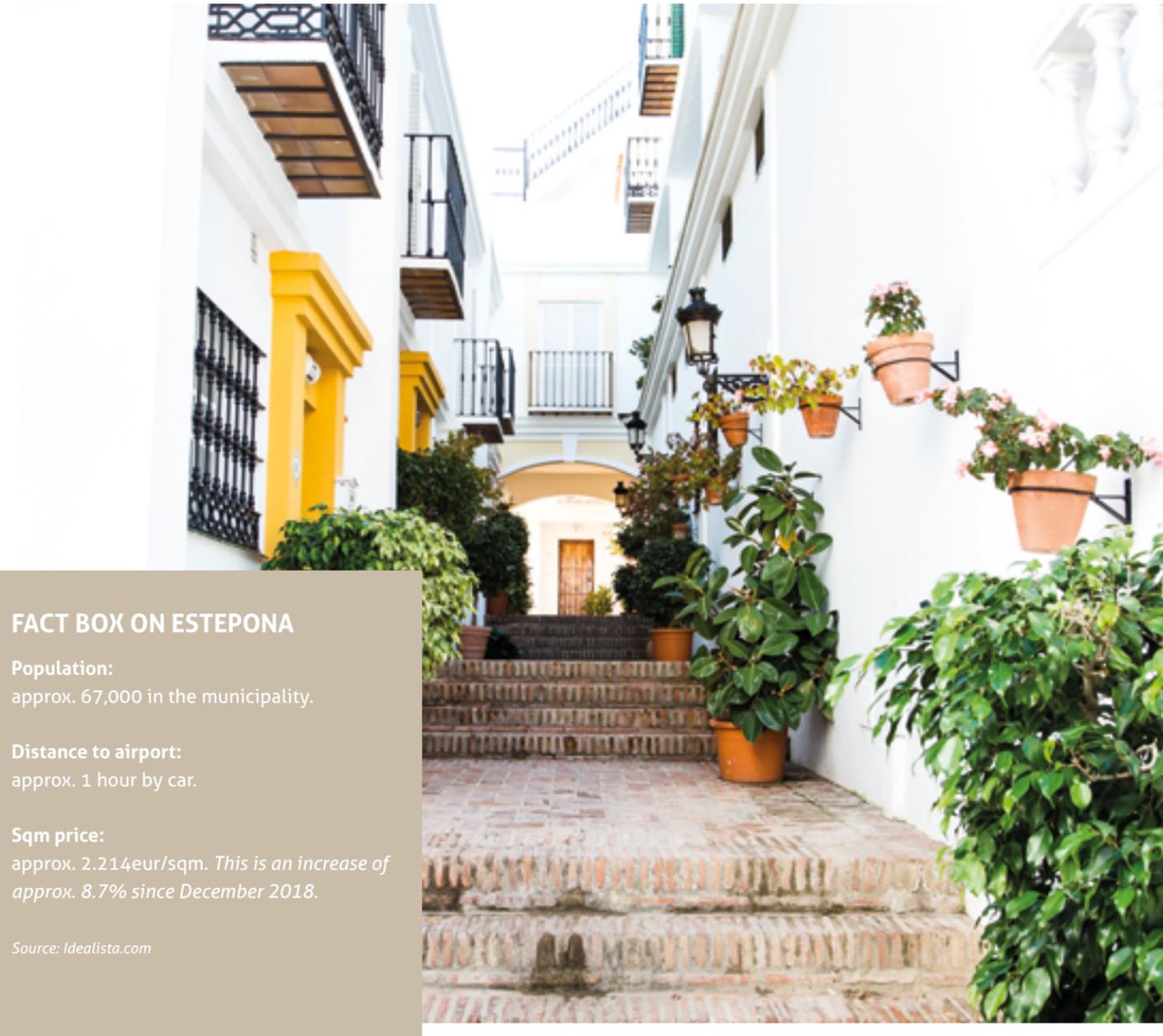
Have you any good tips for restaurants?

La Casa del Rey in the old town is a big favourite among many when it comes to tapas and pinchos. They have a fantastic wine list and also a wine shop, so it's easy to buy something to take home with you. La Casa del Rey is a stone's throw from our office, so we frequently go there for lunch.

La Escorella in Estepona harbour – If you're looking for fish or shellfish, this is the place to go. It's not possible to reserve a table, so you either need to get there early or be happy to wait at the bar for a table. It's a locals' favourite!

Oliva Iberoteca in the old town – A restaurant specialising in what it says, Iberico! They pride themselves on raw ingredients of the highest quality, especially their meat! There's a shop here, too, when you can buy products to take home.

El Pilar has opened in the main square Plaza de las flores. Good restaurant and a rooftop bar that opens at 19:00 in the evenings overlooking the old town.



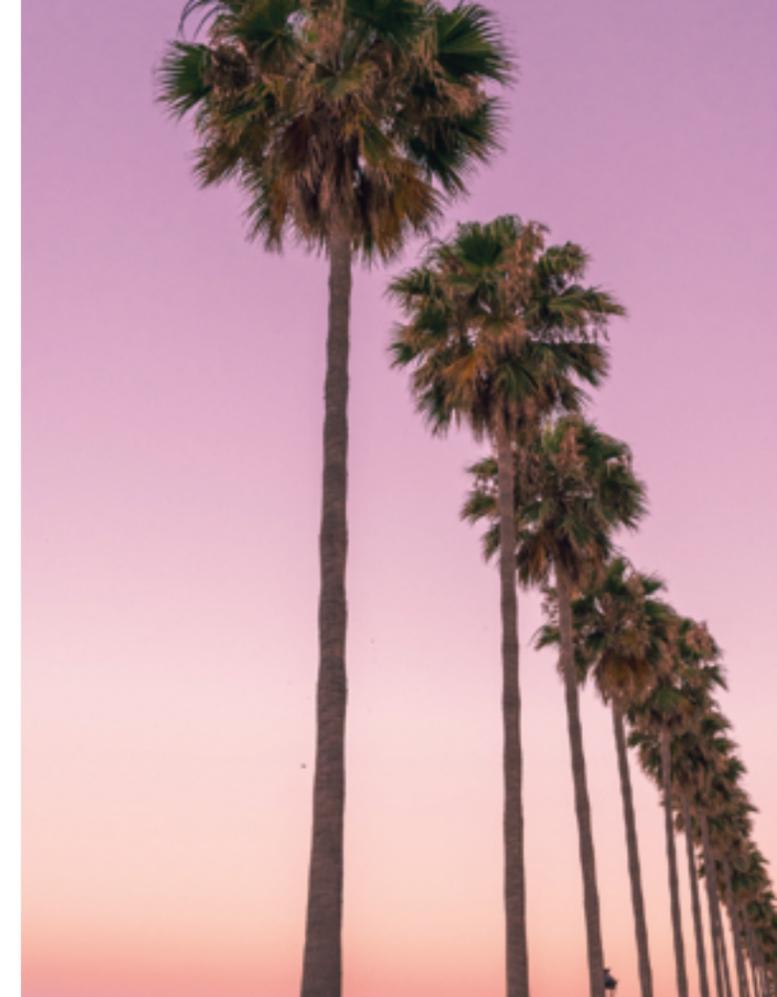
FACT BOX ON ESTEPONA

Population:
approx. 67,000 in the municipality.

Distance to airport:
approx. 1 hour by car.

Sqm price:
approx. 2.214eur/sqm. *This is an increase of approx. 8.7% since December 2018.*

Source: Idealista.com



Tell us, where do you go on your days off?

Sonora Beach – An exotic place next to the beach with a tropical vibe. It's a relaxed place with sunbeds, delicious food, colourful design and live music on selected days.



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MAR Y MONTE - Apartment REF: 361-03413P
Bedrooms: 2 Bathrooms: 1 Size: 73sqm Terrace: 35 sqm
PRICE: 229 000 €



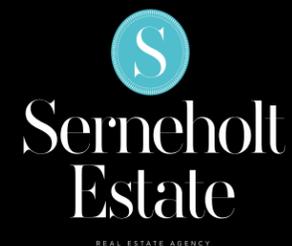
MARINA BAY - Apartment REF: 361-03359P
Bedrooms: 3 Bathrooms: 3 Size: 173 sqm Terrace: 48 sqm
PRICE: 795 000 €



ESTEPONA - Apartment REF: 361-03188P
Bedrooms: 2 Bathrooms: 2 Size: 105 sqm Terrace: 13 sqm
PRICE: 475 000 €



CANCELADA - Villa REF: 361-03420P
Bedrooms: 4 Bathrooms: 4 Size: 318.66 sqm Terrace: 141 sqm
PRICE: 999 000 €



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Dream big and let us
make your dream
come true!

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MANILVA

Manilva is a peaceful and calm municipality with chiringuitos (typical beach restaurants) and beautiful urbanizations along the mile long beaches. There are also several golf courses and hiking trails for the sportier ones. Manilva is a perfect place for you who wish to live an easy and joyful life by the sea. The Manilva office is run by the Swedish couple Eva Henrysdotter and Christian Najjar, who have many years experience as estate agents and adequate education within the field. To get a better picture of these areas, we asked Eva and Christian a few questions, who explain the thinking process behind their decision to set up business in Manilva/Casares.

Why did you decide to become a franchisee of Serneholt Estate?

Serneholt Estate has a good reputation and an attractive business culture. These points were important when we decided to set up a business here in Spain. We have many years experience of the profession and I essentially have estate agent qualifications, replies Christian. We are very aware of the importance of maintaining a high service level, but also acting according to what is considered good professional practice and we recognise the obvious advantage of belonging to a chain of offices along the entire coast. It benefit's our customers, says Eva.

Which areas do you represent?

Primarily Manilva and Casares, although we work along the entire coast.



Tell us, why should buyers buy a property in your area?

When you appreciate value for money and realise that you get considerably more for your money by simply moving 15 minutes further away from the airport. When you appreciate what is genuinely "Spanish" must be preserved and realise that the future is moving south and that this area is probably next in line to undergo an accelerating and positive price development. When you appreciate the proximity to gems such as Gibraltar, Tarifa, Cadiz and the Portuguese border, which all are within reach, and not least Estepona which you reach in 15 minutes, Marbella in 30 minutes and Malaga in 1 hour. Then, you should buy a property in our area.

What are the popular areas to visit?

The harbour in Duquesa is, in many people's opinion, the nicest port along the coast. Perfect in size with a cosiness factor beyond belief and a wide range of restaurants and bars.

The beaches are miles long in both directions with promenade along these beaches. It never feels too crowded here.

The Roman baths in Casares are sulphur-rich outdoor baths dating back to the days of the Romans. It's said that even Julius Caesar dipped his toes in these waters. Sharing tubs with Julius Caesar earns you bragging rights!

The vineyard in Manilva is a must for wine lovers. Here, they produce a sweet, white wine which is quite popular.

"El Castillo" is the old fortress situated next to the port in La Duquesa and in the midst of what used to be an old fishing

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village. You will find a number of really good restaurants here, which carry black belts in marine dishes.

Golf Proximity some of the coast's best golf courses such as Finca Cortesin, Valderrama and Sotogrande. Over a stretch of 100 kilometres, you can choose between more than 70 different golf courses.

Have you any good tips for restaurants?

This is a hot tip for those who haven't got round to becoming vegan yet, restaurant El Estribo. You will have difficulties finding better meat in the area. Should you prefer fish, we can recommend Delfines, which is in the Castillo area. Indian or Mexican food? Then Chilli is our no 1 favourite. You will find good tapas bars around here too.



Tell us, where do you go on your days off?

The port in La Duquesa! Nothing beats sitting down at one of the outdoor cafés on a sunny day with a cold drink and Latin sounds coming from the speakers. If you're prepared to drive about 45 minutes south, we'd definitely choose Tarifa! There you can enjoy the marvellous beaches and watch all the kite surfers. A fantastic place, relaxed and picturesque with narrow lanes, cosy shops etc. If you like skiing, Sierra Nevada ski centre is just three hours away by car. There is a whole range of places close by, which you can visit in just one day. Ronda is an example, not forgetting Júzcar (the village of the smurfs), Genalguacil "the artvillage" and Setenil de las Bodegas where some houses are built into the mountain. Quite a sight!

FACT BOX ON MANILVA

Population:
approx. 16,000 year-round. Considerably more during the summer months.

Distance to airport:
approx. 1 hour by car.

Sqm price:
approx. 1,647 €/kvm. This is an increase of approx. 8.7% since December 2018.

Source: Idealista.com

Serneholt Estate Team Manilva



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HACIENDA GUADALUPE, MANILVA - Villa
Bedrooms: 3 Bathrooms: 1 Size: 137 sqm
PRICE: 315 000 €

REF: 361-02955P



LA DUQUESA, MANILVA - Apartment
Bedrooms: 2 Bathrooms: 1 Size: 111 sqm
PRICE: 185 000 €

REF: 361-02559P



LOS HIDALGOS, MANILVA - Apartment
Bedrooms: 2 Bathrooms: 2 Size: 89 sqm Terrace: 12 sqm
PRICE: 169 000 €

REF: 361-03298P



BAHIA DE CASARES - Villa
Bedrooms: 4 Bathrooms: 3 Size: 260 sqm
PRICE: 699 000 €

REF: 361-02738P



**Serneholt
Estate**
REAL ESTATE AGENCY

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Imagine being able to ski before lunch and then heading down to the sea for an evening swim all on the same day?



SIERRA NEVADA

SUN, SNOW AND SKIS

Imagine being able to ski before lunch and then heading down to the sea for an evening dip all on the same day? There are few places in the world where you can do that, but when you live on the Costa del Sol it's entirely possible! Imagine standing on a snowy peak looking out over a fantastic, blue Mediterranean. Sierra Nevada is considered to be the ski resort with the most sun with 80% days of sun over the season, a fantastic combination making for the ultimate skiing holiday with world-class slopes, an awesome view and sun, just perfect for relaxing on your days off.

Sierra Nevada (the snow-capped mountain range) is a range of mountains in southern Spain with 20 peaks, all above 3,000 metres. Thanks to its altitude, you're guaranteed snow during the winter season, which runs between December and 1st of May. It's worth knowing that it also has an excellent snow producing system with cannons, one of the best in Europe. Sierra Nevada is a national park with unique flora and fauna. Lifts run during the summer, making it entirely possible to visit Sierra Nevada even during the summer months. There are plenty of hiking trails to explore and why not try your hand at canoeing, rafting, riding or mountain biking?

Skiing

Skiing is divided over several areas: Area Borreguiles, Area Cahuchiles – Parador, Area Laguna las Yeguas and Area Loma de Dilar are the largest. The lift system in Sierra Nevada is modern and top class. There is also a large park, Superpark Sulay, where you can test yourself on the challenging half-pipe, jump and rails for both skiers and snowboarders. Here, you'll find Spain's biggest half-pipe, measuring a full 6 by 165 metres. It's very well maintained and prepared.



Accommodation

There are an abundance of hotels and apartments of varying standard and prices vary depending on the class and distance to the lifts from where you're staying. A hot tip is to stay in fantastic Granada, just 30 kilometres away, but offers good-value accommodation and some great restaurants.

Getting to Sierra Nevada

It's only 30 kilometres from Granada and about 170 kilometres from Malaga. There are plenty of buses from Granada (and also larger Spanish cities like Madrid). The closest airport is Federico García Lorca Granada – Jaén (approx. 50 kilometres), although Malaga or possibly Seville, are probably more applicable for most people, 140 kilometres and 260 kilometres away.



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"Vi talar svenska"